

pensions do not always understand this, nor do they know the precedents which the machinery for administering and interpreting the Pension Act has in the course of time set up. In the administration of this Act for ten or more years, many precedents, certainly, are established. The man applying for pension does not know about that, and that is another reason why I think the Pensions Board should regard its duty in a somewhat different way than it does at the present time. I, frankly, admit that many men apply for pensions who are not entitled to pensions, either legally or morally. But it seems to me that when a man's application is refused it would help very greatly if he were told by the Board why it is refused. I hold that the extra time and labour involved in order to give these explanations would be more than counterbalanced by the satisfaction that would ensue, for it certainly does no good to have a large body of people feeling that national promises have not been kept and that they have not received fair play. I may be told that the Pensions Board or the Appeal Board has not the time to do these things or that it is loaded with other and more pressing work. Very good, what we must have, then, is a survey and a review of the machinery. It may be that that machinery is called upon to bear a burden which it cannot reasonably be asked to bear.

Furthermore, the Act has from time to time been revised and amended. It is difficult for the ordinary layman to be familiar with all these revisions. Yet he must be, if he is to comply with all the terms when he seeks anything under the act.

In my understanding of the obligations of the Pensions Board, it exists to serve the man as well as the country, and it should have at its disposal an organization to help him present his claim in the form in which the Board can most intelligently deal with it. I realize the difficulty of getting away from formal legal phraseology. I only mention this to point out the difficulties claimants are under.

The consolidated Pension Act is a great improvement and possibly it answers the purpose fairly well. Dissatisfaction arises from other causes.

The first is the degree of disability. A man may be awarded a ten per cent disability when he feels and others feel with him that he should have more. I do not think you can overcome this dissatisfaction by any clause in the Act. The dissatisfaction arises from the *interpretation*. A man makes a claim. It may well be that the claim is imperfect and incomplete; that it does not comply with the requirements; that it does not conform to the precedents already laid down by the Pensions Board. The man is merely told that more evidence is necessary—I cannot too strongly impress upon you the fact that many times it is physically impossible to furnish the additional evidence in the form and of the nature which apparently is required. It seems to me the man should have more technical assistance in the preparation of his claim. More trouble should be taken to tell him why it is not complete, to make him feel that his claim, if refused, has at least received careful and sympathetic consideration. In this connection I feel that the right of appeal should be given in every case. I shall be told that there is a man to prepare his case—the official soldiers' adviser. I am not convinced that these advisers are as effective as they should be. It is my opinion that this work would be more effectively done if the resources of the Canadian Legion were utilized.

Then, of course, in the second place, great dissatisfaction comes from what we so often hear about—the attributability of the disability to war service. This is something about which differences of opinion are bound to arise. You can't remove them by legislation. If you attempt to define "attributability" you restrict its application. It can only be left to the interpretation of fair-minded and sympathetic men of good judgment and honest purpose.