

*Veterans' Insurance*

I know that hon. members were satisfied to discuss this subject in the general debate, and it is impossible to discuss the matter now.

Mr. GRAY: I realize that I am out of order in reverting to section 3, but the minister has been very liberal, and we passed these sections rather rapidly. I hope that in spite of the fact that that section has passed, the minister, in the light of what has been said, and in the light of experience under the old act, which was renewed, as he pointed out, for some thirteen years, will remove the time limit under clause 3. I hope there will not be a time limit in this act, and I wish the minister would give the committee the reasons for putting one in. I endorse what has been said by the hon. member for Cape Breton South. It takes members of the armed forces a number of years to get on their feet and become reestablished. The young men who come out of this war, though they may be a little better informed on insurance matters than those who survived the last war, know very little, at the age of eighteen or twenty or twenty-one, about the various types of insurance. I think it is a mistake to have a time limit of three years. The bill would be more generally acceptable to the returned men of this war and to the country generally if that limit were removed, and I urge the minister to remove it.

Mr. MACKENZIE (Vancouver Centre): I appreciate the remarks of the hon. member. The reason for the limitation is obvious; we had it before, in 1920, when it was two years. It is to encourage these boys when they come home to take advantage of the very generous provisions of this legislation while they are still young and the rates are very low. It is that which makes it so difficult to adopt the suggestion of the hon. member for Cape Breton South.

In regard to old men like ourselves who were in the last war—

Mr. GRAY: Speak for yourself.

Mr. MACKENZIE (Vancouver Centre): I think the limitation is an encouragement to insure. If it should be found necessary or advisable by the parliament and the government of that time to extend the period beyond three years, I am sure that the parliament then, with its usual generous heart, will do it.

Mr. MacNICOL: I support the views just expressed by the hon. member for Lambton West; I had intended to express them myself. From the result of much observation following the last war, I was astonished at the number of the boys who returned who could not make up their minds within three years to do anything, and I have been wondering whether the

[The Chairman.]

minister could not see his way clear, if there is to be a time limit, to extend it to five years. Perhaps before the end of that time most men will have realized that they will lose the benefits of the cheaper rate unless they act quickly. In the riding I represent there are a very large number of returned soldiers, and if the minister could see his way clear to set the time limit at five years it would help them very greatly.

Mr. CRUICKSHANK: I do not think a complete repetition on my part of the remarks of hon. members who have spoken on this matter is necessary, but I entirely endorse—and I think I can speak in this connection for British Columbia soldiers—what they have said. I cannot agree with the minister as to the time limit, nor do I greatly believe in the supposed generosity of governments in the future. The minister will remember that his own department only this year permitted pensions to be paid to those married after a certain period, following a strenuous battle by the Legion throughout Canada. I cannot see why the time limit should be there at all unless it is at the instance of the insurance companies. When young soldiers come back we hope they will not follow the example of the minister in charge. We hope they will get married as soon as they can. But a young soldier is not in a position to take out insurance, to buy furniture, to establish a home for himself and a family. Again, I do not see why there should be a time limit. I agree with the suggestion that it should be extended to all veterans instead of reopening the act. I do not see where it would confuse the issue. It might confuse the insurance companies but I am not in the least bit worried about them. They have been able to look after themselves mighty well for many years and we need not worry about them. I suggest that the time limit be removed and that the act be made applicable to all overseas men. I am not worried about the fellow who served in Canada. As regards the man who was willing to go overseas, that is a different matter, but I am speaking on behalf of all soldiers of the active army both as regards the last war and as applicable to this war.

Mr. FAIR: I commend the government for bringing in this measure but I think it might be improved along the lines suggested by the hon. member for Brantford City, the hon. member for Lambton West, the hon. member for Cape Breton South, and the hon. member for Fraser Valley. The minister realizes that there are in the forces men who joined up immediately after coming out of school. They