

While the Act is modelled closely upon the Returned Soldiers' Insurance Act of 1919 it represents an improvement in several important particulars. The limit of insurance that may be taken up is placed at \$10,000 in place of \$5,000 as formerly, and certain clauses about the settlement with beneficiaries have been improved in the interests of clarity and so as to do away with one or two old grievances.

As with the Returned Soldiers' Insurance Act, the broad effect is to give to veterans suffering from disabilities the right to obtain insurance for the protection of their dependents at ordinary commercial rates without medical examination. The premiums represent a low average of the commercial rates for similar insurance and the policies offered are of a variety of types.

The War Service Grants Act, enacted as Chapter 51 of 1944, is to be found at page 545 of the reference manual. This Act provides for the payment to ex-service personnel of war service gratuities based upon the length of their service and whether or not that service was in a theatre of actual war.

Each discharged person receives \$7.50 a month for service in the western hemisphere and \$15 a month for service overseas regardless of rank. Supplementary gratuity gives special recognition to overseas service and is at the rate of 7 days' pay, dependents' allowance and subsistence for every 6 months served outside the western hemisphere. This supplementary gratuity, being based on pay, necessarily varies according to rank.

The third factor of the War Service Grants Act is an innovation designed to provide a compensating advantage for veterans who do not take up education or vocational training benefit under the post discharge re-establishment order and do not take up land under the Veterans' Land Act. The training and land settlement benefits conferred by the special legislation in that field represent a substantial outlay of public funds on the veterans who avail themselves of it. There was a sense of injustice by others who did not need or were unable to avail themselves of these benefits on the score that they did not receive equal assistance. To meet this situation provision was made for entering in the books of the Department of Veterans Affairs a credit in the name of each discharged member of the forces equal in amount to his basic gratuity—this is the \$15 and the \$7.50 a month.

Those who do not take training or land settlement benefit may obtain this credit upon application for any one or more of about ten specific rehabilitative purposes enumerated in the Act. They have to do chiefly with the establishment of the veteran in his home or in a business.

During 1944 also the post discharge re-establishment order, which had been amended a number of times since the original experimental measure of October 1st, 1941, was completely rewritten and consolidated and as I have already mentioned the copy of P.C. 5210 which appears in the reference manual at page 381 is the revised version.

Another important step taken in 1944 was the complete rewriting and simplification of the department's treatment regulations. The famous P.C. 91, which had been amended and revised beyond all recognition, was repealed and the very much improved and simplified P.C. 4465 was adopted in its place. You will find a copy of the new regulations at page 481 of Appendix 1.

In a personal way I derive a great deal of satisfaction from this order-in-council because I am free to confess that the most troublesome problem with which the department has been confronted ever since the outbreak of the present war was the adaption to wartime conditions of the treatment regulations which had grown up in a period when we were dealing with long-discharged personnel returning for treatment for old disabilities.

The provisions of P.C. 91 were so well known among the veterans that there was a great reluctance to make drastic changes, but the number of amendments and alterations which were found necessary to meet new conditions finally compelled us to shed this old garment. Before making this decision I had a