

Veterans' Insurance

the last war helped a great many soldiers. In saying that I speak from personal experience. I know there are other ex-service men in this house who took out policies under the old act. There were men who could not get insurance because of their physical condition and they were able to get this under the provisions of that act. It was a splendid thing for the returned men, because they could look ahead with confidence knowing that they had at least an insurance policy behind them. I hope the government will see its way clear to widen the scope of this bill so that it will cover those who served in the last war.

Mr. GRAY: Before I supplement what the hon. member for Brantford City has said, I should like to ask if there is any date of expiration in this bill.

Mr. MACKENZIE (Vancouver Centre): Three years after discharge. The first bill which was introduced in 1920 extended to only two years after discharge, but this is for three years.

Mr. GRAY: I came under the old act myself, and as I remember there were a number of extensions, I believe three or four at least. I do not think there should be a time limit in connection with this bill. If there had been no time limit on the old act, the soldiers referred to by the hon. member for Brantford City would have been able to take out insurance as they became financially able to do so. I agree with the hon. member for Brantford City that some provision should be made to include the veterans of the last war under the provisions of this bill.

Mr. MACKENZIE (Vancouver Centre): In reply to the hon. members for Brantford City and Lambton West I may say that the provisions of the Returned Soldiers' Insurance Act were in existence for practically thirteen years. The hon. member for Brantford City has referred to the limit of \$10,000 in this bill as against \$5,000 under the former act. I would inform him that the average insurance taken out under that act was slightly over \$2,000. I do not think his argument applies with any force at all. There were five different extensions of the Returned Soldiers' Insurance Act. To be frank about it, it was not taken advantage of to a very large degree. There were certain rigid features about that act which we have endeavoured to remove in drafting this legislation. We have raised the amount to \$10,000 and we have increased the benefits to the widow. If we are to provide benefits for the veterans of our time, it would have to be done by amending the old returned

[Mr. W. R. Macdonald.]

soldiers' act, by providing a further extension of that act. Frankly speaking I do not believe the number of applications made under the provisions of the old act would justify such a course. Let us see to it that this bill, which is for the benefit of the boys who are now overseas in this war and of those who have been discharged, with its more generous terms, is as successful as possible. I think parliament will be doing its duty by seeing to that.

Mr. MACDONALD (Brantford City): I had intended that my remarks should be congratulatory to the Minister of Pensions and National Health. I know he has a great interest, not only in the men who served in the last war but in those who are serving in this war. I commend him most heartily for bringing in this bill with respect to the men who are serving in this war, but I still feel that the men who served in the last war and who were not in a financial position to take out insurance should be able to take advantage of the benefits offered. The minister suggests that the old act would have to be revived. I ask him to give that his most serious consideration. I do not want to confuse the issue by emphasizing this point too strongly. If this bill is for the men who served in the present war then I agree with the minister when he says that it should be put through. I suggest to the government that they review the old act to see whether or not it is possible to revive it in order to give the soldiers who were not in a financial position at that time to take out insurance an opportunity to obtain the benefits granted. They should also be able to increase their insurance to \$10,000, as is provided for in this bill. That is another question; and I am merely referring it to the government. I am in complete accord with the provisions of the present bill.

Mr. GILLIS: I am sorry the hon. member for Brantford City has weakened in his argument.

Mr. MACDONALD (Brantford City): I am not weakening. I am just as strong as ever for reviving the old act, but I do not want to confuse the issue.

Mr. GILLIS: You backed up a little.

Mr. MACDONALD (Brantford City): I am not backing up at all.

Mr. GILLIS: I think this is a step forward; it is an improvement on the old soldiers' insurance act, but there is much force in the arguments advanced by the hon. member for Brantford City and the hon. member for