

Under this clause to which we are referring and in one or two other clauses that principle of insurance is disappearing. Personally I believe that the man who serves in Canada is just as much entitled to pension as the man who goes overseas. Hundreds of men here are being called up, and it is not voluntary. They are subject to call for service in Canada. Many of these men leave good positions. These positions carry with them a fairly good insurance scheme. For example, men employed in industry across the country carry protective insurance in the form of group insurance, the premiums of which are paid by the employer and the employee. This insurance is in force while they are employed in that industry. The government requisitions their services for the duration of the war. When they leave the employ of the industry in which they are working they lose that insurance protection, and they take a position designated by the military authorities in Canada. Some of them perform a great service; and when they are called up they sacrifice a lot in wages and lose this protective insurance which they had in industry.

I believe that the man in Canada is just as much entitled to that protection as the man who serves overseas. As I see it here it is not a matter of going overseas; it is a matter of performing certain services for the country where you can best perform them. In many many cases men who serve in Canada are not there because they want to stay in Canada, but because they have to stay. The same thing applied in the last war. They were told, you can perform your best services here, and they stayed here. These men coming from industry are losing all the insurance that they have carried for years and years and employees' benefits. After being called up suppose they take sick and they die as a result of that sickness. Under the regulations as proposed at the present time their dependents have no protection. I could cite many cases that have happened during this present war of men who went into the service and met with accidents. I am reasonably sure these things would not have happened if they were not in the service. I believe we should broaden this clause here and maintain the principle of insurance; so that if the government requisitions the services of a man and he is given a job to do in Canada for the duration of the war and something happens to him which results in his death his family would be protected just the same as a man who is serving overseas. I believe that a lot of the trouble in the past has not been due to the Pensions Act itself but to the way it has been interpreted.

I believe if we are going to revise the Act and make it of benefit to the men who are serving at the present time then we should write it in as clear language as possible. To that end I think one thing we should keep in mind is the maintaining of the insurance principle in the Pension Act and extend it to all men who are being called for service at the present time.

May I repeat, I believe that the men in Canada are just as much entitled to the protection of the Act as the men who are serving overseas.

There is another aspect of the situation that we should cover for the future. We may not have General McDonald there at all times. The next fellow who comes in there may not be as sympathetic to the ex-service men as General McDonald has proven himself in the past to be.

Section (e) states: "When a member of the forces, who has seen service during the great war, or who has seen service in a theatre of actual war as herein defined, is, upon retirement or discharge from war service, passed directly to the Department of Pensions and National Health for treatment, a pension shall be paid to or in respect of him for disability or death during such treatment." The interpretation I would place upon that section is this: If I were suffering from a disability in the army, and from the army I went to the hospital for treatment and during that treatment something happened to me, my dependents would be protected. But suppose I came out of the army with a disability that may have necessitated my discharge but I was not sufficiently sick or disabled to become hospitalized, then a year later my disability became