

The CHAIRMAN: Shall this section stand until the officers of the department have studied the question and are able to clarify it for us when we meet again?

Section 7 of the bill reads as follows:

7. Section fifteen of the said Act is repealed and the following substituted therefor:

"15. Where an application for insurance is made and the applicant dies before the contract of insurance is entered into, the contract shall be deemed to have been entered into if the initial premium is paid and the application is *one that would have been approved if the applicant had not died.*

There have been at least two cases that I know of where a man made his application in good faith but died before the department accepted it. This would make it possible to pay such a claim.

Shall the clause carry?

Carried.

Section 15A reads as follows:

15A. Where a beneficiary or contingent beneficiary survives the insured but dies before receiving all of the insurance money to which under the contract of insurance such beneficiary or contingent beneficiary is entitled, the remaining unpaid money shall be paid, as it falls due or otherwise as the Minister may determine, to the estate of the deceased beneficiary or deceased contingent beneficiary.

Shall the clause carry?

Carried.

Section 15B reads as follows:

15B. Notwithstanding the *Senate and House of Commons Act*, or any other law, no person, by reason only of his entering into a contract of insurance or receiving a benefit under this Act, is liable to any forfeiture or penalty imposed by the *Senate and House of Commons Act* or disqualified as a member of the House of Commons or incapable of being elected to, or of sitting or voting in the House of Commons."

Shall the section carry?

Carried.

That concludes our deliberations for today. But, I think the memorandum which we heard from the Legion raises another question which is germane to the Act itself but which is not covered by the amending Bill. I think it is one of those things which will have to be considered and which will be given further consideration. So I sought the indulgence of the committee in entering it in our records where I am sure the department will consider it. You have "hooked" one of two prizes and the other we shall consider further.

Gentlemen, will you move the adjournment of the committee to the call of the chair, because we have nothing before us until we get the next bill back from the House.

—The committee adjourned to the call of the chair.