

One of the large expenses of life insurance is to pay the commission to get insured and that costs nothing under this arrangement; it is insurance at cost. There is no provision for withdrawing the insurance from any person who is dismissed or leaves the Government service. A person would have the right to go on and pay his premiums just the same as if he had continued in the service and he would also have the right, if he wished to discontinue his premiums, to have a paid up policy for whatever it might be worth. It might be that by losing his employment with the Government he could not afford to continue to pay his insurance premiums. As far as the naval service is concerned, the hon. gentleman will see that we are bound to have some people engaged in naval work whether we have an extended or restricted policy or whether we have no policy at all. We are bound to look after our fisheries. The only matter that is in doubt at all is as to whether a comparatively few should get the benefit of this insurance, because there are only a few, and there seems to be no reason why the right of insurance should be taken from them.

Mr. MACKENZIE KING: The main purpose of the resolution is highly commendable. It is really to give added advantages to the members of the Civil Service and probably thereby to make more permanent the staff of the Civil Service by affording this provision against adversity. In view of what the minister has said I shall not press the point I raised a few minutes ago.

Mr. FIELDING: The idea of our passing the Civil Service Insurance Act was not to compete with the insurance companies; it was to provide a moderate amount of insurance such as the ordinary civil servant might hope to be able to take out at a low cost—a very commendable object. But my hon. friend is now undertaking to engage in competition with the insurance companies by raising the insurance limit to ten thousand dollars. If the original idea of providing a moderate amount of insurance at a low rate for civil servants has been departed from, I do not see why there should be any limit at all. Once you get away from the principle that there should be a moderate amount of life insurance provided for civil servants at a low cost I do not see why it should have any limit at all. I question the wisdom of enlarging the amount to \$10,000, especially when it brings you into competition with the regular insurance companies. I do not

think there is any great need of it. If a man can afford to take out \$10,000 insurance policy, there is no injustice in letting him go to an insurance company and making the best arrangement he can. I do not think we are obliged, in view of the original idea underlying this policy, to make provision for a \$10,000 insurance policy.

Sir HENRY DRAYTON: I agree very largely with what the hon. gentleman says. There is no doubt that the whole idea was to look after our own people, where they ought to be looked after, rather than to compete with the life insurance companies. But I would like to give the hon. gentleman this thought: I doubt very much whether there is very much greater protection given to a family, with the cost of living as it is, when the limit is made at \$10,000 in this year than there was when the limit was \$5,000 in 1914. At any rate that is the idea which I have, and the reason why I think the ten thousand should be left, why we should have that limit, is to be found in the right hon. gentleman's remarks. We are continuing on the former basis. We are not going into the business generally, but we are trying to bring this protection up to the same limit practically in which Parliament left it in 1914.

Mr. FIELDING: If you are going to adopt that principle generally and have two dollars for one everywhere it is a pretty large and far-reaching principle.

Sir HENRY DRAYTON: I would hope not.

Mr. FIELDING: You might be able to reach the salaries of ministers.

Sir HENRY DRAYTON: We have got to look upon the question of the Civil Service in a somewhat different light. We have been giving the civil servants bonuses and doing what we reasonably could to make the public service attractive. We are accused of not making it sufficiently attractive, and it has been pointed out in that connection that there have been retirements and resignations from the public service. Perhaps this is one of the things which will make the service a little more attractive than it otherwise would be. As far as the two dollars referred to are concerned, I only wish it were within my power to deal with the question that the right hon. gentleman has raised.

Resolution reported, read a second time and concurred in.

[Sir Henry Drayton.]