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PENSIONS AND INSURANCE IN UNITED STATES ARMY

The provisions of the United States Government for looking after the dependents of soldiers and those suffering disability at the front is divided into two separate and distinct divisions. The first is a system of family allowances and allotment of pay somewhat similar to that in force in Canada. The second is a system of compensation or monthly payments for disability and death and insurance. The insurance provisions are entirely separate from the compensation. There are a number of interesting features connected with this and the main essentials are given below. The insurance feature, which is not provided for in our Canadian system, is one of the most valuable.

The beneficiaries entitled to family allowances and the schedules are as follows:

1—If the enlisted person is a man:

Class A—Wife, child or children:

- (a) Wife, but no child, \$15.
- (b) Wife and one child, \$25.
- (c) Wife and two children, \$32.50, with \$5 per month additional for each additional child.
- (d) No wife, but one child, \$5.
- (e) No wife, but two children, \$12.50.
- (f) No wife, but three children, \$20.
- (g) No wife, but four children, \$30, with \$5 per month additional for each additional child.

Class B—Grandchild, parent, brother or sister:

- (a) One parent, \$10.
- (b) Two parents, \$20.
- (c) For each grandchild, brother, sister and additional parent, \$5.

2—If the enlisted person is a woman:

Class A—None.

Class B—Child, grandchild, parent, brother or sister:

- (a) If there be one parent, \$10.
- (b) If there be two parents, \$20.
- (c) For each grandchild, brother, sister and additional parent, \$5.
- (d) If there be one child, \$5.
- (e) If there be two children, \$12.50.
- (f) If there be three children, \$20.
- (g) If there be four children, \$40, with \$5 per month additional for each additional child.

Family allowances for Class A shall be paid only while a compulsory allotment is made to a member or members of this class. Family allowances to members of Class B will be paid only while the member is dependent in whole or in part on the enlisted man and only while an allotment of pay is made to a member of such class. The total monthly allowance to beneficiaries in Class B added to the enlisted man's monthly allotment to them shall not exceed the average sum habitually contributed by them to their support monthly. The division for women is for members of the Army Nurse Corps or Navy Nurse Corps.

Compensation in Case of Death

The only persons entitled to receive compensation in case of death are the widow, children and dependent widowed mother of the deceased. The sums payable in such cases are definite and not based upon the pay of the deceased.

- (a) For a widow alone, \$25.
- (b) For a widow and one child, \$35.
- (c) For a widow and two children, \$47.50, with \$5 for each additional child up to two.
- (d) If there be no widow, then for one child, \$20.
- (e) For two children, \$30.
- (f) For three children, \$40, with \$5 for each additional child up to two.
- (g) For a widowed mother, \$20. The amount payable under this sub-division shall not be greater than the sum which when added to the total amount payable to the widow and children does not exceed \$75.

Compensation to widows or widowed mothers continues until death or remarriage. Compensation to children until they reach the age of 18 or at marriage. The United States pays burial expenses up to \$100.

Compensation for Total Disability

During the continuance of total disability, monthly compensation is paid to the injured person as follows:—

- (a) If he has neither wife nor child living, \$30.
- (b) If he has a wife, but no child, \$45.
- (c) If he has a wife and one child, \$55.
- (d) If he has a wife and two children, \$65.
- (e) If he has a wife and three or more children living, \$75.
- (f) If no wife, but one child living,

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