Mr. RIDER: They would not be included in these figures.

Mr. CHATTERTON: If they are qualified would they not be included in that sum?

Mr. RIDER: If they have a qualification certificate they would not be included.

Mr. CHATTERTON: What effort is made to acquaint these people with their entitlement?

Mr. RIDER: Constant efforts have been made over the year. In the last few years, practically every veteran having a balance was contacted, either personally or through the mail. Last year the expenditures reduced very considerably over the previous year.

Mr. McINTOSH: What degree of success did you have in these contacts?

Mr. RIDER: Reasonably good, but we ran across many cases where a veteran would say "I know it is there but I have not made up my mind yet".

Mr. McINTOSH: Have you run into any cases where the veteran is deceased, and if so what happens to the fund?

Mr. RIDER: If the veteran is deceased, the re-establishment credit can be used by his widow or children, or if neither the widow nor the children are living, then under certain circumstances the dependant mother who had been dependant on her son during his lifetime would have the benefit of it.

Mr. PILON: We received the financial statement, but I do not have it with me and I am wondering whether you could tell us the amount in the statement with regard to the army benevolent fund?

Mr. MACE: As at March 31, 1964, the figure is \$5,781,000.

Mr. CHATTERTON: When would the last payment be made under the benevolent fund? The fund would be expended at a certain time.

Mr. MACE: Oh, this was the actuarial period. I think it was for 50 years in all, was it not? Perhaps Mr. Black could give you more details about it, if you wish.

Mr. C. F. BLACK (Departmental Secretary): The original plan was that the plan which started in 1947 would be used over a period of 50 years. The expenditures during the first 30 years were to be about \$473,000 on the average; that would leave only a small amount for the last 20 years, when they felt that the need would be much less.

Mr. CHATTERTON: Have you the position with respect to the navy and air force funds?

Mr. BLACK: I do not have those figures. They are handled independently, not by an act of parliament.

Mr. HERRIDGE: What is the typical type of application for assistance under this fund? Has it changed over the years?

Mr. RIDER: No. I think the basic requirement is the same. The basic needs are the same. One of the problems with the army benevolent fund, or with any other fund for that matter, is that financial problems are getting greater. Whereas the army benevolent fund used to be able to handle a problem with the \$300 which it could grant, this happens less frequently now. Very often we have to get the army benevolent fund plus one or two, or sometimes three other funds to work together to achieve a reasonable solution to a man's problem. This is where we use the Canadian Pension Commission fund, private funds public funds, and other fund sources we know of. I am thinking of the legion and the other veterans organizations. We try to get all data together to work out a plan, first of all on what the man's problem is, and how much money he needs. The army benevolent fund people can take his liabilities and figure out for us how much we need.