

4. The policy is payable on the death of the insured, one-fifth thereof in cash and the balance in annual instalments over a period of years or as a life annuity to the beneficiary.

5. If the insured becomes totally and permanently disabled and is not in receipt of a pension, premiums will be waived and the insured will be paid the amount of the policy in annual instalments for a period of twenty years.

6. The beneficiaries under the policy are restricted to the wife, husband, child, grandchild, parent, brother or sister of the insured.

7. If on the death of the insured it is found that a pension or pensions become payable to persons eligible as beneficiaries under the policy, the total present value of such pensions shall be deducted from the sum payable under the policy and there shall be returned the proportionate part of the premiums paid with interest.

8. The policy cannot be assigned or transferred and the moneys payable thereunder are not subject to the claims of creditors.

9. The opportunity to secure this insurance will remain open for a period of two years.

#### V.—WORKMEN'S COMPENSATION INSURANCE.

The attention of the Committee was called to the difficulties which exist in placing disabled men in industry owing to the increased risk to the employer in the event of accident, and it was urged that your Committee should recommend that the Government assume either the entire cost of insurance in respect of a pensioner under the various Workmen's Compensation Acts, or, as an alternative, the excess amounts which any employer might be called upon to pay owing to the existence of a war disability.

It was not possible to give this question the consideration its importance demands and it was therefore decided to recommend that the Department of Soldiers' Civil Re-establishment should make a further investigation into the matter, and report the result to the Government so that a plan may be evolved to deal with this whole question in such a manner that the opportunities for employment for disabled men will not be lessened, nor the employers penalized.

#### VI.—LOANS FOR RE-ESTABLISHMENT.

This question involved the weightiest problem before your Committee on the Re-establishment branch of its inquiry. As was more fully set out in the report of last year, financial assistance in the form of loans or grants has been suggested for the benefit of a great variety of classes of returned soldiers whose needs covered almost every possible activity.

(a) This year particular stress was laid upon the advisability of granting assistance by way of loans to establish ex-members of the forces in the fishing industries of the Atlantic and Pacific coasts, or in the inland waters of Canada. It was argued with much force that in order to recruit and maintain either a naval or mercantile marine service, it was essential that the youth of the country should be encouraged to follow their fathers in seafaring pursuits. The need of increased food production, and the value of fish in this respect, were well emphasized.

(b) The position of University and other students and the dire need of financial assistance under which a relatively small number labour, were also brought to the attention of the Committee.

The students' case was last year ably presented by representatives from the Universities and medical profession. This year, while your Committee did not hear further oral evidence, it had before it various memorials and suggestions dealing with the subject.