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THE DUTY OF A WAR PENSION

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A war pension is money owed by us all to a SAILOR, SOLDIER or his DEPENDENTS because of his DISABLEMENT or DEATH. The object of the pension is to ensure for the pensioner and his DEPENDENTS MAINTENANCE which he is unable to provide.

In the year following the Civil War there were 126,722 pensioners of the United States. They were paid annually fifteen and a half million dollars. Forty-four years later, the pensioners had increased to 946,914 persons. They received yearly pensions amounting to nearly one hundred and sixty-two million dollars. That, briefly, states the "pension scandal" of the United States. Though grave abuses exist, the scandal is not so great as the figures seem to indicate. The first law under which pensions were paid had many shortcomings, and failed to give due relief to those who suffered in the war of secession. More comprehensive measures were necessary and inevitable. Some of the measures adopted are sound; others, made possible by the improper use of political power, are ill-founded. Resentment at the injustice of the earlier pension laws did much to facilitate the introduction of abuses.

One result of the World War has been to give many men, who formerly felt nothing of it, a feeling of personal responsibility towards their community. The universal desire to compensate fairly those who suffered by their war service is a part of that feeling. When compensation is thought of, pension naturally suggests itself. But there has been much discussion, during the past generation, of pension scandals. For that reason, there is usually associated with our desire to compensate by fair pensions those disabled in the Great War, a feeling that war pensions are inevitably subject to abuse

and graft. So, there is everywhere a hope that pensions will compensate fairly for death and disablement and that abuses will be avoided by the wise drafting and wise administration of pension legislation.

In English-speaking communities, though laws may be inscribed in Statute Books, not written codes but public opinion decides almost from day to day the nature of the control which law enforces. To secure sound public action on any question by such communities, it is necessary for the public in general to have up-to-date knowledge of the question and an appreciation of its necessities. To secure good pension law and its proper administration we must fortify and guide our desire to deal fairly with fighting men by understanding what should be done for them and the manner and cost of doing it. The bill is a heavy one. Its payment will be a burden. In Canada, war pensions, apart from other benefits of similar intention, already cost each Canadian four dollars a year.

To-day, all democratic peoples hold that war is a social risk. When a social unit, a nation, is at war, each of its citizens is equally affected, equally liable for public service. Those who give public service do so not for themselves alone but for the society of which they are a part. Therefore, each citizen should share equally in the suffering which war brings to his nation. War may make citizens suffer in property or in person. Compensation for property loss lies outside the province of a war pension. A war pension compensates only for personal detriment.

A pension is but part of the compensation which is provided by the State on behalf of those who have suffered in their persons by death or disablement. Additional compensation is given in other ways. War disabilities, whether they appear during service or after discharge, are made as small as may be by medical and surgical treatment and by the use of artificial limbs or other appliances. Men who, by their disabilities, are unable to follow ordinary employment, are taught, in schools, shops and soldiers' settlements, the

vocation for which they are best fitted. Assistance in obtaining suitable employment in industry, agriculture or commerce, is given to individuals not only through employment agencies but by loans. By these measures, the economic effect of personal disablement and of the loss of habits occasioned through absence at the war are minimized. Similarly, training and opportunity of employment are offered for the dependents of men who have died. These things, in varying degree, are being done by each of the nations. That they are being done by peoples differing greatly in tradition and organization is a striking witness to their necessity and appropriateness.

War pension money is, then, a part of the compensation provided by a community for those of its citizens who have suffered personal detriment during war service. A war pension is not paid because of ordinary or exceptionally gallant services given in war; naval and military pay and allowances do that. A war pension does not compensate for economic loss through destruction of property, or interruption of business. A war pension compensates only for detriment, bodily or mental, to the persons of those who serve their country in war. The peace-time pensions of professional sailors and soldiers have a different basis. They are a part of the remuneration provided by the terms of their engagement in the navy or army.

A war pension is money owed to a *sailor*, *soldier* or his *dependents* because of his *disablement* or *death*. The object of the pension is to ensure for the pensioner and his dependents *maintenance* which he is unable to provide. The statement seems simple; but it leaves many things undecided. Let us ask ourselves questions suggested by the words printed in italics.

Who is a soldier? Should not those who were injured by hostile action while serving with the Y.M.C.A., or with the Women's Army Auxiliary Corps, receive pensions? Yet, they are neither sailors nor soldiers.

Who are dependents? Are all whom a soldier supported, or whom he would support were he able to do so,

eligible for a dependent's pension? Or, are pensions to be refused to those who are not nearly related to him or are able to support themselves? At present, the tendency is to pay pension, without question, to all whose actual dependency on a soldier can be shown to exist.

