

Supply—Veterans Affairs

those who came back from the last war, who are not familiar with the benefits of the veterans insurance under this act. Very little advertising has been done. There has been little urging of the veterans to take advantage of this act. A few booklets have been written but they have not been very widely distributed. I bet you that in this city eight out of every ten veterans you might question about the reason why they should take insurance under this act would not be able to tell you anything about it. Instead of cutting down the advertising about this particular insurance, I think consideration should be given to wiping out the cut-off date. There is no reason why the government should not be in the insurance business for the veterans of this war and the last.

There should be more advertising. Someone should be selling that insurance in competition with the old line insurance companies. Many of the veterans cannot get insurance with the old line companies anyway. There is no comparison between them. Competition is supposed to be the life of trade, and I strongly urge the minister to give some consideration to advancing the cut-off date, and commencing an active advertising campaign on the benefits of this insurance to veterans. I do not believe in cutting down this particular item at all. I think we should extend it because there is no comparison between the insurance offered under this act and that offered by the old line companies.

Mr. Herridge: I should like to support what the member for Cape Breton South has said. I think experience in the first world war demonstrated that it was not until the majority of the veterans became settled and had families that many of them realized the benefits of this insurance. They could not get insurance with the old line companies. I was in that category myself. I was home for some years before I had a family, and then I realized I had a load to carry. I could not get insurance with the old line companies, so some years after the first world war I took out a policy under this provision. I am of the opinion that what the member for Cape Breton South has said is true. There will be a large number of veterans who will realize the value of this insurance in the next five years who have not realized it up to the moment. I do urge the minister to give consideration to that aspect of this question which is important to those veterans who, without doubt, will want to take advantage of it within the next five years.

Mr. Gregg: I should just like to reassure the hon. member for Cape Breton South and the hon. member for Kootenay West that this light has not been hidden under a

[Mr. Gillis.]

bushel. The veterans insurance has been in all of the booklets on demobilization and since. The act came into effect in 1945 for three years. In 1948 we brought it forward and lifted the cut-off date for three more years, to 1951. I think we might do some modest advertising and see how it works out this year.

Mr. Lennard: Where is that advertising to be done?

Mr. Gregg: In those veterans periodicals and others that are most likely to reach the attention of the veterans.

Mr. Lennard: As to the veterans periodicals, one might say that there are so many members of one veterans organization or of another veterans organization, but few of these take their veterans organization's official magazine. As to the Canadian Legion, *The Legionary* is taken by very few of the members. I personally know that to be so in my own district. If the medium of advertising is through these veterans journals, then the veteran at large is certainly not hearing about it.

Mr. Fulton: I should like to make one point clear. I have to confess that when I asked the question with regard to this particular advertising, I did not know that the cut-off date would be next February. If that is the case, when the minister gives the explanation, I withdraw the suggestion I made that possibly this item for advertising could be reduced. I certainly think that, if the cut-off date is only February, wide publicity should be given to that fact. However, I am inclined to agree on the whole with the hon. member for Cape Breton South in the suggestion he has made. For a man in good health I do not think the veterans insurance policy is better than the ordinary policy but for the veterans who cannot get ordinary insurance I do not think there should be a cut-off date, and certainly not by 1951. For the man who is unable to get insurance otherwise through the private companies, I think the privilege of getting veterans insurance should be extended and carried on for, I would say, another five years. It seems to me, as the other hon. member pointed out, that many of these veterans perhaps only now are realizing their family obligations or in fact achieving family obligations; some of us find ourselves in that position. It is only now that they will be realizing the necessity for insurance and looking for that policy. I think the minister might well consider carrying it on for another five years.

Mr. Green: Can the minister tell us how long after the first world war it was possible