

Veterans' Insurance

types of insurance rather than confining him to this one type? I do not feel that this serves all of the purposes which can be served by insurance, in the light of modern understanding of that subject.

Mr. MACKENZIE (Vancouver Centre): Of course there are two different principles, as my hon. friend must realize. This is really protection for dependents. Annuities are protection for the individuals themselves, during their lifetime. This on the other hand is essentially protection for the dependents of veterans.

Mr. KNOWLES: There are two different forms all right, namely annuities on the one hand and protection on the other. But speaking now of the latter, there are different kinds of protection. One kind is this 20-pay-life policy, where the premium is fairly high, but paid over a relatively short space of time, at the end of which the policy is paid up. The other kind is term insurance, a type of insurance which many insurance agents despise, but which I believe best fills the bill for any man who wishes to provide protection of \$10,000 or \$15,000 for his family during the years when his children are dependents. It could be done at half or a third of these rates, in ordinary companies, if the medical examinations can be passed. My point is that the government is making this one kind of policy available to veterans, as set out in this bill, whether or not they can pass medical examinations. I am suggesting it should consider making some other types of policies available as well.

Section as amended agreed to.

On section 13—Minister may refuse to insure.

Mr. GRAY: I call the minister's attention to class IV in schedule B, where it states:

In cases where an applicant with or without dependents whose health has become impaired as a result of immoral conduct prior to enlistment, during service or after discharge.

Applications are to be refused.

We might as well discuss this matter frankly. I presume the thought in connection with this general class has to do with the man who has contracted venereal disease. That is what is aimed at. May I at the outset commend the minister and the Department of Pensions and National Health upon the vigorous campaign waged in the past few months in connection with the elimination of venereal disease. It does seem to me however that this clause, which refers to men who contracted the disease prior to enlistment and afterwards served, and men who

[Mr. Knowles.]

contracted it during service, should be limited to men who refused treatment, thereby putting themselves apart and in a situation where they do not deserve to receive insurance. I am not holding any brief for these people, but I am afraid that, worded as it is—"as a result of immoral conduct prior to enlistment, during service or after discharge"—it is too broad, and is subject to the possibility of misinterpretation by returned men. It would also be subject to abuse, if I may say so, either by departmental officers or by a minister who might not see the returned man's point of view in the same way as the present minister might see it.

I am sure the minister must know of cases under the old Pension Act where what I have said would apply. I recall particularly cases in which illegitimate children were involved, and where the chairman of the then pension commission would almost refuse to read the files if anything of that nature was contained in them. My recollection is—and it is quite vivid to-day—that he had a stack of files almost as high as himself sitting in one corner of his room, and he would not even look at them because of the nature of the material they contained. I urge the minister to reconsider this class, or at least to give us some explanation for the present wording.

Mr. MACKENZIE (Vancouver Centre): There is a good deal of force in what the hon. member has said. Of course he knows as well as I do that we have provisions in the Pension Act which deal with immoral conduct, and of course pensionability is affected. One could not effect what he has suggested in the period prior to enlistment, because we have no control at that time. But what we could do would be to add the words "or refusing treatment for such", and bring about the desired result.

Mr. GRAY: Yes, that would be satisfactory.

Mr. MACKENZIE (Vancouver Centre): I shall ask my colleague so to move.

Mr. GARDINER: I move:

That class IV in schedule B read as follows: "In cases where an applicant with or without dependents whose health has become impaired as a result of immoral conduct prior to enlistment, or as a result of refusal of treatment for such condition during service or after discharge from service.

Applications are to be refused.

Amendment agreed to.

Mr. CASTLEDEN: Schedule B, class II, paragraph (b) provides that an application will be refused in the case of an applicant with dependents, seriously ill with a disability that is not pensionable. What about the man who