on the taxpayers of Canada, I do not think that that should be the supreme consideration here, particularly in view of the fact that we find it necessary now—and I agree wholeheartedly with this policy—to put ourselves in a state of preparedness to defend ourselves against any future aggression at the cost of billions of dollars a year. I think it would be a shameful thing if we were to say, for the sake of a few million dollars, that these men were to be obliged to work out the remainder of their lives in misery and poverty when at the same time, in order to engage in activities which would reproduce their kind, we can spend billions without any hesitation.

Our main submission today is on two things—the amount of war veterans allowances and the "ceiling" on earnings. I see that the Act provides for the single man's allowance to be the same amount as our brief recommends, and that is a very gratifying thing.

I do feel, as our brief says, that it costs a war veterans allowance recipient just as much to maintain a wife as it does to maintain himself, and we feel that a wife of one of these veterans is entitled to live at the same standard as her husband is, and we do not feel that because a man has taken unto himself a wife, as he is entitled to, that he should either require the wife to live at two-thirds of the standard he is authorized to live at, or that he should average his income out, and thus reduce his own standard. I do not think there is much more which can be said about that. It is fairly evident that the cost of maintaining a war veterans allowance recipient's wife should at least be fixed at an equal level. If that is accepted the total for a married couple would be \$120 a month, and if any gentleman in this room can show me how my wife and I can live in decency and moderate comfort on that sum, I would be very grateful to him for dealing with the question, because that information would be invaluable.

Mr. Brooks: May we ask questions before the witness leaves one subject and goes on to another?

The CHAIRMAN: No, I think we had better wait until he is through, and then take the submissions up item by item.

The WITNESS: In the main, questions will be answered by representatives of the various groups who have made a special study in that particular field, and if there are any general questions and I can answer them, I will.

I want first of all to say that on behalf of my association and of the National Council of Veterans, we deeply appreciate the approach which has been made to the matter of accountable income by the board and the Department of Veterans Affairs. We note with great appreciation and interest the directives which from time to time have been issued as to what will be, and will not be regarded as casual earnings, and it could be that the present proposed "ceiling" in the Act which, as I read it, is \$120 per year for a single man and double that for a married man above his war veterans allowance, would meet the case under the provisions of the Act, and in this directive about casual earnings that "ceiling" would seem to be not too low. But there is a group of war veterans allowance recipients who are not able, perhaps for one of a number of reasons—the area in which they live, or the nature of their disability—to take advantage of those provisions. Such men, I think, are limited to their \$60 a month and the additional \$120 a year, which is totally insufficient to maintain them in anything approaching decent conditions, apart from any question of their being able to participate in the good things of life which, as we all know, because in this room we are all of us veterans, are among the things for which we offered our services, and which all of us should have the right to enjoy.

We believe that the reasonable and sensible income "ceiling" for the recipients of the war veterans allowance is the income tax exemption estab-