

Mr. MACKENZIE KING: The marginal note should be changed to 1st September, 1922?

Mr. CRONYN: Yes.

Mr. McKENZIE: Would it not be better to have that section read: "No application for insurance shall be received after the 1st day of September, nineteen hundred and twenty-two"? There may be some applications on hand that it will be impossible to get out at that date.

Mr. CALDER: I think the suggestion is a good one. I therefore move to amend the section by substituting for the words "contract of insurance shall be issued" in the first line thereof the following words, "application for insurance shall be received." The section will then read:

No application for insurance shall be received under this Act after the first day of September, nineteen hundred and twenty-two.

Clause as amended agreed to.

On section 21—Commencement of Act.

Mr. CALDER: There is one feature of the Bill that I think should be clearly explained to the House,—the provision whereby the widows of soldiers may be insured without examination. I am not personally familiar with the details, but no doubt the chairman of the committee, who thoroughly understands the measure, will explain to the House that feature, because so far as I am concerned I would not like the Bill to go through unless the committee understands that that provision is embodied.

Mr. CRONYN: The Bill as originally drawn did not contain a provision for the insurance of widows of deceased soldiers, but on consideration by the committee that class of persons was added as insurable. It was argued—and I think with a good deal of force—that widows as a class would form a good insurable risk, and that so far as the country was concerned there was no added liability, the premiums being based on a recognized table of mortality. She is allowed to insure for the benefit of the restricted class of beneficiaries set out in section 4 of the Act,—wife, husband, child, grandchild, parent, brother or sister. But it is necessary for her to show at the time of the application for insurance that the beneficiary under her policy is dependent on her. In the case of children, that would be easy; if the beneficiary were some one else in the class named she would have to satisfy the department in charge of the carrying out of the Act that the beneficiary is dependent. She could not take

advantage of the Act unless she had dependents, within the limited class, who may be named as beneficiaries.

Mr. CAHILL: Will the department in charge of the administration of this legislation notify all returned soldiers and dependents who may come under its provisions, in order that they may avail themselves of it if they wish to do so?

Mr. NESBITT: Yes, the department will immediately notify them all.

Mr. ROBB: I suppose it is not the intention of the Government to create too much new machinery throughout Canada to take care of this business? I suggest that it might be economically administered through the Post Office Department or the Customs Department, which have branches in many cities and towns throughout Canada.

Mr. CALDER: There is no desire to create any machinery that is not absolutely necessary for the carrying out of the law. No final decision has yet been reached as to what machinery shall be used, but as the Board of Pension Commissioners have an organization spread over the whole country and are in touch with the persons who may be affected by this law, they probably would be the best organization to look after its administration.

Mr. CALDWELL: Would it be asking too much to request that ministers who are in charge of Bills and members of the Opposition who are replying speak in a tone other than that employed in a secret conference? Early in the session the suggestion was made that members of the Cabinet and hon. gentlemen on the front Opposition benches move down toward the centre of the Chamber, and I believe that there was an understanding to the effect that that would be done. Since it has not been done, I think we have a right to request that hon. gentlemen who speak, at least do so in a tone that may be heard by the Third party in this House, so that we may know something about what is going on. On several occasions I have been surprised upon reading in Hansard some of the things that were said the previous day and which I had not heard. Certainly if I had heard some of the things that were said I should have had some remarks to make with regard to them. Unfortunately, we of the Third party are not privileged to move up to seats nearer to hon. members who are speaking, as members of the Government