

in turn to pay their own bills, which is going to mean that small business is going to suffer.

It also means that there is going to be pressure on the open market. There is going to be pressure for farmers to deliver their grain as soon as they can and that is going to adversely affect the market. It is going to drive prices down which, in turn, is going to adversely affect the price that producers are receiving for their grain.

It is sad that the government is taking this type of approach, because today rural Canada is under severe stress. The rural infrastructure in this country is about to collapse. A new phrase, in fact, has been coined throughout this country, "rural desertification", and it is true that community after community is losing people. They are losing services. Seniors no longer want to stay in communities where they were born, where they have lived and where they wish to retire, because they cannot be guaranteed services. Young families are hesitant to move into communities for the very same reasons. Family farms throughout this country are also under stress.

I think it is quite clear that this bill is not intended to help the small farmers across this country. Certainly, if it was, the government would not have put the limit at \$250,000. Two hundred and fifty thousand dollars is a large sum of money. I know very few family farms that can take advantage of a loan of that size. It is only going to be the large industrial farms that will be able to take advantage of it.

This raises another problem. There are many industrial farms that are managing quite nicely. If they can take out a loan at a lower interest rate for \$250,000, there is going to be a real possibility that these industrial farms will invest that money in term deposits for a few months and actually make money out of it. The people who will suffer will be the small farmers, the family farms across this nation, that have contributed so much to the development of this country. The pressure the government continues to place on the family farm simply cannot be sustained.

### *Government Orders*

In fact, this bill is simply part of an ongoing philosophy that has existed in this country with successive federal Liberal and Conservative governments since World War II which has put increasing pressure on the rural structure. The number of farms that have been vacated in the last 40 years is phenomenal. The number of people who are leaving rural Canada is phenomenal.

The number of small businesses that are suffering in rural Canada is extraordinary. It is not simply because of an advance in technology, as some members may suggest. Certainly, that is part of it. It is true that as technology advances, it is easier for a producer to farm a large amount of land, but it is also made possible by the programs and the attitude that governments have had toward agriculture. The changes that Bill C-36 will invoke on the Advance Payments for Crops Act and the Prairie Grain Advance Payments Act are simply one more step in successfully reducing rural Canada to a situation that it simply cannot sustain.

We in the New Democratic Party have recognized this stress. We wish that the other federal parties would recognize this problem as well. In fact, we have appointed a committee suggestions and policies that will benefit rural Canada. The Tory's philosophy is to simply look at the bottom economic line. The Tory philosophy is: "If it makes money, it is fine. If it does not make money, let it go."

We are committed to developing policies and programs that are going to maintain a viable and vital rural infrastructure throughout this country. This will be an ongoing program and we are very proud that this committee exists today.

When the minister calls for this bill to be passed immediately, he is ignoring the numerous groups and associations across this country that have real problems with this bill. There are numerous associations that want to speak to the legislative committee that will be appointed to look at this bill after second reading. This government is asking us to simply pass this bill and ignore those groups.

The government always talks about consultation. Well, here is another example of the Tory's type of consultation. It is no consultation at all. It is simply a ramrod approach while it makes up excuses and blames the opposition. But it is not going to work, because those