

Madame Soliers

PENSIONS

BY

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PENSIONS

THE United States call pensions "War Risk Insurance;" theirs is the better name.

An article on "The Problem of the Disabled Soldier" appeared in the April number of *THE UNIVERSITY MAGAZINE*. It discussed the subject in general terms. It reviewed the circumstances under which men engage in war; it discussed the obligations of a state to its returning and disabled men; it mentioned the aims and nature of the means by which the replacement in civilian life of discharged sailors and soldiers may be ensured. In doing so, incidental allusion was made to pension provision. Because pensions occupy an unmeritedly important place in the measures popularly associated with the rehabilitation of disabled soldiers there seems to be room for a discussion, which this article attempts, of the principles upon which pensions legislation should be based and of the provisions which pensions legislation should make.

Before discussion of pensions commences it will be well to review the conclusions established in "The Problem of the Disabled Soldier." It is of national importance that a sound understanding should be general among us of the precise circumstances under which our disabled sailors and soldiers return to their homeland.

Sailors and soldiers, in war, are citizens delegated by their fellows to perform a public service; that service is the destruction of a public enemy. Therefore, sailors and soldiers incurring detriment to their persons through service are rehabilitated so that they may suffer no more severely than any other citizen by reason of the enemy's action, or other risk of war. Above all things, each Canadian will remember that Canada has an obligation to rehabilitate generously and justly those of her citizens who have suffered through their war service. But there is also an obligation upon returning

men to continue, within the limits of the capacity remaining in them, to be good citizens; a record of honourable service, and a pension, are no licence for an effortless life.

The war has produced many dislocations; the problem of the disabled soldier, like the finding of employment for demobilized armies, constitutes but a part of the work of reconstruction which the war will leave behind it. The experience, at home and abroad, of three years of war permits very definite assertions concerning means by which broken men may be mended, and concerning the methods through which the mending can be done best:—

1. Disablement is removed as completely as may be. No source of possible benefit is left unexhausted in bringing the unfitness of disabled men to an "irreducible minimum." All that medical knowledge can do by treatment, or by the supplying of artificial limbs or other devices, is done.

2. If, after treatment is finished, his disabilities make it inadvisable for a man to follow his former employment, he is fitted for another occupation by appropriate vocational training.

3. Compensation, by a pension, is given, when men leave naval or military service, for any war disability persisting in them. The amount of the pension varies in accordance with the extent of the disability, and is sufficient, together with the sailor's or soldier's remaining capacity for work, to secure "decent comfort" to him and to his dependents.

4. Employment bureaus, with widely-spread affiliations, assist discharged men in finding positions.

5. Arrangements are made by which disabled men are relieved from any increase, occasioned by the existence of their disabilities, in the cost to them of accident and life insurance, for reasonable amounts.

6. Advances of land, tools and capital, are matters requiring arrangement in the re-establishment of sailors and soldiers in civilian life.

7. To rehabilitate returning men and replace them in independent positions in civilian life is a national obligation; pri-

vate benevolence may assist, but may occupy no essential place, in its realization.

8. Delay in replacing disabled men in independent positions, after their unfitness for further naval or military service is evident, is inadmissible.

9. Armed forces exist to fight; therefore, they should not be impeded by a necessity for giving prolonged attention to men who have become permanently unfit for fighting.

10. The problem of the disabled soldier, though complex, is a unit. It is met best by a single administrative authority controlling requisite executive agencies; the executive agencies must be each closely connected with the field of its activities, and provide intimate individual contact with the disabled men.

11. The re-establishment of men in civilian life is a temporary operation; existing Institutions and Services perform it wherever possible, and permanent machinery is not created unless there is a permanent use for that machinery.

In Canada, the responsibility for the replacement of discharged sailors and soldiers in civil life rests with the Federal Government. The Canadian Medical Services give treatment to sailors and soldiers; the Military Hospitals Commission assists the Medical Services and provides artificial limbs and vocational training. The Board of Pension Commissioners has jurisdiction over the awarding of pensions. To these bodies is entrusted the liquidation of Canada's obligation to her returning men. They are the sailors' and soldiers' trustees. To them application should be made in all matters affecting disabled sailors and soldiers. From the nature of its functions, it is probable that the pensioning body, through its District Offices in each of the more important towns, will ultimately become the accustomed channel of communication between the ex-sailor or ex-soldier and the Government.

