

## Veterans' Insurance

Mr. DIEFENBAKER: Is that advertisement being published in both languages, and in newspapers of both languages?

Mr. RALSTON: I cannot tell my hon. friend. As a matter of fact it is not being published; I understand the publication is discontinued. I think it was the last of a series of advertisements which were published as part of that campaign. I cannot tell whether it was published in two languages or not.

Mr. GRAYDON: In view of what the minister has said, may I just indicate to him the information which appeared in the *Globe and Mail* this morning, to the effect that the language employed in the advertisement so far as the French appeal is concerned is entirely different from and bears no resemblance whatsoever to the statement directed to the English-speaking parts of Canada. I refer to the part where it says, "Have I the guts?" I suggest the minister ought to clarify this matter, because it is considered seriously among English-speaking people, and perhaps requires some explanation from the government.

Mr. RALSTON: I had not heard of that. However, I shall be very glad to look into the matter and ascertain, first, whether it is being published in English and in French, and, secondly, what the connotation of the French version is as compared with the English version.

## VETERANS' INSURANCE

## PROVISION OF LIFE INSURANCE FOR VETERANS OF THE PRESENT WAR

Hon. J. L. ILSLEY (Minister of Finance) moved the third reading of bill No. 170, to provide for the insurance of veterans by the Dominion of Canada.

Hon. R. B. HANSON (York-Sunbury): Mr. Speaker, I was unavoidably absent from the house when this bill was considered in committee and before it is given its third reading, I should like to have from the minister definite answers to three questions.

First, how many types of insurance were considered by the Department of Finance, which nominally is sponsoring this bill? Second, was a national service insurance scheme considered, similar to the United States measure of 1940? If it was rejected, why? Third, what were all the types of insurance considered?—that is, free insurance, cheap insurance for those serving and re-

[Mr. Ralston.]

turned soldiers, and veterans' insurance, which I believe is the only type being considered. Why was only the last type decided upon?

I consider it important that we have answers to these questions. During the course of discussion on Tuesday last the minister contended that the pension benefits in Canada were greater than those in the United States, and that the capitalization of the Canadian benefits amounted to \$5,000 or \$6,000 more than the capitalization of United States benefits. I have made some examination of the matter, and I do not think that statement is correct. I understand that Canadian insurance companies worked out the amount definitely for the department, and that they did not state that figure, but a smaller figure. The beneficiaries of the Canadian soldier killed on active service overseas are not in nearly as good a position as are the United States soldiers' beneficiaries under their measures. The dependents of the Canadian soldier killed in action get nothing in the way of insurance, but our men do receive a better pension than is paid to the United States soldiers. It has been figured out for me that the dependents of a United States soldier are \$7,000 better off than the Canadian soldier. I am told further that the national service life insurance act of the United States, passed in 1940, has been taken advantage of by 95 per cent of those in the army and 98.6 per cent of those who have proceeded overseas. That was a public statement made by the adjutant general of the United States army in April of this year. The average amount taken out by that 95 per cent was \$9,600. The insurance provisions we are making for the veterans of this war and for the veterans of the last war who have enlisted are not anything like what the United States congress have done for their soldiers.

Mr. MACKENZIE (Vancouver Centre): I think I explained the whole situation definitely and explicitly when the measure was before the house. My hon. friend is suffering from the obvious—

Mr. SPEAKER: We are on third reading.

Mr. MACKENZIE (Vancouver Centre): With the consent of the house.

Mr. HANSON (York-Sunbury): I had a right to make the statement I did on the motion for third reading, and I am sure the minister should be allowed to reply.

Mr. SPEAKER: The hon. member was entitled to make his speech, but if the minister wishes to reply to any other statements that are made, he should not speak now.