

council adopted on April 2, 1919, authorized the grant of \$10,000 a year for five successive years to the institute to cover the cost of its services, including employment in workshop, the provision of after-care, and the provisions of post-graduate courses. Additional training courses were paid for by the Department of Soldiers' Civil Re-Establishment.

Later in the same year a further grant of \$50,000 was made for the purchase of property at Toronto, now known as Pearson Hall, and the erection thereon of a workshop for training blinded veterans. A formal agreement was entered into in 1920 between the department and the institute and the grant to the institute was augmented in 1921. Captain (now Colonel) Baker has been retained in the service of the department continuously since 1918 on a part-time basis as a technical adviser with respect to the training of the blind.

There were approximately two hundred blinded veterans of the first world war and to a large measure the arrangements made for their rehabilitation have been amazingly successful.

### *Returned Soldiers' Insurance*

Shortly after the end of the war of 1918 it was realized that one of the handicaps suffered by many veterans was their inability to obtain life insurance for the protection of their dependents. Men with disabilities often found that the commercial insurance companies would not insure them at all. In other cases, due to the presence of a disability, the companies required higher premium rates than the ordinary person would be required to pay.

Accordingly in 1920 parliament enacted the Returned Soldiers' Insurance Act, permitting veterans to obtain without medical examination certain types of life insurance up to a maximum of \$5,000 at a schedule of rates approximating as closely as possible the rates which the normal physically fit man of the same age would have to pay to a commercial insurance company.

Provision was made that applications could be received for a period of two years, later extended by an additional twelve months. In 1928, after an interval during which applications could not be entertained, it was decided to reopen the act for another year, which period was ultimately extended to five years. The last date for acceptance of applications was August 31, 1933.

No fewer than 48,320 policies were issued providing insurance of \$109,-299,500.

Death claims settled up to March 31, 1944 numbered 6,366.

The number of policies surrendered for cash was 14,647.

Payment of premiums had been discontinued with respect to 12,892, and the number of original contracts still in full effect at that date was 17,652, having a face value of \$37,413,744.

### *Burials*

One of the sad responsibilities of the department has been that of providing for the burial of veterans, especially those who may die in impoverished circumstances.

Burials of patients dying on the treatment strength of the department are carried out at the department's expense. Prior to 1936, burials were done by contract; P.C. 91 of January 16, 1936, provided a fixed sum throughout Canada.

In 1919, the Pension Act provided payment up to \$100 for the last sickness and burial of a pensioner who died of his pensionable disability, when the estate is not sufficient to cover the cost.

In 1920 an amendment to the act removed the requirement that death be due to the pensionable disability; payment could be made in respect of the death of any pensioner. In 1928 a further amendment raised the sum of \$150 provided any burial should not exceed the cost of \$100.