## Crop Insurance Act

number one plan for protection. I think the minister should give serious consideration to this suggestion.

As I mentioned before, total emphasis is put in the bill on the provision of an extra 25 per cent in premiums. This seems to be the basis of the government's assumption that the program will work. The government is just going to pump more money into this insurance program and believes that doing so will make it more acceptable. Once again I say that I question this assumption. Anything we did in the past along this line of pumping money into a program did not really have that great an effect.

## (1650)

In closing, Mr. Speaker, I hope the Minister of Agriculture will take note of some of the points I have raised. It is very important that agriculture be given some direction, because at present we have just been fortunate enough to benefit from the misfortunes of others. Crop insurance is one area that is being looked at at present as it relates to a total agriculture policy, but it is a very small area, although a necessary area. As I said before, insurance is a vital thing in agriculture, as in any other occupation. I hope that the suggestions I have made this afternoon will be brought to the minister's attention. When the legislation comes before the committee I hope we will get some answers for these problems, and possibly we can work together in committee to make the bill more acceptable and better adapted to farming in Canada.

## [Translation]

Mr. Roch La Salle (Joliette): Mr. Speaker, I wish to say at the outset that I was very anxious to take part in this debate on behalf of the farmers of my constituency. I believe it is a duty for me to do so, for I had formally committed myself in that respect, and I have also had the opportunity to take part many times in the committee proceedings.

As the minister is in the House as usual, when we deal with important agricultural questions, I should like to make a few observations that were suggested to me by the farmers of my constituency, as well as by the farm organizations with which I am regularly in contact. And those meetings have enabled me to secure very useful information. I often get good advice from certain colleagues who have more experience than I have in agriculture, but I believe it is in this way that I can better serve those I represent in this House.

I see that the hon. member for Richelieu (Mr. Côté) glanced at me. It is true that I seek advice from him from time to time, and I do the same with the Progressive Conservative member for Kent-Essex (Mr. Danforth). Both of them often gave me excellent advice and information and I avail myself of this opportunity to thank them.

I am also pleased to see a member from eastern Canada. A year ago, I had asked the Prime Minister (Mr. Trudeau) whether he was considering the possibility of appointing a Minister of State responsible for the Department of Agriculture, to represent Eastern Canada, in view of the fact that the farmers' problems are quite different from one region to the other, I realize that after the election of October 30, we not only have a Minister of State but a Minister from Eastern Canada and who will naturally

have a better understanding of Eastern problems. Moreover, I do not think western farmers can be shocked since the minister responsible for the Wheat Board (Mr. Lang) is from the West. Therefore, I think this distribution is quite fair.

I would like to speak about the federal government contribution which will amount to 50 per cent of the premiums. I think that the change made this year, to the effect that the provinces will only pay for administration costs, was desirable. This is a considerable advantage for the provinces and I must support the passage of this bill as all hon, members.

I would also like to invite the Minister, in the light of the information I have secured, as I said earlier, to discuss possible changes which, in my opinion, must be made.

For instance, it is regrettable that the evaluations made of damages sustained a few years back are obsolete because the yield per acre has of course increased thanks to processes which are today much more positive. I think it is our duty and in our interest to review these evaluations and have them match the yield per are which, as I said earlier, has considerably increased in certain cases.

It is also regrettable that the increase in the number of insured people is not felt as desired. Many producers or farmers showed some concern about the viability or the security of such an insurance and we are aware that many of them are not protected because they refused to pay an insurance premium.

There are reasons that explain why the number of insured farmers has gone down. It might be time to seriously consider setting up a universal insurance policy. Of course, several reasons would warrant a certain education which would make the merits of an insurance evident to the farmer. This is absolutely necessary but, as I said, evaluations being out-of-date, the policy-holder's dissatisfaction with some results, often incited him to drop this insurance. It is unfortunate that, when damages occur like those we witnessed during the past months, producers should find themselves without insurance and without protection.

I think that we would benefit in devising an insurance that could be universal, recognized as such for any producer in Canada. The minister should pay special attention to this possibility, and I know that it would be advisable, once more, to discuss the establishment of such a policy with the provinces.

I should also like to point out to the minister the importance of having all the farm products protected and insured. Often, in some provinces, people complain when they see such or such products not being protected. Again, I know that this is a question often falling under provincial jurisdiction and, in that respect, I suggest to the minister that he meet with his opposite numbers in the provinces to set up an insurance program that would reach all producers of whatever commodity. I believe that it would be above all in the producers' interest to convince them that they should pay 50 per cent of the premium for the protection that the legislation could provide them, to the extent, once more, that it would amount to the expenses incurred.