

Veterans' Insurance

Mr. McCANN: Is that left to the minister, or will there be a medical board to pass upon it?

Mr. MACKENZIE (Vancouver Centre): The answer to that question will be found in section 13 of the bill, where it is stated that—

The minister may refuse to enter into a contract of insurance in any case where there are in his opinion sufficient grounds for so doing but, in the exercise of the powers conferred upon him by this section, the minister shall be governed by the provisions of schedule B to this act and he may require for this purpose that the insured shall submit himself to medical examination or shall furnish such other information as the minister may require.

Mr. CHURCH: I should like to occupy only three or four minutes of the committee's time, and in doing so I shall direct my attention particularly to section 7 of the bill. I had intended to ask certain questions on second reading. I might say, however, that the bill now before us is a most commendable one, so far as it goes.

It might be recalled that in January, 1940, I brought this matter of soldiers' insurance to the attention of the house. At that time I placed a resolution on the order paper stating that—

A system of life insurance on all soldiers be established, to include provision for their dependents, both during and after the war, and to include, for three years after the war, provision for their insurance against unemployment and want and free hospitalization.

When the matter was discussed I pointed out to the Minister of Finance what had been done in Toronto, and also in Washington. At the time of the last war, soldiers in Toronto were insured for \$1,000. The beneficiaries, upon the death of those soldiers, received cheques for that amount from the city of Toronto. Then, in Washington they had a soldiers' insurance act. I believe that the Sparkman Act was introduced in Washington about the time they came into the war. Several provinces have aided in this matter by legislation.

The difficulty about this bill is that we are about four years too late.

I made that complaint only a month or two ago on a finance bill. I said at that time that I had known a very fine specialist in Toronto, one who had specialized on diseases of the eye, ear, nose and throat, and who had operated on a former member of the House of Commons and, so far as I could learn at the time, saved his life. That physician went early to the war, having on his life an insurance policy with one of the commercial companies. I will admit that the Canadian insurance companies generally have performed a

[Mr. Ian Mackenzie.]

patriotic duty during the war, but in some cases, owing to the peculiar types of policies, insured persons were faced with the alternative of having to pay additional sums or lose some of the benefits.

So far as this bill is concerned, it is my view that there are very few soldiers who would be able to pay three and a half per cent interest. I was hoping in the last three years that the minister would revive the provision contained in the Pension Act, to which he has made such worth while extensions. We will recall that a bill was before the house only a month or so ago to provide a separate department for soldier problems. It will be my hope that he will accept the same principles I proposed in 1940 as to a system of insurance, and include all other beneficiaries along the lines I have indicated.

I am convinced that many of the wives of soldiers will have great difficulty in carrying out payments on existing policies when their husbands are away. If the husband dies abruptly, it becomes more difficult to prove the claim and to get ready money to pay necessary expenses. This bill extends the policies from \$5,000 to \$10,000, a feature which I consider most commendable. I am sorry, however, that some provision has not been made for insuring soldiers in other ways, and against certain other difficulties they are bound to have. For instance, it was stated at a civic council meeting in Toronto that 600 soldiers are to be evicted from their homes. They will have nowhere to go. All this is to happen in the city from which I come. Yesterday at Toronto there was a meeting held on this with the Toronto board of control and Ottawa officials.

It would be my proposal that this principle of insurance should have wider scope, so as to include all conditions the families of soldiers might have to face. While the bill is commendable in many respects, yet in my view it does not go far enough, and is not protecting those who are overseas in France and Italy, and who are suffering as they have had to suffer.

As to getting money to protect small businesses they may have, I am afraid that controls of various kinds, and other conditions, will bring about a situation under which some of them may lose those businesses.

Mr. MACKENZIE (Vancouver Centre): I am sure the house is greatly indebted to the hon. member for the consistent interest he has taken in this question of insurance protection for our servicemen. I can assure him that the government through its official committees, not only in the Department of Pensions and National Health but also in the services,