

Lambton West. Opening up the old act is not the solution of the problem raised by the hon. member for Brantford City. As I see it, this measure is merely one part of the scheme of rehabilitation of service personnel returning from the war, and the formation of a department of veterans' affairs was brought about, in my opinion, to consolidate all the machinery for both old and new service personnel so as to make one central administration. In view of the fact that we took the old pension act and opened it up, related the new forces to it, and made the necessary changes to bring it up to date, we should do the same thing with respect to this bill. There is no difference between the old soldier and the new soldier. They fought the same kind of war, against the same enemy, for the same objectives, although we are thirty years late in getting around to this as far as the old soldier is concerned.

In the field of insurance the soldier has a problem all his own. He is not looked upon as a profitable client as far as old line insurance companies are concerned, and if the government is to go into the insurance business—and I think it should in so far as it can thereby protect those who have come out of the service—let them bear in mind that whether a soldier has a hole shot in him or not he suffers a great deal of disability if he has gone through a war, and it is difficult for him to secure insurance.

I think that this bill should be related to the soldiers of the last war. I visualize it in future as a large insurance scheme instituted by the government to protect those who are not able to get protection in the ordinary field of insurance. I believe there is quite a business in this for the government and that sooner or later they will have to come round to it.

I am not in favour of the time limit, because the average soldier coming out of this war, like his predecessor of the last war, is unlikely to appreciate within this period the advantages of this insurance. It will be ten years after he comes out of this conflict that he will recognize the value of this insurance. If the measure is on the statute book to be taken advantage of, and it is not being used, it is not costing anything. At the same time, when those who are intended to benefit by it realize that it means something to them, its benefits should be available to them. In my opinion this time limit is inserted for the purpose of appeasing the old line insurance companies, who may see in this bill a threat of invasion of the field of insurance.

Mr. MACKENZIE (Vancouver Centre): No; no. I can assure my hon. friend that that is not correct.

Mr. GILLIS: No, not so far as the minister is concerned; but there are a lot of long-range figures behind the scenes who have something to do with this. I believe that the minister's intentions regarding this measure are absolutely honest. I have merely risen to support the hon. member for Brantford City and the hon. member for Lambton West. I believe that the limit should be removed and the scheme broadened to include the old soldiers. Most of them have no protection; they cannot get insurance to-day, and they should be enabled to take advantage of this particular scheme. This is a 1944 model, and we should let all ex-service men in the country have the benefits of it.

Mr. MACKENZIE (Vancouver Centre): May I tell my hon. friend that we consulted some of the veterans' organizations and there was no request made for what is now being suggested. I should mention one or two other points in this connection. It might be unfair to introduce new principles for those who still survive from the old war. Some of them have gone away for good from this sphere; and the element of discrimination must be considered. But also the rates would be very high, because the average age to-day of veterans of the old war would be fifty-five or fifty-six years.

Mr. MACDONALD (Brantford City): I would not agree with that. I believe the average is lower than that.

Mr. GRAYDON: Let the minister look at his own birthday, to-day, and see.

Mr. MACKENZIE (Vancouver Centre): In any event the rates would be very high, and I doubt whether more than a few veterans could afford to take the insurance.

Mr. GILLIS: It would be cheaper than private company insurance.

Mr. CASTLEDEN: Under what section does schedule A, setting out the rates of premiums to be charged, become a part of the act?

Mr. MACKENZIE (Vancouver Centre): That comes under an amendment which I shall ask one of my colleagues to move:

That clause 12 be amended by adding thereto the following subclause (2):

"(2) The premiums payable under the various plans of contract shall be as provided for in schedule A to this act."

Mr. CASTLEDEN: How were these rates arrived at?

The CHAIRMAN: Order. I would point out that the committee is now on section 10.