

11 GEORGE V, A. 1920

suggestion has been before former Committees; it received the earnest and repeated consideration of your Committee. Under the proposed plan for the insurance of returned soldiers, dealt with later in this report, a disabled man will hereafter be in a position to protect his wife by taking out a policy on his own life. This insurance will be available at a low cost to all returned soldiers no matter how seriously they may be disabled. In view of this new provision, and for other reasons, your Committee was unable to reach a decision in favour of the proposal.

*Suggestion (d).*—"That where it is apparent after 3 years that a man's disability is permanent that he be awarded a permanent pension based on the last examination."

NOTE.—This suggestion was made both by the Board of Pension Commissioners and by certain Soldiers Organizations, but met with disapproval of other Associations. It was pointed out that, under the practice of the Pension Board, many cases were each month being placed on a permanent basis. To make such a measure apply to all, at the present time, might result in hardship to many pensioners, as it may prove impossible within the time specified definitely to determine the extent of certain disabilities. Your Committee, therefore, favoured a continuation, for the time being, of the present regulations.

*Suggestion (e).*—"That should a member of the Forces to whom a pension has been granted in classes 1 to 10 die, his widow and children shall be granted a pension at rates laid down for the widows and children of soldiers killed in action. That in classes 10 to 15 two-thirds; and in classes 15 to 20 one-third of the pension shall be granted."

NOTE.—Under the present law (1) If the death of a disability pensioner, no matter in what class, is due to service, his widow and children are entitled to full pension.

(2) If a pensioner is in classes 1 to 5, that is to say, if his pensionable disability is 80 per cent or more and he dies from any cause within five years after he is discharged or becomes a pensioner, his widow and children are also entitled to the full pension.

(3) But if a pensioner is less than 80 per cent disabled, and his death is not due to service, his widow and children do not receive a pension.

Reference has already been made to the proposed Insurance Act whereunder all pensioners will be enabled to secure protection for their families.

*Suggestion (f).*—"That provision be made for the assurance of academic or technical training and education of fatherless children or orphans."

NOTE.—Provision is already made under the present law whereby the pensions for both orphans and other children are continued until they are aged 21, provided they are making satisfactory progress in their courses of instruction and are without the resources necessary to continue such training.

*Suggestion (g).*—"That the question be considered of allowing the widow who remarries to retain her pension till death takes her away."

NOTE.—Upon the re-marriage of a widowed pensioner she is given a bonus equivalent to one year's pension in full of all further claims. The pensions to her children by her deceased soldier husband are, however, continued until they reach the respective age limits set out in the Act.

*Suggestion (h).*—"That owing to the large number of Canadian pensioners living in the United States, representatives of the Canadian Pension Board should be appointed in such cities as New York and Chicago."