

Lastly, we find that these tremendously important measures are brought to this House in the closing days of the Session, necessitating an inquiry which must necessarily be hasty, which must necessarily be incomplete, and which, with the best will in the world on the part of the members of this House, must result in a certain inefficiency in dealing with the matter of the proposal before us.

I am hopeful that, with respect to those matters wherein I disagree with the report—a disagreement which is shared by other honourable members of this House who are overseas men—that with an opportunity for reflection, with the passing of time, other members of this House, hustled as they have been in the matter, may in a year or so agree with us.

I am perfectly satisfied that in the Committee the members approached the matter in the very best frame of mind, with a genuine desire to be of service to the ex-service men, and at the same time with an eye to their obligations to the people of this country as a whole. That is all I wish to say at present; but as the various phases of the Bills come before us I will have more to say.

The motion of Hon. Mr. Beique was agreed to.

Hon. Mr. DANDURAND: Do I understand that the three Bills are now committed to the Committee of the Whole?

The Hon. the SPEAKER: Yes.

#### RETURNED SOLDIERS' INSURANCE BILL CONSIDERED IN COMMITTEE

On motion of Hon. Mr. Dandurand, the Senate went into Committee on Bill 203, an Act in respect of the Returned Soldiers' Insurance Act.

Hon. Mr. Bennett in the Chair.

On section 1—where applicant died prior to delivery of policy, the insurance is payable if application approved and premium paid:

Hon. Mr. GRIESBACH: Page 544 of the Minutes of the Preceedings.

Hon. Mr. CALDER: The amendments to Bill 203 will be found at page 546.

Hon. Mr. BEIQUE: I move that Bill 203 be amended as follows:

Page 1, line 8.—After "persons" insert "with actual dependents."

Page 1, line 11.—After "that" insert "certain of."

Page 1, line 15.—After "dead" insert "provided such applicant had any person actually dependant upon him at the date of making application for insurance."

Hon. Mr. GRIESBACH.

Page 1, line 30.—After "death" insert: "Provided such applicant had any person actually dependant upon him at the date of making application for insurance."

Page 2, line 10.—Leave out from "applicants" to "they" in line 11, both inclusive, and substitute therefor: "applicant now living shall be given the right to insure, provided such applicant had any person actually dependant upon him at the date of making application for insurance, whether he."

Hon. F. B. BLACK: When this Bill was introduced into this Chamber I made some remarks indicating my views with regard to it and the other Bills referred the special Committee for consideration. At that time I stated that Bill 203 in my opinion should be passed as it came to us from the other Chamber. My reasons for saying that are as follow.

The Act of 1920 gave the impression to the returned ex-service men that, irrespective of any conditions, every man was entitled to insurance. I am quite aware that if the Act is read from beginning to end there are conditions which limit that. Nevertheless, that impression was broadly disseminated among the returned men; and, further than that, for a period every individual soldier who applied for insurance got it. For that reason, and for no other, it occurred to me that the 71 cases affected by Bill 203 ought to be considered not entirely as a correct interpretation of the law would indicate, but sympathetically.

Some very pertinent remarks have been made by the honourable member for Edmonton (Hon. Mr. Griesbach), with all of which I agree. There are some things to which perhaps all of us who served overseas take exception, and my opinion with regard to this Bill is still as I expressed it in this House on another occasion. What reconciled me to this Bill as amended is the fact that each of these 71 cases will be considered and will be given an opportunity to establish claims which, in my opinion, are just claims.

Hon. W. H. SHARPE: Before this clause passes, I wish to add a word of protest. I feel, and have felt all along, that this Bill should pass as it came from the House of Commons some days ago. There are 71 cases of returned men who made their applications under regulations formulated by the Department, some of whom died before the Department had an opportunity to act. As they came in under the regulations laid down by the Department, I think it is only fair that the Bill should be passed as it came from the Commons.

35 out of 71 men have passed away, and there are 36 that are supposed to be still living, and the Ralston report recommends