

Civil Re-establishment, and to the further amounts needed by the Soldier Settlement Board, that a conservative estimate of the federal liability for the current fiscal year would not be less than \$75,000,000.

We now come to the immediate objects for which the committee was convened, and as the report states, it was faced with much the same difficulty as I am in on the present occasion, viz.: how much should be included and how much omitted? There were placed before the committee several hundred resolutions and suggestions emanating from departments, soldier organizations and individuals throughout the country. These were tabulated for the committee, credit in each case being given to the source from which it came. As was inevitable, a proportion were more or less in repetition of suggestions submitted to former committees and discussed at length both by those bodies and, to a certain extent, in the House. It is not to be expected that following years of public consideration and discussion, any wholly new suggestions could be made. There are however, as will appear by the report, logical developments along certain lines which it has taken time and much experimental work to bring to a point where practical plans could be evolved.

In view of the above situation, the committee decided that the wiser and more effective method was to mention only those subjects wherein definite action could be recommended or suggested. In a few instances, however, certain proposals which did not receive the committee's support are set forth in its report. This was done to give an opportunity of briefly explaining the committee's view thereon, or for the purpose of directing the attention of the Government and the country to matters which might later call for action.

Let it be understood then, that the committee received and considered scores of suggestions which find no mention in the report. Permit me to repeat on this point the following clause taken from the report itself:

It is well to emphasize the fact that the mere absence of an expression of an opinion does not indicate a failure to consider any one of the many suggestions received. Once more let it be repeated that each and every one of these was submitted to, discussed by, and decided on by your committee. If then those who are interested in a special question submitted to the committee find no reference thereto in this report they may understand the committee found itself unable to make any recommendation on the subject.

If I fail to refer to the work of the subcommittee which considered individual

cases, it is because I hope that this aspect of the question may be taken up by those who can speak more directly on the subject. I have always had some doubt about the advisability of a committee such as ours—overwhelmed as it is by questions involving matters of general interest to the soldier—acting as a court of appeal to review a particular decision covering the case of a single individual. Comparing small things to great, the extension of the committee's powers in this respect may be likened to the growth of the national status of Canada, a condition which admits of large differences of opinion, but which persists, nevertheless, in entailing added duties and responsibilities. However that may be, it is clear the committee is regarded as a court before which individual complaints can be lodged, and I desire to bear testimony to the efficient and thorough manner in which the subcommittee charged with this work, performed its duties.

After this somewhat protracted introduction let me come to the immediate subjects of the committee's inquiry, viz.: Soldiers' Insurance, Pensions and Re-establishment.

Insurance.—The Returned Soldiers' Insurance Act passed at the last session of Parliament, has been functioning since September 1, 1920. During that period up to the end of the fiscal year, nearly 2,400 policies on the lives of returned men had been placed, and this figure is reached after deducting those policies which have been cancelled or have lapsed. As was foreseen, many of these were taken out by men whose condition of health was desperate, and within a few short months (that is, from September to March 14), 28 claims have been received with a liability thereunder of \$121,000. We can set against this immediate liability the sum of \$95,000, which at the end of the fiscal year had been received from the assured. The outstanding liability on policies in force is something over \$7,000,000, but this will undoubtedly be much reduced by the receipt of premiums which each month will be paid into the treasury.

The comment is obvious that but small numbers of the returned men have taken advantage of the Act. Many reasons for this state of affairs will suggest themselves. The plan was not intended to appeal to or cover the man whose health is unimpaired; such a one can secure protection from the many life companies transacting business in Canada at a slightly higher cost, but with privileges purposely omitted from the national plan. We may be sure that these