

It cannot be done. To attempt to do so would place a task of prophecy, impossible of fulfillment, upon the physicians and surgeons appointed to make the estimate. Attempts to protect men by pension against war-caused detriment appearing after discharge are hampered by the impossibility of determining whether some disabling conditions do or do not result from service. Disagreement and dissatisfaction are, therefore, inevitable under a system which attempts to do so. If the attempt is made, pensions will be granted in all doubtful cases as well as through political pressure in some that are not doubtful, and public money will be paid to men who suffer from disabilities in no wise connected with their services. It is simpler, and cheaper, to pension men at discharge for disabilities then apparent in them and to offer them insurance at normal rates against the appearance of additional disabilities. Insurance may be given either by the Government or by private companies. In whatever way it is provided, disabled men should be able to purchase appropriately limited amounts of insurance against life risks and industrial and personal accident at normal rates irrespective of any lessened expectation of life or of greater susceptibility to ill-health or accident which may exist in them. The body administering pensions must be closely in touch with the administration of any insurance service provided for men after their discharge. Indeed, since war pensions are State insurance against war risks, war risk insurance might well be grouped with all other forms of State-provided personal insurance under a single administrative body.

Proven dependency, almost invariably, should entitle to pension. Legal right to support often fails to indicate those whom a pensioner would support; experience shows that many soldiers have never been legally married to the wives whom they maintain. To prevent abuse, some pension laws prohibit the granting of pensions to certain categories of persons. As a rule, such prohibitions are unwise. There are always exceptional cases in which a prohibition works hardship, unless exceptional means of giving relief are pro-