

think this is one of those cases to which my honourable friend might draw the attention of the gentlemen who draft these Bills.

Hon. Sir JAMES LOUGHEED: I find it easier to struggle with the question here than to get them to do anything.

Section 4 was agreed to.

Section 5 was agreed to.

On section 6—date of coming into force:

Hon. Mr. BOSTOCK: What is the object of this section?

Hon. Sir JAMES LOUGHEED: It is to be retroactive as to the penalties to be imposed.

Section 6 was agreed to.

The preamble and the title were agreed to.

The Bill was reported without amendment.

#### 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.

### RETURNED SOLDIERS INSURANCE BILL

#### SECOND READING

Hon. Sir JAMES LOUGHEED moved the second reading of Bill 222, an Act to amend the Returned Soldiers Insurance Act.

He said: Honourable gentlemen will probably remember that in the Session of 1920 provision was made for a cheap class of insurance for returned men, the principal feature of the Bill being that the Government would insure the returned soldier without exacting a medical examination. This Bill is for the purpose of extending the provisions of that Act, which are very much in the interest of the returned soldier, but of which he has not availed himself to the full extent to which he would have been warranted.

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. Watson in the Chair.

On section 1—provision respecting insurance and limits thereof amended:

Hon. Sir JAMES LOUGHEED: This extends the Act to soldiers domiciled outside of Canada.

Hon. Mr. BOSTOCK: Does that mean men who have served in the Imperial forces?

Hon. Sir JAMES LOUGHEED: No; Canadians who are domiciled outside of Canada.

Section 1 was agreed to.

On section 2—provision respecting payment amended:

Hon. Mr. BOSTOCK: What is the effect of that amendment?

Hon. Sir JAMES LOUGHEED: The original section 3 of the Act limited the amount of cash payment which might be made on the death of the insured to one-fifth of the sum insured. For instance, in the case of a \$500 policy the amount of cash payment on death could not exceed \$100, the balance being payable in instalments. In the case of a \$1,000 policy the cash payment could not exceed \$200. Complaint has been made by returned men that this initial cash payment in the case of smaller policies is insufficient to provide for ordinary funeral expenses of the insured, and the beneficiary, therefore, has nothing for her support out of her insurance policy until the first instalment falls due. It is believed that the minimum amount of cash payment on the death of the insured should be \$1,000, except in the case of a \$500 policy, when, of course, the full amount of the benefit will be the face of the policy. The effect of the amendment is that policies of \$500 and \$1,000 will be paid in full on the death of the insured and in the case of larger policies \$1,000 of the amount will be paid at death and the balance will be payable in instalments.

Hon. Mr. BRADBURY: Can any man who is a returned soldier secure this insurance?

Hon. Sir JAMES LOUGHEED: Yes, without medical examination. That is the chief feature of it.

Hon. Mr. BOSTOCK: Can my honourable friend say what is the largest amount they are allowed to insure for?

Hon. Sir JAMES LOUGHEED: Five thousand dollars, I understand.