

The CHAIRMAN: The next and last item which is presently before us is bill 352, a bill to amend the Veterans Insurance Act.

Before we proceed to that, there are two things which I should like to draw to your attention: one is that there is another bill proposing amendments to the original Insurance Act—the Returned Soldiers Insurance Act—which has not yet been referred to this committee by the House, so that we will have certain questions coming up, I am quite sure, which will relate to the Returned Soldiers Insurance Bill, and I will not hear them today but we will have an opportunity on the bill itself when it comes to us.

In connection with this bill before us, just as I came into the room, I was handed a letter from the Dominion Command of the Canadian Legion in which they state they desire to make two brief recommendations with respect to the bill which is before us. Ordinarily I would have consulted with the steering committee with respect to further hearings, but I did not have time to do that, and we have never denied any of the national organizations an opportunity to say a word or two with respect to a particular bill. I think, before we begin a general discussion, if it is agreed by the committee, I will ask the General Secretary, Mr. Anderson, to read his letter to me into the record. Is that agreed?

Agreed.

Mr. T. D. ANDERSON (General Secretary of the Canadian Legion of the B.E.S.L., Dominion Command): (Reads):

There are two Sections of the Veterans' Insurance Act which the Canadian Legion would request the Committee to consider at this time.

The first is Section 10 of the Act as it now stands, which provides that—where on the death of the insured a pension becomes payable under the Pension Act or any pension law of the United Kingdom or of any of His Majesty's Dominions, to any person mentioned in subsections one or two of Section 6 or in subsection 7 of this Act there shall be deducted from the amount of the insurance the aggregate present value of the pension or pensions so payable computed on such basis as the Governor in Council may prescribe—”

We suggest that the cost to the insured of insurance under the Veterans' Insurance Act is comparable to that of similar insurance obtained through the regular companies and that rates were established so as to provide a fund sufficient to meet all legitimate claims and operating expenses.

We submit, in view of the main purpose of the Veterans' Insurance Act, namely, to provide protection for the disabled veteran, that Section 10 is unfair. In the first instance, under Schedule "B" of the Act certain high risk classes, such as applicants with dependents, seriously ill with disabilities that are not pensionable, are definitely excluded. On the other hand, applicants with dependents, seriously ill with pensionable disabilities, while they can be accepted, are barred by this Section from receiving full benefits of the insurance.

*Recommendation*

The Legion would accordingly recommend that Section 10 either be deleted or so amended as to provide that no reduction in the amount of insurance payable under the Act be made because of any pension paid under the Pension Act or other legislation referred to in Section 10.

That is the recommendation with respect to section 10.

This is our second recommendation:

The second Section which we would at this time bring to your attention is the proposed amendment to Section 11, as it appears in