Must disablement or death, to give right to pension, be the direct result of naval or military service? It is often difficult, even during a man's service—sometimes it is impossible, to determine whether a casualty is or is not the result of that service. The difficulty is the greater since after a man's discharge a disability, caused by events which occurred during his service, may appear or be increased. Because of these difficulties, unless death or disablement is caused by a man's own deliberate wrongdoing, most nations grant pensions for all who die or are disabled during their war service. A strong reason for doing so is the national desirability of ensuring a healthy home to every worthy citizen and his family; by his service, the quality of a soldier's citizenship is proven.

What standard of maintenance does pension provide? The standard of maintenance which pension should ensure is, by most nations, considered to be that decent comfort for himself and his family which the labour of an unskilled but healthy and willing man can always secure in the general market for labour such as his. It is a wise decision. That standard of decent comfort makes it certain that the homes of former sailors and soldiers can be those of efficient citizens.

In war, public service may be required from every citizen. The accident of vocational skill, or of private income, or of military rank, should make no difference in the amount of pension paid to each of two former civilians who, drafted for service under the same law, while advancing side by side, suffer identical injuries from a single shell. Like disabilities entitle to like pension. In estimating pensionability the degree of injury to the soldier's person alone is considered;—not his earning power or his manner of living as a civilian. Apart from its undesirability, the administrative

difficulties of basing pensionability on earning power or on former habits are insurmountable. Actual attempts, in many cases, have shown it to be impossible to do so; on this continent few men have permanently settled occupations; again, it is not possible to determine what young soldiers who were students or apprentices would have earned had they not been disabled. The United States has decided that there shall be but one standard of maintenance for pensioned men, officers and privates alike. The United States is alone in giving a like pension for a like disability to men of all military ranks; in other countries, an officer receives a larger pension than does a private who suffers from an identical injury. In some cases it is so because the officer's higher pension is looked on as an incentive to good work and as a reward for responsibilities borne; in others, it is so because it is rightly held that officers and their dependents must receive the higher pensions to which they are entitled by the terms under which they engaged in the service.

What pension law should do is clear. It should distribute the cost of personal injuries so that no one of us may bear more than his share of the hardships which the death and maiming of thousands have brought to our people. The purpose of war pensions is to insure the individual against personal war risks; we all want the policies to be paid. The intention is simple. But the questions which have just been asked and, in part, answered, indicate that the drafting and administration of a law which will accomplish the effect desired are matters of great and detailed difficulty.

Let us, while bearing in mind all that has been said, re-read the definition of a pension and discuss points, suggested by it, which most require consideration.

War pensions—war risk insurance against personal injury—is an extension to the risks of war of loss-distributing methods familiar in ordinary business. Through war pensions, the joint responsibility of all citizens to share in damages incurred by individual citizens while giving war service is recognized. In doing so, the community of interest and

interdependence of each citizen in a commonwealth is again acknowledged. That community of interest is especially felt in closely-organized communities. Consequently, it is especially in the Old World that nations provide both pensions against the risks of war and, against the risks of peace, State insurance for death and ill-health.

Because it is often impossible to decide whether a disability is due to the risks of a soldier's war service or to the accustomed risks of existence which continue during his service, pensions are usually paid for all disabilities incurred during service. It is logical to do so in countries where State insurance against ill-health and death exist. The United States' system of War Risk Insurance—War Pensions—has a similar tendency. It differs from other pension systems in the arrangement by which a soldier, who is always protected against war risks by an adequate pension, may purchase insurance against death and disablement at normal rates. The insurance protects him both during his service and after his discharge. The plan is a sound one. It presents a means by which those who are accustomed to a high standard of living may arrange for an income larger than an ordinary pension in the event of their being disabled or killed; and it obviates the difficulties which often make it impossible to decide whether a casualty, appearing during service or after discharge, is or is not the result of war risk.

The difficulty of doing otherwise makes it justifiable to accept all detriments affecting a soldier during his service as being due to war risks and to pay pension in compensation for them. It is not justifiable to do so after his discharge. Yet, protection for discharged men must be provided against disabilities and death, the result of war risks, which may appear after service is ended. That protection may be provided by war pension, by insurance services, or by both. It has been suggested that it should be possible, at a soldier's discharge, to make an estimate of any reduced expectation of life or of any increased susceptibility to ill-health and accident and to pay him a proportionately increased pension.