Experience permits another assertion. Public opinion became aware of insufficiencies in our social system when injured men and their dependents were affected; in requiring

remedies for the defects of organization to which those insufficiencies are due, public opinion is amending matters of national importance. Examples of matters of more than naval and military interest upon which ameliorating action has been forced, in Canada and elsewhere, are certain public health questions and the right of women and children to State support. Thus, if a soldier, permanently unfit to fight and about to be discharged, is distained to accept treatment for tuberculosis, it is done on social grounds; advantage, for such a purpose, cannot properly be taken of a citizen because he has been a soldier. Again, if a civilian is hanged for murder, his wife and children have to shift for themselves; if a sailor or soldier dies, as a result of his own improper and wilful act, pension to those who were dependent upon him may not properly be awarded because their support was a soldier, but on the social ground that it is to the advantage of a community to train and maintain children and mothers who are insufficiently provided for.

The foregoing exposition of its salient features suggests the importance of the problem of the disabled soldier to warring nations; it is of vital interest to two, if not three, generations, and it touches every aspect of social organization. The problem has received the attention it deserves. Striking is the similarity, not only in broad organization but in detail, of the measures adopted by each of the nations in replacing discharged men in civilian life: in organization, the necessity for a central, controlling, administrative body is universally recognized; England's "Ministry of Pensions" is fast becoming as comprehensive in fact as the Prussian "Ministry of Discharged Soldiers" is in name: in detail, the principles universally recognized have been enumerated already. It will be of advantage to expand the statement concerning some of them before going further:—

1. In the training of disabled men and in the finding of employment for them, care must be taken to avoid suggestion that they are a special class requiring special treatment. They must be taught standard trades—not pastimes; in

each community careful, expert survey of industrial conditions must make a sound selection of trades to be taught. They must obtain, and keep, employment, in competition with men who are whole, on their own merits as workmen and not through favour. Public gratitude, sympathy and pity towards disabled men cannot provide a permanently stable, economic basis for the support of broken soldiers and their families. Already, in France, administrative difficulty has arisen through the competition of disabled and pensioned workmen with others who are whole and unpensioned. Sympathy soon goes from normal men for a fellow-workman who, through disability, does less work than his mates; but, with his pension, has more money coming in than they have.

2. Men may be discharged from naval and military service when the disabilities which have made them "unfit" for duty have been brought to a permanent minimum by appropriate treatment and appliances. Sometimes it is desirable to discharge men before their disabilities have been brought to a minimum. The physicians and surgeons who decide when a man is "unfit" consider his physical and mental condition, his need for treatment, his character, his opportunities and vocation in determining whether he is to be retained for treatment or whether he is to be discharged and permitted to pass under his own control. Thus a disabled man of good character, with a home and a position waiting for him, may be discharged when he still requires minor medical attention; the circumstances make it certain that treatment will be received and that it is of advantage to the man to be under his own control. On the other hand, an erratic, dissipated fellow, requiring similar treatment, who has neither home nor employment, is not discharged; if he were not retained under official control, treatment would probably not be received and his disability would be augmented, with disadvantage to himself and to his country.

3. Pension is awarded, at their discharge, to sailors and soldiers as compensation for the disability then existing in them. The amount of the pension varies directly with

the magnitude of the disability for which it is held to compensate.

4. A nation makes good, by treatment or pension, disablement incurred during service by its sailors or soldiers; but it has no obligation to make good detriments incurred by men through wilfully improper conduct. In injuring himself, or in unreasonably refusing to accept simple treatment by which his disability might be reduced, a soldier is at fault; he has no right to compensation for the detriment which exists through his improper act.

To recapitulate: nations endeavour, by three sets of measures, to prevent a disabled man from suffering more by reason of war than does each of his fellow-citizens; by one set of measures an injured man's disability is made as small as may be; by a second set, an independent civilian position is put within his reach; and by a third, periodic payments of money—pension—compensate him or the limitation of capacity occasioned by his persisting disability. These measures constitute an attempt at distributing equally among a group of citizens war losses which have fallen unequally. To distribute losses is the essential nature of insurance; a military pension cheque is really a war-risk insurance payment.

Before discussing the provisions which naval and military pensions should make, it will be well to consider the nature of the losses to which our citizen sailors and soldiers are exposed.

