

Mr. J. G. DIFENBAKER (Lake Centre): Mr. Speaker, I just want to add a few words adding to the representations I have made on many occasions during the past four years in regard to the establishment of a system of soldiers' insurance along the line of that in effect in the United States. I think it was three years ago that I brought up the matter, and again last year. The numbers who have taken out insurance under that system runs into several millions. Every man or woman who joins the armed service is permitted within the period named in the statute to make application for an insurance policy up to \$10,000. If he or she is killed during service then the amount of the policy is payable to the beneficiaries named, payments being spread over a period of fifteen years in monthly instalments to amortize the total amount of the insurance.

I am giving every support to the present measure, but it does not protect the soldier who has gone overseas to the extent that the United States soldier is protected. Many of these men who are serving have no dependents and when they pass on, their parents, even though they are not dependent upon them during their lifetime, may have been looking forward with anticipation to later years during the soldier's life when they might have been assisted but will receive nothing. As I say, these men are not receiving the consideration they should.

It would not be a costly measure and it would not interfere with civil insurance. It has not in the United States. I brought this up on one occasion when the estimates of the Minister of National Defence for Naval Services were before the house, and at that time he stated that the matter would be brought to the attention of the authorities. Even at this late date I am going to ask reconsideration by the minister of the necessity and the need of bringing in such a system of insurance.

The present measure is a proper step. In effect it is bringing into being and extending the legislation that applied after the last war and which was taken advantage of by many veterans. The measure in effect in the United States applies not only to the veteran but it protects the man who serves in the armed forces when he is serving. Should he make the supreme sacrifice, his loved ones, even though not directly dependent upon him, will receive an allowance over a period of years. If the man returns he will have laid the foundation of an estate and he will have available an insurance policy that has been paid up for a number of years.

It may be that this could not be made retroactive, but our casualties are beginning to mount on a scale never before equalled in this war. Even if a measure were brought in at this late date I believe it would result in improving the morale of our men and make them realize that this parliament is doing everything possible. I know that much has been done on behalf of the men who are serving, and I am not one of those who criticizes what has been done, but more remains to be done, and I believe if the government were to accept this suggestion it would receive the support of hon. members on all sides of the house.

Hon. IAN A. MACKENZIE (Minister of Pensions and National Health): Mr. Speaker, I think the hon. member for York-Sunbury (Mr. Hanson), in discussing the third reading of this bill, has confused two entirely different principles, as has the hon. member for Lake Centre (Mr. Diefenbaker). The principle of this bill is veterans' insurance; it is a post-discharge measure. However equitable the representations of my hon. friends may be, and they are, they do not apply to the third reading of this bill. The principle of in-service insurance is entirely different from that of post-discharge insurance. The hon. member for York-Sunbury asked how many types of insurance were considered. I can assure him that every possible type of insurance was carefully considered, in regard to both in-service insurance and post-discharge insurance for ex-service men.

The hon. member asked if the principle of national service insurance, as described by the hon. member for Lake Centre as being applied to the United States, was considered. It was considered carefully and extensively for several months. The hon. member for York-Sunbury said that he had heard that the capitalized value of the Canadian pension system was about \$5,000 to \$6,000 ahead of the United States system. That is true. Those figures were given to us by the experts of a Canadian life insurance company in a conference we had with them.

I must say that the leadership of this thing was not mine; it belongs entirely to my good friend who sits in front of me, the Minister of National Defence (Mr. Ralston), who spent a long time and gave anxious thought to this whole problem.

It may be necessary yet to develop some other form of insurance, but a discussion of that matter is not germane to the third reading of the present measure. This is an advanced and broadened and widened improvement of the returned soldiers' insurance bill which we had after the last war. The ceiling