

that payments be made at once in the case of the 35 men who have died, and that investigation be made into the other 36 cases.

Hon. J. A. CALDER: Will the honourable gentleman allow me just a moment? He states that these applications were all in, and that under the regulations in existence they would have been accepted. As a matter of fact, in so far as the officials dealing with the matter were concerned, some of the cases were actually rejected. They were referred to the Minister of Finance, and because of the fact that the House of Commons was sitting and that a Committee of that House was going to deal with the matter, he said: "Just wait and we will refer the whole matter to that Committee." But, as I said, as a matter of fact some of those applications had been actually rejected. Let me give you one example. A man applied for \$1,000; the application was received on April 22nd, 1922; death occurred on October 3rd, 1922; the application was rejected on May 18th, 1922, on account of serious illness. In other words, we must not assume that all those applications were simply received and were lying there. Some of them had been rejected. But, as I say, the Minister of Finance, instead of putting his final stamp of approval or disapproval on them, said: "We will let the Parliamentary Committee deal with them."

Hon. Mr. LYNCH-STAUNTON: What is the exact difference between the Bill and the proposed amendment?

Hon. Mr. CALDER: The Bill that came from the Commons provided that all of the 71 applicants should be granted insurance, and that the dependents of the 35 who have died should receive the insurance money.

Hon. Sir JAMES LOUGHEED: The 35 had no dependents.

Hon. Mr. LYNCH-STAUNTON: How is it changed, then?

Hon. Mr. CALDER: The amendments propose that we should go back to what was the apparent intention of Parliament when the Returned Soldiers Insurance Act was passed. While it is quite true that every soldier had the right to apply for insurance without medical examination, no matter what his condition was, and while it is true that throughout the country all the soldiers were under the impression that they could get insurance by simply applying for it, that is not the law and never was. That is where a great many people have gone wrong in their impression of the Statute. In the original

statute, section 13 gives the Minister of Finance absolute discretion to refuse any application.

Hon. Mr. LAIRD: For what reason?

Hon. Mr. CALDER: For any reason he pleases. Let me read it. It is as follows:

The Minister may refuse to enter into an insurance contract in any case where there are in his opinion sufficient grounds for his refusing.

So it is not the law and never was intended to be the law that every soldier could get insurance to the extent of \$5,000, regardless of his condition and all other circumstances, simply by applying for it.

Hon. G. V. WHITE: Was there any refusal made by the Minister under that provision?

Hon. Mr. CALDER: I have had the record of these 71 cases placed in my hands by the responsible officials of the Department. This record shows that even the cases of those who were actually refused, and whose applications were not accepted, were each referred to the Minister for approval, and he said: "We will wait and hand it over to this Parliamentary Committee."

Hon. Mr. LAIRD: Were those applications refused or just held in abeyance?

Hon. Mr. CALDER: I think they were simply held in abeyance until such time as the Parliamentary Committee would deal with the law.

Hon. Mr. BRADBURY: The Minister was the only one who could refuse.

Hon. Mr. CALDER: Yes.

Hon. Mr. STANFIELD: Under this recommendation of the Committee, how many of those 35 cases will be able to get their insurance?

Hon. Mr. CALDER: You mean of the 71?

Hon. Mr. STANFIELD: I mean of the 35 now dead.

Hon. Mr. CALDER: Under our recommendations on this Bill, every one of those who had immediate dependents—a wife, children, father, mother, dependent brothers or dependent sisters.

What we have tried to safeguard against is what you might call the commercializing of this law. From the evidence that came before us it would appear that certain persons who are not dependent upon soldiers at all would get a man to insure at the last minute, when death impending, in order that some person who was not a dependent would get the benefit of the insurance.