When a civilian leaves his normal occupation for war service, his business relations are disrupted and economic loss may ensue. To protect him from such losses, the advancement of processes which would injure him is rightly prevented by moratoria and by other devices. How far economic war losses will be made good by the various governments is uncertain; by marine insurance Great Britain and the United States have done much towards distributing civilian losses at sea among their citizens; Great Britain offers cheap insurance against air-raids; France says, out and out, that all

property losses caused by the enemy in the war zone will be wholly made good. Up to the present, no nation has compensated individuals for economic loss occasioned to them through their alteration from civilian to military status. There are two possible exceptions to that statement; one is a wise provision of war-risk insurance law under which the United States take over and continue existing life insurance of their soldiers; the other is the system of gratuities through which Great Britain compensates men, who are discharged for various reasons without disability or pension, for the dislocation of their business connections caused by enlistment. The policies of some American life insurance companies are unlimited and permit no increase of premium when a policy-holder becomes exposed to war-risks; other companies, not so bound, have raised the price of insurance for enlisted men to a point (e.g., \$58 per \$1,000) where it becomes impossible for recruits to maintain insurance when they most need it, and surrender of policies and sacrifice of rights is forced. The United States tell their recruits, who are policy-holders, what they should do with their policies, and offer them life insurance, up to \$10,000, at \$8.00 per \$1,000. Wherever compulsory service exists, means should be provided, up to limited amounts, for relieving conscripts from loss to life insurance investments threatened through increase in premiums occasioned by their military service.

When a recruit enlists he brings to the service of his country, and exposes to loss, not only his person but the training, often representing a considerable investment (*e.g.*, student, lithographer), which his person has received. It may be true that his military value is advantaged only by his person and that his training does not enhance his worth as a soldier; but, if he is disabled, and thereby becomes unable to use his training, is it just that he should bear the entire loss of the capital invested in his acquirement of a special capacity, and that the State should share only in the loss occasioned by the disability to his person? Great Britain

attempts to meet the situation by an expedient of alternative pensions; the United States, by offering cheap life insurance up to the maximum of \$10,000, provide an effective means of protection for those whose personal training represents a capital investment. Canada, like most other countries, holds the position that sailors and soldiers with similar disabilities must receive similar compensation (with often an exception of differences consequent upon varying rank) irrespective of previous training, status, or income. This position is supported by two assertions: first, that the State has an obligation to compensate only as it fails to return to each man, or to his dependents, that by which it benefited through him—a healthy person; second, that in fighting against a public enemy a citizen is defending not only the State, the social organization of which he is a part, but also,—and this for himself—the privileged position which his special training assures him among his fellows. It is certain that a Canadian special training would have a lessened value under Teutonic domination!

While a soldier is serving, his person is subject to losses, not only through the ordinary risks of existence, but from the added risk of war. In civilian life each citizen bears the risks of existence for himself; in some countries he does so through payment of premiums under a comprehensive scheme of social insurance. In military life, the burden of war risks should be shared equally between soldiers and their fellow-citizens. In theory, therefore, a military pension should compensate only for losses resulting from war-risk. In practice, it is impossible to realize that administrative ideal owing to the insuperable difficulty of determining, indubitably, in every instance, whether or not a given loss resulted from a risk due to military service. The tendency for modern military pensions regulation is, increasingly, to make the State bear all of a soldier's personal losses, resulting from risks of any sort, occurring during the period of his service—Great Britain, excepting only losses from a soldier's wilful design, has practically arrived at that point; the United

States is in a similar position. The change, though accelerated by expediency and by difficulty in administering pensions compensating only for military losses, is probably induced, in part at least, by the rapidly-spreading acceptance of some form of Health Insurance as a necessary part of modern community organization.

When a soldier is discharged, he is exposed to losses resulting from personal disabilities incurred during his service. His disabilities may prevent him from obtaining life insurance for the protection of his dependents, at normal rates, because of a lessened expectation of life. Most countries give free, but restricted, protection for dependents by definite provisions describing the relationship and need which may be pensioned. The United States War-risk Insurance arrangements are more reasonable. They give power of election to the man whose dependents are to be protected and accept a contributory premium-payment from him for the protection given. Again, disabilities may prevent him from getting accident insurance at normal rates; his disabilities make him more liable to accident and their presence may make the consequences of an accident to him abnormally severe. For example, a one-eyed man is more liable to accidents than is a normal man and the loss of his remaining eye makes him, not one-eyed but, blind. Employers, with workmen's compensation laws before them, hesitate to engage such a man. France, Great Britain and the United States have all, more or less directly and adequately, met the situation by schemes under which the pensioner is relieved from any abnormal cost, due to war disabilities, for personal insurance services up to limited amounts.

