

Hon. Mr. DANIEL: A man can be insured no matter what is the state of his health?

Hon. Sir JAMES LOUGHEED: Yes.

Hon. W. B. ROSS: The actual experience is that the well men do not take this insurance.

Hon. Sir JAMES LOUGHEED: It is designed to cover a class of men who could not otherwise get insurance.

Hon. W. B. ROSS: I suppose that the soldiers are satisfied with this. I do not think it is very good legislation. I think that the whole \$1,000 is too much to give on the death of the insured. Probably \$100 was too little. People of that class are apt to be improvident and inside the first year the whole \$1,000 may be gone, and you will have them coming back and asking for something else. However, if they want it that way, I am not going to object.

Hon. Sir JAMES LOUGHEED: They want it.

Hon. Mr. BOSTOCK: What premium is paid for this insurance?

Hon. Sir JAMES LOUGHEED: That depends, I fancy, upon the age of the applicant. I think the premiums are based very largely upon standard rates, and are a shade less than standard rates. I understand the premiums will be found in the Act of 1920.

Section 2 was agreed to.

Sections 3 and 4 were agreed to.

On section 5—provision respecting limit of benefits when death of insured due to war amended:

Hon. Mr. BOSTOCK: What is the amendment in this clause?

Hon. Sir JAMES LOUGHEED: I think this is to bring it into line with section 1, in which we extend the Act to men residing outside of Canada.

Section 5 was agreed to.

Section 6 was agreed to.

The preamble and the title were agreed to.

#### THIRD READING

Hon. Sir JAMES LOUGHEED moved the third reading of the Bill.

The motion was agreed to, and the Bill was read the third time and passed.

Hon. Sir JAMES LOUGHEED.

## PENSION BILL

### SECOND READING

Hon. Sir JAMES LOUGHEED moved the second reading of Bill 223, an Act to amend the Pension Act.

He said: Honourable gentlemen, this Bill is the outcome of the report submitted by the Special Committee of the House of Commons to consider questions relating to pensions, insurance, and re-establishment of returned soldiers. The amendments in the Bill consist principally of a slight re-adjustment of the pensions payable to dependents. I do not understand that they increase in any way the rate of pensions, but, as a result of experience, they make a somewhat different provision for the payment of pensions to certain of the dependents of the deceased.

The motion was agreed to, and the Bill was read the second time.

### CONSIDERED IN COMMITTEE

On motion of Hon. Sir James Lougheed, the Senate went into Committee on the Bill. Hon. Mr. Mulholland in the Chair.

On section 1—provision respecting rates of pension amended:

Hon. Mr. BOSTOCK: This is another of those cases of amendment the effect of which cannot be at all understood unless one refers to the Act. I do not know whether my honourable friend can explain this or not.

Hon. Sir JAMES LOUGHEED: I have an explanation with regard to that. Frequently the draftsman does not anticipate the questions which occur to the penetrating mind of my honourable friend.

The object in adding the words "as such" is to more clearly define the intention of section 11 of the Pension Act, 1919, as amended, namely, that pensions to or in respect of members of the forces can only be awarded when the death or disability was definitely caused by military service. The principle of "insurance during service," as applied to pensions, was, by the terms of the Pension Act, 1919, discontinued after the declaration of peace, and the amendment makes no change in practice.

Hon. Mr. BOSTOCK: I do not quite understand the meaning of what my honourable friend has read. Can he make it any plainer?

Hon. Sir JAMES LOUGHEED: The purpose is to make it clear that the pension can be awarded only when the death or disability was definitely caused by military service.

Hon. Mr. BOSTOCK: I see.