It cannot be done. To attempt to do so would place a task of prophecy, impossible of fulfillment, upon the physicians and surgeons appointed to make the estimate. Attempts to protect men by pension against war-caused detriment appearing after discharge are hampered by the impossibility of determining whether some disabling conditions do or do not result from service. Disagreement and dissatisfaction are, therefore, inevitable under a system which attempts to do so. If the attempt is made, pensions will be granted in all doubtful cases as well as through political pressure in some that are not doubtful, and public money will be paid to men who suffer from disabilities in no wise connected with their services. It is simpler, and cheaper, to pension men at discharge for disabilities then apparent in them and to offer them insurance at normal rates against the appearance of additional disabilities. Insurance may be given either by the Government or by private companies. In whatever way it is provided, disabled men should be able to purchase appropriately limited amounts of insurance against life risks and industrial and personal accident at normal rates irrespective of any lessened expectation of life or of greater susceptibility to ill-health or accident which may exist in them. The body administering pensions must be closely in touch with the administration of any insurance service provided for men after their discharge. Indeed, since war pensions are State insurance against war risks, war risk insurance might well be grouped with all other forms of State-provided personal insurance under a single administrative body.

Proven dependency, almost invariably, should entitle to pension. Legal right to support often fails to indicate those whom a pensioner would support; experience shows that many soldiers have never been legally married to the wives whom they maintain. To prevent abuse, some pension laws prohibit the granting of pensions to certain categories of persons. As a rule, such prohibitions are unwise. There are always exceptional cases in which a prohibition works hardship, unless exceptional means of giving relief are pro-

vided. To illustrate this point let us consider three cases. In order to prevent brothers and sisters who are able to support themselves from claiming dependency it has been held that pensions should not be paid to brothers and sisters who have reached adult age. This would prevent pension from being granted to the crippled sister of a sergeant, killed in the war, who had supported her until she was 35, and had enlisted believing that a pension would safeguard her should he die. In order to prevent pensioners who are nearing death from being married to secure pension for a surviving widow, it has been held that women who marry a man subsequent to the incurrance of his disability should not be pensionable if that disability subsequently causes her husband's death. This would deny pension to a woman who married a legless pensioner and bore him children, if he died after an operation necessitated by a recurrence of inflammation in his stump. His widow and children would receive no pension; but their husband and father died as a result of injuries incurred in the war. In order to prevent parents, who should be able to support themselves, from claiming dependence, it has been held that pension should not be payable to parents of pensioners who are already receiving pension for a wife and children. This would prevent a disabled man from giving his father and mother the hospitality which the fireside of a sound man can always offer aged parents. The factors which influence the establishment of dependency are too varied to be reduced to definitions. Exceptions, where hardships would be inflicted, are certain to result from any attempt to do so. It is better to adopt a general principle,—to decide that where dependency is proven, pension is payable and to secure the wise application of that principle by an efficient administration of pension law.

The pension paid to disabled men varies in amount in accordance with the degree of disability existing in them. In estimating the degree of a disability no consideration is given to a man's age, previous earnings, or specialized technical ability. Consideration is given only to the pension

applicant's inability to do things which he is unable to do because of events occurring during his service. The physical and mental condition of a sailor or soldier is established by medical examinations made at his enlistment, at his discharge, and whenever it is necessary to do so for pension purposes. At these examinations the extent of any disability is estimated. In order to assist and guide the physicians and surgeons who estimate the extent of disabilities, Disability Tables have been drafted. These tables are based upon the practice of old pension administrations, upon judgments from all parts of the world in industrial accident cases, and upon experience of what has actually happened to men disabled in civilian life who, thrown on their own resources, have attempted to maintain themselves by their own labour. The material upon which the tables are based is insufficient. Some of the values given in the tables are certainly wrong. Nevertheless, as a whole, the tables are reliable. They are essential in order to secure uniformity among surgeons in their estimation of the degrees of disability resulting from identical injuries.

The values given in a Disability Table should be based, not upon precedent, but upon the actual experience, by each pensioning nation, of exactly what men suffering from given disabilities can do. To secure sound values, the Disability Table should be maintained by the pensioning authority and be corrected, as necessity arose, in accordance with actual experience of the success in civil life of disabled pensioners. As has been said, some of the values given by existing tables are certainly wrong. For example, a man who loses one eye does not lose half of his capacity; it is wrong to say that the loss of one eye entails a disability of 50 per cent. An estimate of 20 per cent would be more nearly accurate.

