municipal concern undertook to effect insurance upon the life of a soldier for the benefit of the parents, the Dominion Government should not, so to speak, apply that on account of the pension which we should pay. We, therefore, provide that the insurance money paid under a municipal insurance of the kind I have described shall not be taken into account in awarding a pension.

Mr. ARTHURS: Why should that not apply to all insurance effected upon the life of a soldier?

Mr. ROWELL: The committee did not consider themselves justified in extending it beyond the limit I have mentioned. That, of course, can all be discussed when we get

into committee on the Bill.

In addition to the changes I have mentioned, the Committee has recommended some other very important changes, and I want to mention them now so that the Committee will have time to consider them before the Bill comes into Committee. We had strong representations made to us that Canadians or any men domiciled in Canada, who enlisted and fought in any branch of the Imperial service and who returned to Canada to reside, should be entitled to the same treatment as Canadians serving in the Canadian Expeditionary Force. There are many different classes that come under that general description. The claims of the Canadians who served in the Royal Air Force have been strongly presented to us. Until the last month or two of the war we did not have a Canadian Air Force, and our Canadians, therefore, were encouraged to enlist in the Imperial Air Forces, where they fought so magnificently in the cause for which our Canadians were fighting. It was represented to us that it was not fair to those Canadians who fought in the Royal Air Force to come back here and receive a smaller pension than our Canadian boys who fought in our infantry, cavalry or any other branch of our service. Many Canadians, with the approval of the Government of Canada, enlisted in the Imperial Motor Transport Service and other branches of the Imperial Service. We had also the case of British reservists who were residing in Canada, and were called out at the opening of the war and who fought overseas. Many were killed in action, their dependents still live in Canada; others were wounded and have returned to Canada to reside. The Committee gave this matter a great deal of consideration, and they reached the conclusion that, on the whole, the fair and right thing to do was to supplement the disability pensions of all our citizens who fought in any branch of the Imperial Service, and who have returned to Canada so long as they remain in Canada, and of the dependents of those who have fallen, so long as these dependents remain in Canada, by a sum sufficient, together with the pension granted by the Imperial Government, to bring their pensions up to those paid to disabled members or dependents of members of our Canadian forces.

Mr. McMASTER: Does that apply also to French reservists who were in Canada and who served in the French army?

Mr. ROWELL: I am just coming to that. Then the committee had presented to them the question which the hon, member for Brome (Mr. McMaster) has raised. After giving that matter very careful consideration-of course, we could not deal with one of our Allies on a different basis from the rest—the committee reached the conclusion that in the case of widows or orphan children of any of our Allied reservists who were domiciled in Canada before the war broke out and who are now domiciled in Canada, their pension shall be supplemented so long as they remain in Canada, so as to bring it up to the scale of our Canadian pensions for widows and orphans. All our Allies are put on the same basis in that respect.

Mr. McMASTER: Will that apply to the men themselves? In the case of a man, for instance, domiciled in Canada who served in the French army and lost a hand, would the very small pension he would receive from the French Government be supplemented?

Mr. ROWELL: The committee decided no in that case. The committee thought they had gone as far as they were justified when they decided to supplement the pensions of all who had fought in the Imperial forces, for it was the same army as the Canadian army. The committee thought that if they made provision for the widows and orphans of the Allied reservists they would be doing the fair thing. The French pensions, I might say, have recently been substantially increased, so that a French reservist residing in Canada now receives in case of total disability a pension of \$480 a year. A revision of the French pension law took place either the latter part of last year or the first part of this.