

INSPECTING AND REPORTING

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floor, and he should not overlook to report on the quantity of volatile liquids kept and used on each floor and also if said volatile liquids are kept in and used from safety cans or other open or non-approved receptacles. He should also make a point of mentioning private protection, if any, and whether this protection applies to one floor or to the entire building, if night watchman is employed in building; Inspector should report floors covered and if standard clock is used, also the number of stations and their location.

The Inspector in writing his report should endeavour to clearly convey by his advices all information he has obtained so that his office may be in a position to judge the desirability of the risk assent out to obtain.

PENSIONS.

Canada's yearly pension bill is estimated by the Minister of Finance at \$30,000,000. This is a minimum figure. How is this vast sum to be administered? To whom will pensions be paid?

A huge organization has been built up to handle pensions promptly, smoothly, fairly. At its head is the Board of Pension Commissioners, which is to be developed as a civil rather than as a military body. It consists of three men, each appointed for ten years, and each devoting his whole time to his duties as a Commissioner. At present they are administering 60,000 pensions.

The Head Office is at Ottawa, and there are seventeen local branches in the principal cities of Canada. These branches receive applications from soldiers' dependents for pensions; send "Visitors" to call on pensioners in their homes; hold medical re-examinations and handle complaints. The Board keeps a representative travelling from coast to coast interviewing pensioners and addressing organizations interested in their welfare. He has already conferred with more than 30,000 pensioners. An important branch is in operation in London, England.

A pension is not a gift, gratuity or reward for service done. It is compensation—money paid as a right by Canadians, through their Government to offset in a measure the handicaps suffered in way by their fellow-citizens—a debt that the country owes to our returned men, and to the dependents of those who have fallen. It is in this spirit that Orders-in-Council governing pensions are framed, and it is in this spirit that the Board of Pensions Commissioners administers those Orders-in-Council.

Pensions are not awarded for service. Broadly speaking any soldier or sailor who was disabled during his service is entitled to a pension, provided medical treatment fails to restore his full normal capacity.

The amount of pension is based on the extent of physical handicap he has suffered. This disability is decided on the man's discharge from service by the Medical Board, and pension is awarded according to the amount of disablement from which he is then found to be suffering. The percentage of handicap has been carefully and thoroughly worked out for every disability. The relationship between the Medical Board and the applicant for pension is that of doctor and patient, every opportunity being given to have the man's condition judged from his point of view.

The pension is awarded to a soldier or sailor so that he can live in decent comfort despite his handicap. The money he may be able to earn, or the money he earned before the war, does not affect the amount of his pension. The extent of his handicap alone in the general labour market is considered. Every man who has increased his income by vocational training will not have his pension decreased or discontinued. The amount of pension also varies according to the soldier's rank; but his trade or profession is not considered.

Widows of soldiers or sailors who have died during or as a result of service, are entitled to pension so long as they do not re-marry. Children of soldiers or sailors are entitled to pensions up to the age of sixteen if boys, or seventeen if girls. Pension is awarded to the parents of a soldier or sailor according (1) to the degree of their dependency on the deceased and (2) according to their needs.

A JEWEL OF THE HIGHLANDS.

The "Lake of Bays" is one of the jewels in the great chain of lakes reached through Huntsville on the Grand Trunk 145 miles north of Toronto, and is one of the most beautiful of Ontario's summer resort districts. Hotels to suit all pockets, good fishing, perfect immunity from hay fever, golf and many other attractions await the visitor. The altitude of this lake is 1,000 feet above the sea level, which ensures invigorating and pure air. Handsome illustrated descriptive literature sent free. Apply to Mr. M. O. Dafoe, C. P. and T. A. 122 St. James Street, Montreal.

"What is a man-of-war?" said a teacher to his class.

"A cruiser," was the prompt reply.

"What makes it go?"

"Its screw, sir."

"Who goes with it?"

"Its crew sir."—Sailor's Magazine.

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