It is correct, for Canadian purposes, to say that pension is money given by the Dominion in compensation for personal disabilities, sustained by members of our forces, during war service. The intention of a pension is to ensure "decent comfort" to its recipients. For that reason, the number of monetary units in a pension should vary with the power of those units to purchase "decent com-

fort;" the amount of the pension should be raised or diminished in accordance with fluctuations in the purchasing power of money. Changes in the amount of pension might well be governed by an index figure based upon the actual budgets of a sufficient and selected series of families living in "decent comfort" and representative of Canadian population. (The distribution of population by provinces and in rural (53.7%) and urban communities would necessarily be considered in selecting the representative families.) Pension amounts also vary in accordance with the extent of the disability for which they compensate. The incapacity for securing "decent comfort" which results from a given injury varies from period to period in accordance with changes in economic conditions; therefore estimates of the extent of disability resulting from a given injury should be revised from time to time in the light of recorded experience. The United States have provided that their disability pensions are to be granted in accordance with a schedule of disability rates for named injuries, and they require their pensions administration to maintain and revise that schedule as best experience may dictate.

The amount of money which, on a given date, should compensate for total disability may reasonably be determined by a knowledge of the cost of "decent comfort" obtained by an examination of representative family budgets and by other means. The phrase "decent comfort" may be held, in Canada, to describe a standard of living equivalent to that which may be earned by a healthy, human, male body of military age; no State is sound in which the usual wage of an average man of ordinary training is insufficient to ensure "decent comfort" for him and for those normally dependent upon him. It follows that "decent comfort" may be secured for a totally disabled soldier by a pension equivalent in amount to the earnings of an average man. The pension awarded for a partial disability compensates only for the percentage of total disability existing in the pensioner; his remaining capacity for occupation should, with a properly proportioned

pension, give him an income adequate to purchase "decent comfort." This argument agrees with the Canadian practice of taking no account of former trade, training or social status in determining pensionability. There is no doubt that public opinion in Canada wishes compensation to be equal for equal disabilities without consideration of any factor other than the extent of personal injury for which pension is awarded. (See recommendations 7 and 9, pages 3 and 4, of Special Committee's Report on "Soldiers' Pensions." King's Printer, Ottawa, 1916.) In both Canada and the United States, the tendency is to make pensions for equal cause, equal for all soldiers, irrespective of rank. Equality of pension for similar injuries has much to commend it, particularly in a closely-organized community where universal State service in time of war is compulsory. In communities of another sort, it is difficult to see how a claim for compensation can be ignored from those who, through personal disability, have lost capital invested in training. (Allusion has already been made to the British alternative pensions, by which partial consideration for very limited amounts is given, and to the effectiveness of the United States War-risk Insurance in providing protection against such losses.) Necessity for maintaining the dignity of an officer or of military prestige may make it expedient in some communities for officers to receive larger pensions than do common soldiers, and for common soldiers to be assured a better living than an ordinary civilian can obtain; consideration of such things and of the nature or duration of service cannot be permitted to influence pension amounts under a system which considers naval and military pensions to be a means of distributing equally, among a nation of citizens, personal war losses which have fallen unequally.

Factors of widely differing nature are to be considered in discussing reasons for variation in amount of pension:—

1. Cost of living varies in urban or rural districts, and in different provinces; Canada follows a usual custom in maintaining that Federal pensions, though they pretend to secure

"decent comfort," like Federal taxes, must be uniform throughout the Dominion—especially since a local high cost of living is often due to causes under local control. Something may be said to justify the reduction of pensions paid to those who leave their country to live, and spend their income, abroad.

2. When medical treatment is unreasonably refused, pension should only be awarded for the proportion of the disability which would persist were treatment received. The British provision on this point is not so radical as that outlined; it is understood that the United States will grant no pensions for disabilities which can be removed by operations as severe as that of radical treatment for inguinal hernia.

