

and clear-cut pensions law which has yet appeared. It leaves little ground for future attempts to change pensions legislation in order to provide relief for persons obviously entitled to it. A necessity for relieving distress not provided for by initial civil war pension legislation was a main cause of the many subsequent changes in United States pensions law; the same cause permitted the establishment of an imprudent system of granting pensions to individuals by Special Bills brought before the House of Representatives and Senate. It is expected that the generous and comprehensive War Insurance Act will leave no room for such things, and will always make unreasonable any suggestion that a "service pension" should be given to all who have served, even though they have incurred no detriment; (not long before August, 1914, "service pension" money was paid in Canada to men who, at the time of the Fenian raid, did no more than attend a few drills in their home towns, far from any fear of fighting!). Those who opposed the Act suggested that, while through it many men would be in comfort, there would be unfortunate cases of hardship among men who had neglected to protect themselves fully by the insurance offered; the Act's supporters answer that it is possible for all enlisted men to benefit by the provisions offered, and that if a man spends his money instead of investing it in insurance premiums it is his affair, for which he alone is responsible. By the Act, the Government makes thrift easy, remunerative, and, in part, compulsory for its men on service. It can do no more; providence must always bring its own punishment.

As yet, Canada has no Pensions Act. One will doubtless be considered by a future parliament. It will be an important law. General public opinion, as reflected by parliamentary representatives, ultimately determines the nature of Canadian legislation. Therefore, each of us who has Canada's well-being at heart should do what he can towards making universal among us a right appreciation of matters concerning naval and military pensions.

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