

Act be read the second time and referred to the committee of the whole.

The Acting Speaker (Mrs. Morin): Order, please. Is the House ready for the question?

Mr. Stanley Knowles (Winnipeg North Centre): Madam Speaker, as the minister pointed out shortly before five o'clock this afternoon when he moved the second reading of Bill C-86, this is a relatively simple piece of legislation. It makes similar amendments, two of them in each case, to two different acts that are part of the veterans' charter. One act is the insurance legislation that was made available to veterans after World War I; the other is the insurance legislation that was made available to veterans after World War II. I suppose I could say in passing, for the enjoyment of my colleagues, that I was not here to vote for the first one but I was here to vote for the second one. That was in 1944. I simply recommend to hon. members that they stick around; the place becomes more interesting as the decades go by.

I appreciate the desire of the minister to give us the bits of information he put on the record this afternoon. I think it was important to remind this generation of what was made available. I think we are all interested in the statistics which tell us that there are still 2,500 policies in force from the first world war program and that there are still 19,000 policies in force from the second world war life insurance program.

As the minister says, the amendments being made to each of these acts are very simple. On the one hand the appropriate change is being made so that the benefits from an insurance policy at the discretion of the insured or of the beneficiary may be taken out entirely in a lump sum instead of only up to a certain amount. That seems to me to be acceptable. I know there have been a number of requests for this and we are happy to approve that part of the bill, namely, the amendment to both the acts which are before us at this time.

The other part of this bill, as already has been pointed out, is one that brings these insurance acts into line with other veterans' legislation in that common-law spouses are recognized under certain stated conditions for purposes of this legislation. The Department of Veterans Affairs has been realistic, practical, and I think humane in this area for many years. We certainly have no quarrel with this effort to bring these two pieces of legislation in line with other veterans' legislation in this respect.

I hope I will be forgiven if I again make the comment I suppose I have made just about every time we have done the right thing for common-law wives. I wish we would be equally generous and equally quick in moving on behalf of married wives and widows who were legally married. I shall not go into it at this moment, but the minister knows that we are looking forward to another piece of legislation having to do with prisoners of war which I hope will be along in a few days. Some of us are disappointed that our recommendation to improve the position of the widows of veterans on disability pensions is not to be included in that legislation. That is what I mean by the comment I now make.

I wish we could extend this generosity, this decency, this humane approach we offer, to a common-law relationship

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to improve the position particularly of widows of veterans where there is no question about the marriage relationship. I hope at some point in this session, either on the bill regarding prisoners of war or before the Standing Committee on Veterans Affairs, we can move a little further in that area. That is really all that needs to be said at this time. The bill is one which corrects a couple of anomalies and we are happy to give it our support.

Mr. Joseph-Philippe Guay (St. Boniface): Madam Speaker, I am very happy indeed to take part in this debate on Bill C-86, to amend the Veterans Insurance Act and also the Returned Soldiers' Insurance Act. My comments tonight really will focus particularly on new subsection 6 and section 3 of the act.

I should like to quote section 3:

Section 3 of the said Act is further amended by adding thereto the following subsection:

"(6) Notwithstanding anything in this Act, where, at the death of the insured, any insurance money is being paid or is to be paid as an annuity to any beneficiary, such money shall, upon the request of the beneficiary, be paid in a lump sum or in any other manner provided for in subsection (3) as the beneficiary may request."

● (2010)

In this regard I should like to say that in, my opinion, the \$2,000 maximum death benefit appeared to be ample in the days when the act was framed. However, this amount is completely unrealistic today in view of the cost associated with a death.

Mr. Marshall: Put it in an amendment.

Mr. Guay (St. Boniface): I agree wholeheartedly with the minister, if the hon. member wants to know that is the reason I am making this comment. I believe the government has made a fantastic advance and has been very realistic with this particular aspect of the law benefiting veterans, and I think it would be remiss on the part of hon. members on this side of the House if they did not bring to the attention of the House, and to everyone in the country, the fact that the government has not only adhered to the committee report but also it has recognized that a change must be made now and has been made, and this is the reason I am speaking on this subject this evening.

Some hon. Members: Hear, hear!

Mr. Guay (St. Boniface): Many beneficiaries, particularly the widows of world war I veterans are now at the age where they are unlikely to live long enough to benefit from compulsory annuities. So therefore the \$2,000 limit on immediate death benefit was undoubtedly regarded as protectionism for the widow at the time the act was passed a number of years ago. However, it is out of keeping with the role of women in today's society, so over the years many representations by insured veterans and their beneficiaries have been made to the minister and to his colleagues to have the full value of the policy paid as an immediate death benefit. So the current legislation denies the veteran the right to determine the best method of having his policy paid to his selected beneficiary.

This amendment lifts a restriction imposed many years ago on a veteran's right to decide modes of payment of his insurance policy. The bill will bring veterans into line with