3. Some countries make additions to military pensions for great heroism or other exceptional acts; these, like payments for long service, are rewards for matters which are best left quite distinct from the "personal losses" for which pensions, strictly speaking, are intended to compensate.

4. Since sailors and soldiers cannot choose the nature of their service, the pension awardable for an injury should not be influenced by the nature of the occasion on which the injury was sustained; equal disabilities should obtain equal compensation.

5. The earning power of an average man is definitely limited; since that earning power is considered in determining the amount of a pension, it is reasonable that a maximum should be set to the sum of the pensions awardable in respect of a single individual. If it is desired to provide State support for an indefinite number of each pensioner's dependents, it would be better for national harmony to do so under a general "Old Age and Health Insurance Act," and under a system of "Paternity Allowances" for the children of large families.

"Proven dependency" is fast becoming the sole test of the right to compensation of individuals who claim pension in respect of a member of the forces disabled, or killed, during war service; the restrictions which sought to limit pensionability to certain set relationships are lapsing. An allowance

for a wife, once omitted or held to be included in the husband's pension, is now usually provided for, and a married pair receives a larger pension than does a single man; moreover, if a woman has been a regular consort, legal marriage is not necessary to make her pensionable. The whole tendency is an extension of the feeling, evident in maternity allowances and elsewhere, which recognizes women's right to State protection in return for the community service which they only can perform. (It is interesting, in this connection, that the British Ministry of Pensions provides free occupational training for soldiers' widows who are in need of it.)

In general terms, pension replaces the earnings which a pensioner would have made were he not disabled, or dead; like his earnings, pension should be distributable in accordance with his election, or responsibility, without restriction, if dependency is proven and the maximum amount for which he is pensionable is not exceeded.

The drafting of legislation giving effect to this general direction is difficult; legislation becomes hopelessly complicated, and often ineffectual, if an attempt is made to define those who may be pensioned and under what circumstances they are pensionable; (the United States meet the situation easily and effectually, in part at least, by a blanket insurance provision). The operation of measures of so comprehensive an intention must be safeguarded by appropriate restrictions if abuses are to be avoided; thus, pension systems, attempting detailed definition of pensionability and permitting pensions to wives marrying pensioners after their disabilities were incurred, are careful to state that such wives are not pensionable if the marriage is made, probably to obtain the pension, between persons of greatly differing age or when the soldier is moribund. Similarly, under the United States insurance laws, precautions are used to prevent policies from being taken out on behalf of speculators and others who have no right to profit by the law's provisions.

That wife and children should be pensionable so long as their dependency endures is acknowledged by all nations;

wives are pensioned until they die, or having become widows, remarry; children are pensioned—often with a special educational allowance—until they are able to support themselves. The extent of the obligation upon children to support their parents varies in different communities; it is, therefore, natural that there should be considerable variation in the regulations under which pension is provided for the ascendent relations of injured soldiers. In Canada, proof that dependency actually existed justifies pension to parents; but pension is not awardable in cases where need for support eventuates after the death, or injury, of the man upon whom a father or mother would otherwise have become dependent. Some method, possibly by insurance facilities, of providing against "prospective dependency" would be welcomed, especially in the Provinces of Quebec and Prince Edward Island, where indigent parents have a legal right to support from their children.

Pension payments are made to a disabled man only when he is discharged; payments to a soldier's dependents commence at his death. Pension is intended to provide subsistence, "decent comfort," for those receiving it; it is confined to that purpose by regulations forbidding its attachment, assignment or commutation. In France, strict laws with severe penalties forbid the lending of money upon pensions. Pension payments are best made monthly, at least, since they go to persons who often are accustomed to receiving their income at short intervals. Although a pension is a debt owed by the State to its recipient, there are instances where the scandalous conduct of a pensioner makes the continuation of pension a matter prejudicial to public order and justifies its cancellation.

