at one time was not pensionable but later became pensionable? He might be refused a pension to start with, but may have been granted it after it had been considered. His insurance would be refused during the period he was not pensionable but during which he might be seriously ill.

Mr. MACKENZIE (Vancouver Centre): He could apply when his status had changed.

Mr. CASTLEDEN: Supposing the legislation is not in force?

Mr. MACKENZIE (Vancouver Centre): This covers only the tenure of the bill, but during the operation of this legislation anyone whose status had changed could apply.

Mr. CASTLEDEN: If he became pensionable three years after discharge, under this bill as it stands to-day he could not obtain insurance?

Mr. MACKENZIE (Vancouver Centre): No.

Mr. CRUICKSHANK: It would not include any of them.

Mr. CASTLEDEN: I think the clause should be changed or some regulation should be passed so that such a person could become insurable.

Mr. MACKENZIE (Vancouver Centre): What about I(c)? Does not that cover the point raised by my hon. friend?

Mr. CASTLEDEN: That is an applicant without dependents; I am referring to II(b), an applicant with dependents.

Mr. MACKENZIE (Vancouver Centre): I(a) should cover it. I may tell my hon. friend that there would have been no difficulty under the old act with that type of case, and I am sure it was intended to cover it in this legislation.

Mr. MACDONALD (Halifax): What would happen to an applicant who is ill on discharge from an illness contracted during service but which was not due to service? He is discharged because of that condition and might be seriously ill when he applies for his insurance. Would he be entitled to insurance?

Mr. MACKENZIE (Vancouver Centre): 1(b) would cover that.

Section as amended agreed to.

On section 14—insurance money unassignable, etc.

Mr. GILLIS: I understand the minister proposed an amendment to schedule B, class IV. What was that amendment?

Mr. MACKENZIE (Vancouver Centre): To make it apply to those who refuse treatment for conditions arising as a result of immoral conduct.

Mr. MacNICOL: If they accept treatment, they would be insurable?

Mr. MACKENZIE (Vancouver Centre): If they refuse treatment they are not eligible; if they take treatment and still have a disability, they are eligible.

Section agreed to.

Section 15 agreed to.

On section 16—regulations.

Mr. CRUICKSHANK: May an applicant have his premium payments deducted from his pension?

Mr. MACKENZIE (Vancouver Centre): Yes.

Mr. CRUICKSHANK: I think the application for the payment of insurance should be simplified. We have had several cases in the branch of the Legion to which I belong where widows have almost had to have the deceased fingerprinted and photographed before they could get the insurance. I am not exaggerating, because I still have the correspondence. Surely this procedure could be simplified. It is all right if the widow has some money, but where she has no money to pay for the funeral or feed her children it is a different matter. I know of cases where it has taken five months before the widow could get the insurance. That is altogether too long.

Mr. MACKENZIE (Vancouver Centre): I am informed by the officers of the Canadian pension commission that that is being attended to. I may tell my hon. friend that his observations will be carefully followed out.

Mr. CASTLEDEN: Did I understand the minister to say to the hon. member for Fraser Valley that premiums could be deducted from pensions?

Mr. MACKENZIE (Vancouver Centre): Yes.

Mr. CASTLEDEN: Without the consent of the insured?

Mr. MACKENZIE (Vancouver Centre): No, with his consent.

Section agreed to.

Sections 17, 18 and 19 agreed to.

Schedule A agreed to.

Schedule B as amended agreed to.