The nature and combinations of injuries may vary infinitely. Consequently, no Table of Disabilities can give a percentage of disability for every possible injury or combination of injuries. In a Disability Table certain injuries, such as the loss of both eyes, both arms, both legs, are taken as being totally disabling; they are listed as entailing a

disability of 100 per cent. Less grave injuries, such as the whole or partial loss of use of an eye, or of an arm, or of a leg, cause disabilities of less than 100 per cent. To say that an injury produces a disability of 100 per cent means that it produces a disability equivalent to that caused by the loss of, let us say, two legs. It does not mean that the man who is said to be totally disabled is unable to work and to contribute to his own support. Most blind men earn little or nothing; therefore, blindness is said to cause a disability of 100 per cent. Exceptionally, by determination and industry, a blind man earns much. The exceptional income earned by a disabled man of exceptional merit is his. That he earns it is not considered in the estimation of his disability; the percentage of total disability present in him is determined, in accordance with the Disability Table, by the extent of the inability to do things occasioned by his damaged body and mind. If in spite of his disability he earns, his earnings are the reward of his exceptional industry and determination and his pension is uninfluenced by them.

When the extent of a disability, or combination of disabilities, not stated in the Disability Table is estimated, a comparison is made between the inability to do things entailed by some injury named in the list and by the injury which is in question. By that comparison, an estimate of the percentage of disability existing in the case under consideration is arrived at. The extent of the disability at first caused by a given injury diminishes when the injured man becomes accustomed—accommodated—to his injury. For example, the absence of an arm entails a greater percentage of disability during the first months after the loss than it does later. Similarly, the pensions awarded at first for many disabilities are later reduced. Men who are past middle-age and those of unadaptable temperament sometimes cannot accommodate themselves to their disabled condition or do not do so as rapidly as is done by the average man; cautious consideration must be given to this fact in making allowance for the period of accommodation.

In estimating for pension purposes the *extent of disability* resulting from a war injury, the damage done to the body and mind of the pension claimant is alone considered; consideration is not given to the loss of earning power resulting from the injury. In estimating, for the administration of a Workmen's Compensation Act, the extent of disability existing in a man injured in an industrial accident, consideration is given, in determining the *amount of compensation* to be paid, to the past and possible future earnings of the injured man. In the administration of pensions the number of dollars as pension for total disability is set by the accepted standard of decent comfort. The physician, in estimating the extent of the disability existing in an applicant for pension, considers only the amount of incapacity produced in the human machine, which he is examining, by the injuries which it has received. Sound men are able to do many things. If a man is disabled, one or more of his abilities is lost, or lessened. It is for the loss, or lessening, of ability to walk, to handle, to see, to hear, and so on, that pensions are paid. There is an obligation upon a disabled man, as upon all citizens, to use the ability which remains to him. That ability, coupled with a pension compensating for his disability, permits the pensioner to obtain the decent comfort for himself and his dependents which it is the intention of pension law to secure to him. An injury disables either through making the performance of a normal action impossible, or through making it inadvisable for a man to engage in certain occupations; watch-making is impossible for a man without hands; it is inadvisable for a man with a damaged heart to engage in heavy labour or for one whose disfigurement is repulsive to act as a salesman.

If a disability is wilfully self-inflicted, pension is not payable. Society owes nothing to a man who has made himself an inefficient soldier or citizen by his own deliberate, unsocial action. Similarly, if a man refuses to accept reasonably undangerous and unpainful treatment by which his disability may be removed or reduced, he should receive no

pension. The removable disability persists through his refusal to accept appropriate treatment. Nevertheless, for social reasons, it is desirable that relief should be given to the necessitous dependents of a man to whom pension is refused for these reasons.

Conceivably, disabilities might be arranged according to their severity in an infinite number of gradations; actually the degree of an injured man's detriment is estimated in percentages of total disability. The hundred grades so set are, for convenience of administration, usually grouped in fives; and though disabilities vary they receive a pension of the same class unless there is a difference of five per cent between them. If classes covering a range of less than five per cent are established, administration becomes meticulous and irksome; if a greater range is used, men with too obviously unequal disabilities receive equal pensions.

If a totally disabled man requires the constant, or periodical, services of an attendant, an allowance for assistance is made to him for that purpose and is added to his pension.

