

BILLS PROTECT SERVICEMEN FINANCIALLY

Ontario members of the armed forces who enlisted or volunteered for active service are protected from financial embarrassment in respect of insurance, mortgages and other legitimate financial obligations incurred before enlistment by three bills introduced in the Legislature yesterday by Premier George A. Drew. The bills received first reading.

Replying to C. H. Millard (C.C.F., York West), Premier Drew explained that the legislation "provides a method by which uniformed men on active service may protect themselves against financial embarrassment by simple court procedure."

The measures cover insurance policies up to \$10,000 and mortgages, the period of protection extending through the period of service and during rehabilitation.

Like Sparkman Act.

The legislation is similar to the Sparkman Act in the United States, the Premier said. The bills are for financial protection of members of the armed forces, protection for their life insurance policies and an amendment to the Active Service Moratorium Act, 1943, to bring it into line with the two new acts by extending the application period to length of service, plus one year.

Asked later about the new act protecting soldiers' insurance policies, Attorney-General Leslie Blackwell explained that the Province will pay insurance premiums where the need is demonstrated. The Province takes the policy as collateral and receives and credits all premiums, etc.

The debt is charged against the net Provincial advances at 3 per cent instead of at the usual rates of 5 or 6 per cent. One year after service and rehabilitation, whenever that may be, the soldier takes his policy back and pays his debt. "If there is any loss by death the proceeds, less the debt to the Province, go to the dependents," Mr. Blackwell said. "Actually, in all but a small number of cases the cash surrender value from time to time will cover the Treasury payments."

If insurance payments had been suspended, instead of the Government taking this course, active service members would have had to pay the accumulated amounts at 5 or 6 per cent, Mr. Blackwell pointed out.

This type of legislation is new in Canada.

HEALTH SCHEME FOR PROVINCE IS 'PERMISSIVE'

A permissive system of health services through a decentralized authority is embodied in the bill setting up the Ontario Municipal Health Services Act, which was reviewed in the Legislature yesterday by Health Minister Dr. R. P. Vivian. The bill was not given second reading, so as to enable members of the House to more thoroughly study its contents. The request for the delay in giving second reading was made by Joseph Salsberg (L.P., Toronto-St. Andrew) and it was concurred in by the Government.

William Dennison (C.C.F., Toronto-St. David) adjourned the debate on the bill. He is the sponsor of a bill which duplicates in a limited way the Government measure. There is a possibility the C.C.F. Opposition may introduce an amendment to the Vivian bill.

In a comprehensive outline of the proposals contained in the bill, Dr. Vivian said it was obvious that an overall Provincial plan at the present time was not possible. The bill was designed, however, to make it possible to render such services as were available within the present limitations of existing facilities and to create a sound plan for future expansion as desired.

Use No Pressure.

"This is a permissive measure," said Dr. Vivian. "It is not the intention of this Government to force upon any area a service which it does not desire. It is also permissive respecting certain groups within an area desiring such a plan for service, permissive to the point that, if these groups should have satisfactory coverage through their own insurance plans, it is not the desire of this Government to have them terminated. It does, however, allow these groups to participate in the municipal plan."

It was not the intention of the Government to ask the local municipality to provide all the funds necessary for the carrying out of a full health program, Dr. Vivian pointed out. The Government was making provision for the payment of limited grants for the payment of health services upon a basis of need. The act also featured health services of various sorts which could be obtained in varying combinations according to desire.

"These services will be co-ordinated through a board which will represent the technical and professional personnel performing the task," the Health Minister continued. "The board will be responsible, through the Health Department, to the people. By so doing the rights of the individual rendering this service will be protected by an effective collective bargaining arrangement that is as applicable to the professions as it is to those working in industry."

Agreeing with the viewpoint that a national plan is desirable and inevitable, Dr. Vivian declared he was not as certain as others that such was immediately possible, "nor that it can, or will, be introduced by the Federal Government. In his opinion such a national plan might have to await the presence in Ottawa of another authority "which will be progressive in outlook and endeavor to be conservative in the fundamentals of responsible government."

Dr. Vivian stressed the fact that the municipalities of Ontario were being asked to assume a measure of responsibility for its residents who may express their opinions regarding the acquisition of health services. He felt this was of extreme importance because in recent years there had been a marked tendency for the lower levels of Government to pass their obligations up the ladder, thus losing many of their intended rights and privileges.