

in all cases of disability, whether attributable to or incurred or aggravated during service, but that pensions be not paid to dependents except in the case of attributability to service. That is the distinction which is made between the Committee's recommendation and the clause in the Bill as passed by the House of Commons, which will be found at the foot of page 1 and at the top of page 2 of the Bill as reprinted.

Hon. Mr. FOWLER: Do you give your reasons for that?

Hon. Mr. BEIQUE: Oh, yes, the reasons are given in the report, which is printed. I do not think I should take up the time of the House in reading the reasons. Copies of the report as printed in the Minutes are in the hands of every one of the members.

The second important point relates to insurance. The Committee found that under the original Act ex-service men were under all conditions entitled to take out insurance up to \$5,000 without medical examination. The law provided, however, that the Minister might refuse the insurance contract if after investigation the circumstances warranted it. In certain cases it was held that insurance had been taken out in favour of interested people other than dependents, under the 1922 amendment. The Committee decided that of 71 cases 50 would be rejected on this score. The Committee came to the conclusion that the intention of the law was that the insurance should be granted only to ex-soldiers in favour of their dependents, and that ex-soldiers without dependents were ineligible. That is the second ground on which the recommendation of the Committee is not in accordance with the Bill as passed by the House of Commons.

The third ground is this. The Bill as passed by the House of Commons provides for nine different Review Boards and for a Federal Tribunal of Appeal. The Committee, after inquiring what would be the expense—the yearly expense in the operation of that part of the Act alone would be about \$500,000—came to the conclusion that one tribunal of appeal, composed of not less than five and not more than seven members, would be able to cope with the work. The members of the Board of Appeal would divide up the work among themselves, and one member would go to one part of the country and another to another part of the country to hear any appeals that would be presented and to pass upon them, subject to review by a tribunal composed of a majority of the Board. That is, if the Board is to be composed of five members, there

would have to be three of the members; and the member of the Board who had originally passed upon the case would not form part of that tribunal or Board. The case would be reviewed by men who had not taken part in the original decision. The Committee recommends that those appeals should be limited to cases of entitlement. That is, there would be no right of appeal in cases that concerned only medical opinion, or the question of ratability or the amount to which the party is entitled. In such cases the rates to which a person is entitled are covered by Order in Council and have to be determined by medical men, and the decisions of one Board of, say, three medical men, A, B, and C, should not be reviewed by another Board composed of three other medical men. That would create confusion and open the door to any number of appeals, which would increase considerably the work and expense. With that change the Committee is satisfied that the expense will be considerably reduced, because the number of appeals will be considerably less, and the applicant will have an opportunity to be heard in his own district, and also an opportunity, if he so desire, to be present and to be heard when the appeal is finally passed upon by the Board of Appeal composed of a quorum.

The next point deals with the four sections to which I have referred. I will give the text of the clause which your Committee recommends as meeting such cases. It is to be found on page 541 of the Minutes:

Any individual case which in the opinion of the majority of the members of the Pension Board and the Appeal Board acting jointly appears to be especially meritorious and for which in said opinion no provision has been made in this Act, because such case did not form part of any class of case, such meritorious case may be made the subject of an investigation and adjudication by way of compassionate pension or allowance irrespective of any schedule to this Act.

Under this clause it will be left to the majority of the members of the Pension Board and of the Board of Appeal, acting jointly, to pass upon any individual cases which have not been provided for under the Act, because they could not properly come within any class. The Committee think that this will enable the Board of Appeal to deal with all meritorious cases which are not otherwise provided for by the Act.

Hon. Mr. LAIRD: Of what nature would the cases be that would not be covered by the Act, and of which the honourable gentleman speaks as being possibly meritorious?

Hon. Mr. BEIQUE: The four sections to which I have referred are these. The first