There is one thing which I wish to make perfectly clear. I am not here for the purpose of destructive criticism. We are confronted with a problem, and my sole purpose is to give what assistance I can in the satisfactory solution of that problem.

There is widespread dissatisfaction throughout the country in regard to the operation of our military pensions system. Your task is to ascertain the causes of this dissatisfaction and to devise means for removing them. As my contribution to that task, I wish to lay before you calmly, reasonably, but

clearly and emphatically, the elements of the problem as I see it.

From time immemorial it has been the custom of British governments to grant pensions to those who have suffered disabilities in the service of their country in time of war. If men are killed, pensions are paid to dependents. If men are disabled, pensions are paid according to the degree of disablement. That makes the Pension Act a contractual thing; it is a contract into which the government of this country intentionally entered. Our men knew this when they enlisted, and I believe that knowledge helped to keep up their morale through all the turmoil and dangers of war. They were encouraged to enlist; thank Heaven they did not need much encouragement, but they enlisted in the knowledge that while they were absent the matter of separation allowance and other institutions that were set up to look after them would operate to protect their dependents. They knew, also, that if they fell in the field of battle a pension would be paid to their dependents. They knew that if they suffered disability, pension would be paid to them. As they had faith in themselves, they had faith in their country; they believed it would deal with them fairly and justly, they had confidence in the honesty of its purpose and in the fulfilment of all the promises it made. There is no doubt that in the days of enlistment emphasis was laid upon what Canada would do in the matter of pensions and that a man was influenced in voluntary enlistment by the assurance given him that he and his dependents would be taken care of.

In the matter of pensions and hospitalization, vocational training and gratuities, Canada has done well. No fault can be found with the scale of pensions. That is higher than in any other country of which I know. Now, in order that Canada's intentions and promises might be kept, the Pension Act was passed and the Pensions Board established to administer and interpret the Act—and, more than that, I contend that it should be an instrument to help the returned soldier in seeing that the promises of his country are carried out as his

country intended they should be carried out.

I repeat that the Pensions Board is a court of law and equity; it does not hold a brief for one side only, and it has a responsibility to both. If a man has difficulty in submitting his claim as it should be submitted, it is the obligation of the Pensions Board to tell him what he should do. There is no use saying that he has to get more evidence; he must know wherein his evidence is short, and he must be helped to get that evidence. The Pensions Board should make it their business to see that evidence comes before them in a manner in which they can deal intelligently with it, so that they may carry out the wishes of the people of this country.

In any business organization and in any institution there comes a time when the machinery set up for certain purposes must be examined and renewed, strengthened and brought up to date, in order that it may continue to function satisfactorily. There are those who hold the view that the machinery we have set up is not functioning as satisfactorily as it might. The country is asking why. It expects you and me to determine, if we can, the cause of any dissatisfaction that exists, to see if it is justified, and to eliminate it, if possible.

One dissatisfaction, I think, arises from the fact—and it is a fact that we cannot get over—that the Pension Act is a legal document, that it is drawn with all the phraseology of a legal document, and that men applying for