

## EVIDENCE

JUNE 17, 1952

4:00 p.m.

Mr. CROLL: Gentlemen, Mr. Mutch is not well today and has not been able to come here for the meeting, he asked me, with your consent, to act as chairman of this meeting. If that meets with your consent I will be very glad to be helpful.

Now there is a quorum, gentlemen, so suppose we deal with the three small bills before us.

Bill No. 183, the Veterans Insurance Act. General Burns, would you say something about the bill?

**Mr. E. L. M. Burns, Deputy Minister, Department of Veterans Affairs, called:**

The WITNESS: As the minister explained at the resolution stage in the House, this bill is essentially to correct an error that was made last year, an error of the department, I am sorry to say, when we were considering the amendments to the Insurance Act in this committee. Section 11 of the Veterans Insurance Act as it now stands is printed in the explanatory notes. It was intended when we amended the Insurance Act last year to repeal it so that it would be possible for an estate to be paid the face value of the insurance policy instead of the reduced amount payable under the Act as it now stands. As those who were members of the committee last year will recall, it was proposed to use section 11 of the Act, after it had been repealed, to put in a provision with regard to certain restrictions, on the payment of benefits by inserting a war risk clause into the insurance policy. That was objected to, and after consideration it was withdrawn. In withdrawing it, we withdrew the whole clause and, incidentally, the part of the clause which repealed section 11 of the Act. We now propose to correct the error which was made at that time, and it will be noted in section 2 of this bill that the Act shall be deemed to have come into force June 30, 1951, thus being retroactive to the time when the other amendments to the Act were made.

The ACTING CHAIRMAN: That seems straightforward.

Shall section 1 carry?

Carried.

Shall section 2 carry?

Carried.

Mr. BROOKS: Mr. Chairman, I would like to bring up the point I brought up in the House the other day when we were considering the resolutions. Now, I am in entire agreement with this amendment here. It is a necessary amendment and I think the Act is a pretty good Act, but there is a section that is very similar to this one, that is section 10, and it has been discussed in the committee in the past and there have been quite a number of recommendations made at different times regarding it. Under section 10, if the insured dies and leaves a widow or a beneficiary who is entitled to a pension, why, the widow just receives, she does not receive the full amount of the insurance, but she will receive an amount equal to the premiums which have been paid in. Now, that always seemed to me more or less of an injustice, and I think that since