wait one year, he very often has to wait two or more years. I understand very well how Senator Phillips feels about it, and I can tell him that I feel a lot worse.

## (1440)

Senator Phillips referred to the small number of pensioners who are successful on their first application. He said that there were 1,000 pension applications last year, and only 128 were given favourable consideration. That is a small proportion, but I think that we must keep in perspective the fact that the 1,000 cases that were dealt with last year were those of veterans who served 35, 40 or, in some cases, 50 years ago, and who have only now begun to apply for pension. It is very difficult at this late date to find conclusive proof that the disability the veteran now claims pension for is related to his war service. The Pension Act expressly says that entitlement can only be granted if the disability is related to, or aggravated by, his military service, or is a direct result of a disability for which he is already pensioned. That embraces most of the cases dealt with last year. I think that explains why there was such a small number of successful applicants.

Then I must point out to honourable senators that, while there were 128 successful applicants last year, of those of the remainder who appealed to the Entitlement Board about one-third were successful. The Entitlement Board is performing a very useful service. Of those rejected by the Entitlement Board and who appealed to the final authority, the Pension Review Board, again one-third were successful.

When you take into consideration the time that has elapsed since the veteran served and the amount of documentationand possibly no documentation in many cases; not even a complaint for a number of years about the disability-it is very difficult to establish that link. Personally, I do not think the medical officers can be greatly faulted on that score. Like Senator Phillips, I would like every veteran to be a successful applicant and get his pension but, to be fair, I must point out the key difficulty of providing the evidence that will link the veteran's disability, for which he is claiming a pension, to his actual military service that took place 30 or 40 years ago, when very often there is no supporting medical evidence in the file of the veteran. That is why I think that overhauling the machinery would not accomplish much improvement, and changing the medical officers would not produce the results we want. The new medical officers would still have to come to grips with this problem, and it all boils down to human judgment.

I agree with what Senator Phillips and Senator Macdonald said about the cessation of a pension when a veteran passes away. I, too, would like to see effect given to Senator Macdonald's recommendation of at least a month's extension to the widow. I would also like to see the pension put on a proportionate basis. At the present time, if a veteran's disability is assessed at 48 per cent, his pension is paid at the nearest 5 per cent, which in this case is 50 per cent. If his disability is assessed at 47 per cent, then he receives a 45 per cent pension, and his widow loses out. The widow of a veteran receiving a 48 per cent pension receives a pension as a matter of right. The

widow of a pensioner receiving a 47 per cent pension does not receive a pension as a matter of right; the pension dies with the veteran.

Again, to be fair, it must be pointed out that this does not necessarily mean the widow of a veteran who had a 47 per cent pension does not receive a pension. The difference is that she does not receive it automatically and as a matter of right. She has to apply to the Pension Commission and her case is decided on its merits. In making the decision, I think the Pension Commission does take into account the financial circumstances in which the widow is placed. A wealthy widow of a veteran who had a 47 per cent pension would likely not be granted a pension by the Pension Commission, but the widow of a veteran who had a 48 per cent pension would receive a pension regardless of her financial circumstances. The widow of a veteran who had a 47 per cent pension, who is not successful in her application to the Pension Commission, is, of course, eligible to apply to the War Veterans Allowance Board and, instead of a widow's pension, she may get a widow's allowance, based on a means test.

It is my contention that the Veterans' Charter—and I am not talking about the Pension Act itself, but about the whole body of legislation included in the Veterans' Charter—is the best in the world. I still think that contention is justified.

I am not quite clear as to whether or not Senator Phillips wants this bill to go to committee. I think a case could be made for its reference to committee. It was so referred by the other place, although there was not much discussion of it in committee. My view is that it could be maintained that there is a relationship between the Pension Review Board mentioned in section 75 and the other provisions of the act because the number of cases that come before the Pension Review Board depends on the number of cases that come before the Pension Commission and the manner in which they are disposed of. A case can also be made that section 75 in itself deals only with the Pension Review Board, but if Senator Phillips or any honourable senator wishes to pursue a broader examination, I shall be only too happy to move the necessary motion.

## • (1450)

**Senator Phillips:** Based on the interpretation that Senator Carter has just given us, which is the interpretation I wanted to hear, I should like to see the bill go to committee.

**Senator Smith (Colchester):** Honourable senators, I wonder if Senator Carter would be kind enough to allow me to ask him one or two questions about the bill.

**Senator Carter:** I shall be glad to answer any questions I can.

Senator Smith (Colchester): My first question is: For what reason is it contended that the extension of the terms of the chairman, the deputy chairman and the other members of the Pension Review Board from five to ten years will help the veteran, or anyone except the ladies or gentlemen concerned?

**Senator Carter:** I think that should be obvious. As I pointed out in my introduction of the bill, and again when I concluded the debate, the bill was overhauled only a few years ago, at