

States is in a similar position. The change, though accelerated by expediency and by difficulty in administering pensions compensating only for military losses, is probably induced, in part at least, by the rapidly-spreading acceptance of some form of Health Insurance as a necessary part of modern community organization.

When a soldier is discharged, he is exposed to losses resulting from personal disabilities incurred during his service. His disabilities may prevent him from obtaining life insurance for the protection of his dependents, at normal rates, because of a lessened expectation of life. Most countries give free, but restricted, protection for dependents by definite provisions describing the relationship and need which may be pensioned. The United States War-risk Insurance arrangements are more reasonable. They give power of election to the man whose dependents are to be protected and accept a contributory premium-payment from him for the protection given. Again, disabilities may prevent him from getting accident insurance at normal rates; his disabilities make him more liable to accident and their presence may make the consequences of an accident to him abnormally severe. For example, a one-eyed man is more liable to accidents than is a normal man and the loss of his remaining eye makes him, not one-eyed but, blind. Employers, with workmen's compensation laws before them, hesitate to engage such a man. France, Great Britain and the United States have all, more or less directly and adequately, met the situation by schemes under which the pensioner is relieved from any abnormal cost, due to war disabilities, for personal insurance services up to limited amounts.

It is correct, for Canadian purposes, to say that pension is money given by the Dominion in compensation for personal disabilities, sustained by members of our forces, during war service. The intention of a pension is to ensure "decent comfort" to its recipients. For that reason, the number of monetary units in a pension should vary with the power of those units to purchase "decent com-