rarely fall, or are thought to fall, within that category. Insurance companies naturally look askance at the returned soldier applicant for insurance.

The provision of life insurance for returned soldiers was therefore recognized by the Dominion Government to be a public duty. Under chapter 54 of the Statutes of 1920, persons domiciled and resident in Canada who served in the Naval, Military or Air Forces of the Dominion during the War may obtain life insurance in amounts of from $500 to $5,000 at rates lower than the lowest quoted by insurance companies for similar insurance. The benefits of the Act are also extended to persons who served in the Imperial or Allied Forces if they lived in Canada prior to the war and are resident in this country at the time of application.

The outstanding feature of the scheme is that no medical examination is required in order to obtain the insurance. It is designed to give the man whose physical condition, by reason of war service, prevents him from obtaining regular insurance, an opportunity to protect his dependants. The favourable rates are available to all, no matter what may be the state of their health. The Government does not add a cent to the rates charged to cover the additional risk of insuring persons who are not in good health or to pay the expenses of the administration of the scheme. In order to make it as easy as possible for the individual to pay for his insurance, provision is made in the Act for the payment of premiums monthly without additional charge.

The Canadian Pension Act protects the dependants of returned soldiers whose death is caused by their military service. The Returned Soldiers' Insurance Act furnishes the protection necessary to the dependants of all men whose deaths subsequent to discharge do not come within this category. There is, therefore, a clause in the Insurance Act which provides that when a pension is awarded as the result of the death of a person insured under its provisions the capitalized value of that pension will be deducted from any insurance benefits becoming payable. When this occurs, a proportionate part of the premiums paid, equivalent to the premium which would have been paid on the total amount deducted, is refunded to the beneficiaries with interest at four p.c. The pension paid to the soldier himself has no bearing on this clause.

As the object of this insurance is to provide protection for the dependants of returned soldiers, all policies issued are on the "life" plan, that is, the benefit is payable only at the death or total and permanent disablement of the insured. No endowment policies are issued and the policy cannot be used as collateral for the purpose of borrowing money. Premiums may be paid during the entire life time of the insured, or for 10, 15, or 20 years, or until the age of 65. The object of the term payment plans is to enable the individual to pay for his insurance during the productive years of life when it is not so difficult to pay premiums as it might be later on.