

has given very careful and sustained attention to the very problems he has mentioned. There are great difficulties in the way. I might inform my hon. friend by way of comparison that if he would take the capitalized value of our scale of Canadian pensions and compare it with that of some other nations which have adopted the in-service insurance policy, he would find that there is an increase, on an average, of from \$5,000 to \$6,000 in the capitalized value of Canadian pensions.

The hon. member mentioned another point which to my mind is far more important—and when I say this I am speaking from a purely personal standpoint, and not for the government. In my view the protection of dependents is more important than in-service insurance. We have in Canada a most comprehensive system for the post-war period to protect returning soldiers, airmen and members of the navy from the hazards the hon. member has mentioned.

I believe the present measure in respect of returned soldiers' insurance is as far advanced as that to be found in any other country. We have raised the amount from \$5,000 to \$10,000, and under section 10 of the bill we have made provisions which are more generous to the pensionable widow or beneficiary. This is most certainly a definite advance. My personal view is that possibly something more should be done in connection with the protection of premiums. I am not criticizing my hon. friend in respect of the points he has raised. On the contrary I am agreeing with what he has said, and I must also commend him for the stand he has taken in the last three or four years. I can assure him that every possible attention has been paid to this matter.

Mr. CHURCH: Would it not be possible under this bill for the government to consider paying half the new premiums for these soldiers? Would that not be done during the war, and for about a year after? I say that because some of them are pretty hard up.

Mr. MACKENZIE (Vancouver Centre): I think my hon. friend is dealing with an entirely different principle. This measure is designed only for those who have been discharged. This is a veterans' insurance bill, and the last one was a returned soldiers' bill. The provisions of this bill extend to those who are pensionable under the various orders in council, such as merchant seamen and members of the auxiliary services.

Mr. GILLIS: Are merchant seamen covered?

Mr. MACKENZIE (Vancouver Centre): Those who are pensionable are covered, that is, those who have suffered disabilities are entitled to the same protection as enlisted men if pensioned under the Pension Act.

Mr. CHURCH: Can a man transfer a policy from a private company to the government insurance?

Mr. MACKENZIE (Vancouver Centre): This is designed principally for the man who cannot get a standard policy from a life insurance company. It enables such a man to obtain insurance with the protection of the state behind it. A man with a disability who cannot obtain insurance in any other way can obtain insurance up to \$10,000 under the provisions of this bill.

Mr. MACDONALD (Brantford City): Is there any provision in this bill to insure men who served in the last war and who did not take out insurance under the old act?

Mr. MACKENZIE (Vancouver Centre): No, there is not. That would mean a re-opening of the Returned Soldiers' Insurance Act which expired in 1933. If a returned soldier of the last war was insured and has enlisted for duty in 1933, he would be entitled to \$5,000 additional to the \$5,000 he might have taken out under the old returned soldiers' act.

Mr. MACDONALD (Brantford City): It seems to me that provision should be made in this bill for the veterans of the last war. There are many of these men between the ages of forty-five and fifty-five years. When they came back from the last war they were not in a financial position to take out the insurance available to them under the Returned Soldiers' Insurance Act. Now that their financial position has improved, why should they be prevented from coming within the provisions of this bill? I know there are quite a few whose finances were not such that they could come under the provisions of the old act and who would like to take advantage of this legislation. I think in that respect I can speak on behalf of some hon. members of this house. I know there are a number who served in the last war who would like to come under the provisions of this bill. To my knowledge some of them were not in position to take out insurance at that time, but they could take out some now. I am speaking not only on behalf of these members of the house but on behalf of a vast number of soldiers of the last war who I feel should come within the provisions of this bill.

Under the provisions of the former act a soldier could take out only \$5,000 insurance, while under this bill he can take out up to \$10,000. I commend the government for bringing in this bill at this time. I know that the measure which was brought in at the end of