in receipt of additional pension are living and are being supported and maintained by him, and in the event of his refusing or neglecting to submit such certificate, the Commission may suspend future payments of pension until the same is received. 1923, c. 62, s. 3; 1925, c. 49, s. 1.

The benefits of the insurance principle in relation to disability from disease will be noted if clauses (*b*) and (*f*) of the above section are studied.

Much difficulty has arisen in the administration of the Pension Act, in determining entitlement for disability or death consequent upon disease. This is readily understood when one considers the wide range or field covered by the art of medicine and the difficulty which confronts even the most expert in determining the origin or cause of systemic disease. Indeed, in the absence of service medical record, in the majority of systemic diseases and practically all diseases falling into the neuro-phychiatric group, it has not been possible for medical men to give more than presumptive evidence of the existence or origin of disease during service in cases where the actual *disability* from such disease has arisen or become manifest many years post discharge. A generous provision in this regard is Section 63 of the Act, which reads:—

> 63. Notwithstanding anything in this Act, on any application for pension the applicant shall be entitled to the benefit of the doubt, which shall mean that it shall not be necessary for him to adduce conclusive proof of his right to the pension applied for, but the body adjudicating on the claim shall be entitled to draw and shall draw from all the circumstances of the case, the evidence adduced and medical opinions, all reasonable inferences in favour of the applicant. 1930, c. 35, s. 14.

In spite of the continuation of the insurance principle (and the terms of Section 63), it has become increasingly difficult with the passing of years, to establish service origin and pension entitlement for disablement consequent upon disease.

In 1930 therefore, the War Veterans' Allowance Act was passed, providing (contingent upon other income) $20 a month for single men and $40 per month for married men, in cases where the soldier, who served in a theatre of actual war, (*a*) has attained the age of 60 years, (*b*) the veteran of any age, because of disability, is permanently unemployable. This "allowance" must not be confused with "pension", the right to which must be established within the provisions of the Pension Act. The difference between "allowance" and "pension" is that the former is exactly what it says, namely, an allowance to provide sustenance in cases of need where the disablement cannot be traced to war service within the meaning of the Pension Act; whereas "pension" is paid regardless of the economic situation for proven war disability within the terms of the Pension Act. Furthermore, the "allowance" may be paid for only one year after the death of the soldier, whereas "pension" may be indefinitely paid to dependents in all cases where—(1) the pensioner is in receipt of 50 per cent or more "pension" at the time of death; (2) death is consequent upon a pensionable condition. The War Veterans' Allowance Act has undoubtedly relieved much distress and is indeed one of the most generous measures of its kind ever undertaken. Those who have been closely associated with the problem of war pensions and aftercare will, however, agree that in many cases now receiving the Allowance, where pre-aging or disability is consequent upon disease, the difference by way of compensation as between entitlement to "pension" or an "allowance", is often determined only by the "accident" of entries on the soldier's service medical record or his ability to produce evidence of medical treatment either during service or over the early post discharge period. The creation of the War Veterans' Allowance provisions pre-supposed pre-aging or disablement consequent upon non-proven "war" disabilities, although beneficiaries qualify regardless of cause of disablement.