Disability resulting from war service gives right to pension whenever and wherever it appears. In estimating the extent of a disability resulting from a given injury, the physicians and surgeons, whose duty it is, establish and record by appropriate means, first, the exact nature of the detriment present, and then, guided by a table of disabilities established by

the Board of Pension Commissioners, the percentage of total disability present. In estimating the disability no account is taken of occupation; the damage to the human machine—to the normal body and mind—is alone considered. The disabilities resulting from the loss of use of an organ or member and from the loss of the organ or member itself are equal. If a disability unnamed in the table exists, its extent is estimated by comparing it with the value given for a similar disability mentioned in the table. In a similar way, the loss resulting from a number of disabilities is not estimated by adding together the values given for each in the table, but by an estimation, assisted by a comparison with disabilities mentioned, of the total incapacity present. In estimating disability not only injuries but every detriment is considered, such as need for rest, etc. The disability tables used by pensioning bodies should be based upon past experience, in the communities to which they refer, of what actually happens to men suffering from the injuries listed. As a matter of fact, the tables are influenced both by such experience, of which there is very little recorded, and by the practice, through a century, of compensating bodies in Europe and America in awarding damages to workmen injured in industrial accidents.

The principles underlying modern workmen's compensation legislation and those recited as the basis of pensions legislation in this article are, with appropriate limitations, identical; consequently, it is inevitable that pensions administration should, in many things, follow lines found advantageous in the administration of workmen's compensation acts. Accident hysteria and pension hysteria both exist; but experience shows that there are comparatively few attempts at deception, and deliberate malingering to obtain unjustifiable pension or compensation is rare. It is better to safeguard against such attempts by sound administrative machinery—*e.g.*, good medical advice and thorough local investigation—than by restricting the circumstances under which claims may be presented by those asserting that they

have disabilities meriting compensation. Just as bodies compensating for industrial accidents have found it necessary to be responsible for medical attendance under certain circumstances, so the pensioning bodies in Great Britain, largely, and in Canada to a limited extent, are responsible for medical attendance and treatment to pensioners who require it for war disabilities.

A pensioning body acts as a trustee for pensioners; it sees that pensions reach those to whom they are due without effort on their part; it assists those whose claim to pension is difficult to establish, in procuring necessary evidence; it administers the pensions of incompetents and minors; it furnishes the last means by which a government keeps in official contact with its disabled sailors and soldiers.

It is early, yet, to speak of the possible number of pensions. Estimates made in the United States expect that fifty out of each one thousand soldiers engaged will be totally disabled and seventy-five will be partially disabled; the guess is interesting. Already Great Britain counts her pensions by the hundred thousand, Canada hers by the thousand. That the cost of rightful pensions will be great is certain. That the cost will not be unreasonable, that it can be borne by a healthy nation, and that it must be borne in justice to those who are pensioned is also certain; this article endeavours to set out the reasons for that statement.

Though all the warring nations have recognized the principles upon which rehabilitation should logically proceed, prejudice and national precedent have often prevented the realization of ideal legislation. It is regrettable that it is so. The past unfortunate experience of the United States with war pensions arose, more than from any other single cause, from the inadequate and incoherent nature of pensions legislation initiated at the close of the Civil War. In order that there may be no such danger after the European War, the United States have adopted a War-risk Insurance-Pension-Act that is comprehensive in its plan. The ground has been well studied. The United States measure is the most effective

and clear-cut pensions law which has yet appeared. It leaves little ground for future attempts to change pensions legislation in order to provide relief for persons obviously entitled to it. A necessity for relieving distress not provided for by initial civil war pension legislation was a main cause of the many subsequent changes in United States pensions law; the same cause permitted the establishment of an imprudent system of granting pensions to individuals by Special Bills brought before the House of Representatives and Senate. It is expected that the generous and comprehensive War Insurance Act will leave no room for such things, and will always make unreasonable any suggestion that a "service pension" should be given to all who have served, even though they have incurred no detriment; (not long before August, 1914, "service pension" money was paid in Canada to men who, at the time of the Fenian raid, did no more than attend a few drills in their home towns, far from any fear of fighting!). Those who opposed the Act suggested that, while through it many men would be in comfort, there would be unfortunate cases of hardship among men who had neglected to protect themselves fully by the insurance offered; the Act's supporters answer that it is possible for all enlisted men to benefit by the provisions offered, and that if a man spends his money instead of investing it in insurance premiums it is his affair, for which he alone is responsible. By the Act, the Government makes thrift easy, remunerative, and, in part, compulsory for its men on service. It can do no more; providence must always bring its own punishment.

As yet, Canada has no Pensions Act. One will doubtless be considered by a future parliament. It will be an important law. General public opinion, as reflected by parliamentary representatives, ultimately determines the nature of Canadian legislation. Therefore, each of us who has Canada's well-being at heart should do what he can towards making universal among us a right appreciation of matters concerning naval and military pensions.

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