

have had no experience in earning a livelihood and very many of them will not have any money to get married and to do a great many of the other things they would like to do. Insurance is one of the things they will put aside for the time being. I recommend that the time be extended even beyond the five-year period suggested by the hon. member for Davenport. The experience of the last war has taught us that men were in too big a rush to get out of the army and into some form of employment so that they neglected a number of things they found necessary ten or fifteen years later. If it is not possible to have the act extended I suggest that the old act be amended immediately so that the men of the first great war may be given the protection that is being provided for the veterans of this war.

Mr. WRIGHT: I do not wish to repeat anything that has already been said by others and I heartily agree with what hon. members have submitted to the minister. Has the minister any figures to show the percentage of veterans under the old act who took out insurance during the first two years as compared with those who took it out later?

Mr. MACKENZIE (Vancouver Centre): The figures are these:

Year	Number	Amount
1920-1921.....	2,371	\$ 7,074,000
1921-1922.....	7,456	17,874,500
1922-1923.....	9,725	22,083,500
1923-1924.....	14,025	28,696,500

In 1924-1925, 1925-1926, 1926-1927, 1927-1928, no applications were received.

Year	Number	Amount
1928-1929.....	4,035	\$9,869,000
1929-1930.....	3,407	7,967,500
1930-1931.....	1,672	3,801,500
1931-1932.....	1,373	3,210,500
1932-1933.....	1,450	3,116,000
1933-1934.....	2,802	5,598,000
1934-1935.....	4	8,500

That must have been very unusual applications after the act closed.

Mr. WRIGHT: The figures quoted by the minister prove the points of members who have been speaking, that this grew in popularity from year to year as the soldier realized the benefits under the act.

Mr. MACKENZIE (Vancouver Centre): In the first five years the total of the members which I read in detail was 33,577, and in the last six years the total was 14,743.

Mr. WRIGHT: But there was a period in between in which it was dropped.

Mr. MACKENZIE (Vancouver Centre): Yes.

Mr. WRIGHT: And as a result the publicity would naturally be less with regard to the scheme. I really think, after the figures the minister has given, that he should seriously consider lengthening the period, if not eliminating it altogether. Under the scheme, can the beneficiary elect to receive an annuity instead of a cash benefit at the death of the insured?

Mr. MACKENZIE (Vancouver Centre): It is all by way of annuity except for the cash amount payable at death.

Mr. KNOWLES: But it is payable only at death.

Mr. CASTLEDEN: How many policies have lapsed under the agreement?

Mr. MACKENZIE (Vancouver Centre): I put that on *Hansard* the other day. My hon. friend asked a question about it and I replied almost immediately, but he had left the chamber in the meantime. It is on *Hansard*.

Mr. WHITE: I concur in what the various soldier members have said about the period for which the act is set. The minister, replying to one question, stated that it was only for a short period because they wanted the returned veterans to take out insurance while very young. Section 6 sets out who the beneficiaries are to be. The average soldier returning from overseas, if unmarried, is not going to be in very good financial circumstances, and if he can take out only a policy that is payable to his future wife and children he is not going to be very specially interested in insurance. We can take the minister's own example. When he came back from overseas, if he could only take out a policy payable to his future wife and children, he would not have been very likely to take one. But as the years go by and the financial circumstances of a soldier improve he may want to get married, and one of the first things he will wish to do will be to protect his wife and any children there may be.

Mr. MACDONALD (Brantford City): The minister may want to do that yet.

Mr. WHITE: We all hope so. Perhaps the baby bonus will induce him to do so. But the period of time may have lapsed and the soldier will not be entitled to take advantage of the act. The minister says that he wants the returning soldier to take advantage of it as soon as he comes home, and while he is young, but there is no inducement there for him to do so because it is payable only to his future wife and children. I think it should be extended because of that point alone; and when the soldier does marry it is not too late for him to take advantage of it.