

### After Recess.

The House resumed at Eight o'clock.

#### STATE INSURANCE FOR RETURNED SOLDIERS.

On motion of Hon. J. A. Calder (Minister of Immigration and Colonization), Bill No. 195 to provide for the insurance of returned soldiers by the Dominion of Canada was read the second time, and the House went into committee thereon—Mr. Boivin in the Chair.

On section 2—Definitions.

Mr. MACKENZIE KING: Is this Bill like the other measures dealing with pensions, based on the recommendations of the Special Committee?

Mr. CALDER: Yes. The Special Committee went very carefully over this Bill, and, as I understand it, unanimously agreed to it.

Sir ROBERT BORDEN: It was drafted by the committee.

Mr. CALDER: With the assistance of the Superintendent of Insurance.

Section agreed to.

On section 3—Insurance and limits thereof, etc.

Mr. McKENZIE: Perhaps the most expeditious way to explain this Bill is to tell us if there is any difference between this method of insurance and the ordinary life insurance.

Mr. NESBITT: The Bill is founded entirely on the ordinary life insurance given by practically all insurance companies doing business in Canada. The Government bear the total expense of management. The rates are slightly below the non-participating rates of our ordinary life companies; but otherwise the Bill contains the same provisions, practically speaking, as all first-class life policies.

Section agreed to.

On section 15—Medical examinations.

Mr. NESBITT: Perhaps I should explain that under this section no medical examination is required; that is where this contract differs very materially from the ordinary insurance contract.

Mr. CAHILL: Will the premium be the same?

Mr. NESBITT: The premium is slightly less than the non-participating rates of the [Mr. Calder.]

ordinary insurance contract, those rates varying, of course, with the age of the insured.

Mr. McMASTER: As no medical examination is required, is no one charged with the duty of seeing that the insured is not on the point of death?

Mr. CRONYN: The Bill would be of no avail to the disabled returned soldier if there were to be a medical examination. It must cover, as the hon. member has just said, the man on the point of death as well as the normal man. The only protection to the country in the case of a man who is so disabled that his life is short arises from the fact that under the provisions of section 10, if the insured's death is due to war service, and his dependents are pensionable, they do not draw any benefit from the insurance policy, but they are entitled to a return of the premiums with interest. If, however, his death is due to natural causes his dependents get the benefit of the policy.

Mr. CAHILL: I presume this is entirely for soldiers?

Mr. CRONYN: Entirely.

Mr. CAHILL: Is there no time limit within which a soldier must take advantage of this insurance?

Mr. CRONYN: One of the last sections provides that a soldier—that expression including a sailor, a nurse, and the widow of soldier killed in action—can take advantage of this insurance any time within two years of the passing of the Act.

Section agreed to.

On section 19—Statement to be made for minister, etc.

Mr. CALDER: I move to amend clause 19 by inserting after the word "The" in the first line of subsection (2) the following words: "Superintendent of Insurance, or such other officer as may be appointed for that purpose by the Governor in Council." Amendment agreed to.

Section as amended agreed to.

On section 20—No insurance after 1st July, 1922.

Mr. MACKENZIE KING: The marginal note needs correction.

Mr. CRONYN: The main body of the Bill was amended by the committee, but the marginal note was overlooked.