## Government Orders

Payments Act will do. You are still going to be able to get them, but you are going to have to pay interest on them.

Let us put this into perspective by considering how many people use them. In the case of the Canadian Wheat Board, which is where the majority of it is used, something less than 20 per cent of all of the producers use them. Even in the case of 1981–1982 when interest rates got well over 20 per cent, out of about 140,000 or 150,000 permit book holders only 33,388 producers took out cash advances, about 20 per cent. Not everybody uses them, and again I am not minimizing the importance of this program to the people who use them. Certainly it is important to the people who use them, but by no means has a majority of the producers used it.

In the case of Advance Payments for Crops Act it is even less. Again there are cases where they are very useful even though they are used by a small minority of farmers. In the case of the Ontario growers, about 25,000 corn growers in Ontario, last year 536 Ontario corn growers made use of the cash advance. We are not at all crippling the farm community, as one would think from listening to the opposition. Let us put that in some context.

I want to emphasize one point. To the extent that the opposition members believe the rhetoric that we heard from them yesterday and the day before, they then have a responsibility to see that this bill gets through. I hear them saying that this is going to decimate the farm community, using words like horrific and saying that it is going to destroy the family farm, that it is going to do all these things.

If that is the case, let's pass the bill. The cash advances will be available, and let it be clear to everybody involved in this issue—the farmers who want it and the farm organizations that want it—that the reason for this bill being held up is the opposition. The reason that farmers are not going to have cash advances available in any form is what the opposition is doing in holding this up.

It is one thing to have opposition and to get up and debate the merits of the case, but that is not what we heard yesterday. The hon. member for Mount Royal, a very fine lady for whom I have a lot of respect, got up to speak. With all due respect, when you see that kind of opposition it is simply opposing for the sake of opposing. The hon. member for Skeena, there is nothing to do with farming in his area. He is simply opposing for the sake of opposing.

If opposition members are as concerned as they make out to be, they should pass the bill and let the farmers have cash advances but let them pay interest. As I pointed out, it is not going to be nearly as bad as one would think from listening to the opposition.

Additionally the bill provides some amendments I hope members opposite would agree with which would raise the limit.

Previously you could get \$30,000; now it goes up to \$250,000. Admittedly you are going to have to pay interest on it, but it certainly gives farmers a better chance to cash manage and to market some of their crops. For those who grow some of the vegetable crops it doesn't take a lot when you have a large amount of money invested per acre to get over \$30,000 and up to \$100,000 worth of crop. That is a useful amendment in the bill.

We are prepared to proceed as quickly as we can within reason so that the bill can get passed. Farmers would then have this program available to them. They are going to have to pay interest, but at least they have the option.

I say very directly to those sitting opposite who have made up their minds to oppose this bill at any cost simply for the sake of mindless opposition and opposing that it is their responsibility, to the extent that they hold this bill up, that farmers are not going to have available to them cash advances in any form.

Let me say again that the amendments we are proposing here today are going to have interest payable but the limit is going to be raised to \$250,000. I think that is something very useful.

I think I am getting close to the end of my allotted time, so let me make the point again. Nobody in a government likes having to increase taxes or taking away something that has already been there, but when we face the kind of financial situation that we have in this country this is one of the things that we are going to have to do.

As I have pointed out, a relatively small percentage of farmers make use of it. Admittedly they do find it useful. We are not taking away the program at all. We are making the program available but with interest payable. We are increasing the amount of dollars available under the program. To the extent that farmers used it in the