

**Hon. J. Wesley Stambaugh:** Honourable senators, it is always interesting to me to hear lawyers saying how farmers should behave and how they should operate their farms. It is interesting to hear them discuss the troubles the farmers can get into, and of course the more trouble they get into the better it is for the lawyers. In fact at times the lawyers can make more trouble than the farmers can make for themselves.

However, as far as this bill is concerned I would say that the farmers around my district must be different from what they are around Rosetown and the other places we have heard about. I also have had considerable experience with regard to signing notes for my neighbours. However, my experience has been rather different. In nine cases out of ten when I have signed notes I have had no trouble whatever. I lost very little by doing so and received considerable pleasure because I was able to help my neighbours.

Also, in my own district I have been a little more fortunate than some of my neighbours. I have been able to get good machinery, and when automation came in I was one of the first to get a tractor and was able to do some work for my neighbours with it. I was one of the first with a combine harvester and a combine seeder. In many places I was able to help my neighbours at various times. I did not have any trouble collecting my fee either, and the experience has been a rather happy one all the way around.

I think the same will be true with respect to this bill. If a few neighbours want to get together and buy some machinery, then under this bill they will be able to do so. I can think of machinery that they might buy to their advantage, and in particular a tractor, swather, as well as a combine seeder and combine harvester. Of course it may happen that each will want to use it at the same time, but they can always flip a coin to determine who should use it first; or they may decide that one may have it first this year, and another man will have it first next year.

In my part of the country the main crops are wheat, oats and barley. Wheat and oats are raised in about the same quantities, and there is not quite so much barley. As these crops do not ripen at the same time, this machinery can be used at different times. Generally the barley ripens first, followed by the oats and then the wheat. We use swathers in harvesting the barley and oats, and we cut and thresh the wheat direct.

I can see that some difficulty may arise, but it will not be serious. Most of the criticism that has come from those honourable senators who have spoken against the bill can be likened to putting up a straw man and knocking it down. There can be benefit

derived from this legislation. Some people will use it, but nobody is forced to use it. If they can borrow money from the banks to better advantage, then they will not make use of this legislation. If it is of no benefit to a farmer, then he will not use it; but to some farmers it will be of benefit. I can see nothing against the bill, and I am heartily in favour of it.

**Hon. R. B. Horner:** Honourable senators, it has been my intention all along to speak in the debate on the second reading of this bill, and I have nothing new in the remarks I intend to make.

One of the serious matters that is raised by this bill is the whole question of credit, and surely I am in order if I speak about that. One of the things I feel the greatest responsibility for is the advice I give to young farmers. I tell them, without any hesitation at all, that taking care of their credit is the most important thing. Perhaps it is the most important thing to any man, but it is of special importance to a farmer. What shape will a young man's credit be in if he signs a joint and several note for \$100,000? How welcome will he be at the bank if, indeed, it is possible for him to get into the bank? He has simply no credit left at all.

This is the complaint that I have heard all over the west in regard to ordinary farm loans. I have been told that if a farmer wanted a loan on a quarter section and he was asking only what that was worth, then the lenders wanted everything else, and that farmer's credit was tied up completely.

I do not know what difficulties may arise in connection with these syndicates or partnerships, but the trouble might go even as far as murder. It is difficult to find a group of men who can take care of machines. We in western Canada have been all through this. The big threshing machines were the first to appear, and some operators made money with them, but there were others who could not run them at all. Some operators found difficulty in not being able to hire men. Men would not work for them. Their machines were left idle, and the company took them back. It is against human nature for a group of from three to seven men to have the same idea about taking care of machinery.

We speak of a standard of living. What kind of a standard of living is being advocated when it is suggested that farmers tie themselves up in groups of from three to seven in order to take on a joint debt? This is advocating the setting up of one of the greatest quarrelling groups that could ever be invented by man. It is torture!