The amount of money which will secure decent comfort for a totally disabled man can be determined, from time to time, with sufficient accuracy by referring to existing costs of living. The object of the pension is to ensure to pensioners, homes which will permit those living in them to be efficient citizens. In a sound community, a healthy labourer, without any special ability, can provide such a home for himself and his family. Therefore, the object of a pension will be obtained by a sound community if the amount of the pension paid to a totally disabled man, who is presumably unable to contribute to his own maintenance, is equal to the remuneration which a healthy labourer commands. If a Government pays, from the taxes of its citizens, a sum greater than this to soldiers by way of pensions, it makes of them a privileged class. It makes of them a class who live at a higher standard than do the majority of those whose taxes support them. Under such an arrangement a civilian becomes a helot; helotism is healthy for no State.

Since the number of dollars which will purchase the things—food, shelter, clothing, education, and recreation—necessary for decent comfort varies, from time to time, it is necessary that the amount given to a totally disabled pensioner should be revised periodically in accordance with changes in the cost of living. In determining the cost of living, a general average of the whole community should be taken, and the amount of pension should be based neither upon the highest cost of living in a large city nor upon the lowest cost in a backward, rural, area.

The pensions paid by some of the allied nations are insufficient to secure a decent livelihood for men who left their recently-made American homes to fight in the armies of their motherland and are now returning disabled. The pensions paid by Canada and the United States are more than sufficient to secure decent comfort to those who leave this continent to become permanent residents of places where living is cheaper than it is here. It would be in accordance with the principles on which pension law is founded if we increased the pensions of those pensioners of allied countries who are resident with us to the amount which is considered necessary to secure decent comfort for our own men. Conversely, the amount of pension paid to our pensioners who leave us to live elsewhere should be reduced to an amount sufficient to secure decent comfort in the place of their residence.

The principles which should frame pension laws are clear. War pensions provide maintenance for those who are unable to maintain themselves. Those who incur disabilities during war service, and their dependents, are owed that maintenance. The standard of maintenance provided by a pension is the decent comfort commanded by the labour of a normal man who has no specialized ability. The amount of pension is determined by the degree of the inability of the sailor or soldier in respect of whom pension is granted to provide maintenance for himself and his dependents. The amount of pension is also determined by the current cost of the

commodities and services which together constitute decent comfort. By instructing an executive possessing adequate powers to act on this statement of general principles, sound administration of war pensions might be secured.

There are two widely divergent policies in conducting matters of public administration. One policy is to act when and as popular insistence impels. The other is to lay down in advance a definite plan and to act in accordance with it. As a rule, men who speak English live first and afterwards formulate their rules for living; their law is based upon the precedents established by past judgments. The mind of the Continental prefers to make rules for living first and to live in accordance with those rules; his law finds expression in a code by which cases are judged. The pension laws of France, England, the United States, and Canada have much in common; but the French, the most definitely, have stated the principles upon which their law is based. It would aid the avoidance of abuse if the principles cited in this article were accepted, as its basis, by pension law on this continent as they already are accepted, in part, by France.

There is objection to stating so definite a policy by those who are confirmed in the practical wisdom of leaving well enough alone and of legislating only when clamor is insistent. A suggestion that a policy of opportunism costs less than a comprehensive plan is often a part of their objection. The contrary is the case. A definite plan, implanted in the public mind, imposes limits upon future legislation. The principles advocated in this article supply a plan for pensions that is reasonable and unextravagant. The pension scandal of the United States shows how nearly without limits the demands of unrestricted opportunity may be. An attitude of opportunism towards pension legislation is especially dangerous. Obviously, pensions are money taken from all the members of a community for the benefit of some of the members of that community. It is to the interest of those who receive them that pensions should be increased. Therefore, those who have served, apart from every other cementing tie, have an

unbreakable, compacting and unifying interest. In Canada, those who served, with their dependents, under the existing distribution of the franchise comprise about one-fifth to one-seventh of the voters. For years to come, many of their fellow-citizens, though in diminishing numbers, will give them sympathy and assistance in efforts to better their condition. If the right to compensation for war sufferings is met by comprehensive and adequate measures, there will be no basis or general sympathy either among veterans or the general public for such a movement as, in the United States, resulted in the passing of pensions legislation of unjustifiable generosity. If there is no definite scheme based on definite principles the self-interest of soldiers will inevitably lead to interested demands as opportunity affords. This will result in antagonism between soldiers and non-soldiers. At the end of the Civil War, the pension scheme was inadequate. Twenty years later the veterans, organized in the Grand Army of the Republic, were a dominating factor in the political life of the United States. The votes of the G.A.R. coerced successive administrations to acts conferring unnecessary pension benefits upon practically all who served. The best means, in every country, of forestalling a similar situation after this war, is to adopt sound principles for pension law and to empower a competent pensioning body to act on those principles in its administrative practice.

In a country which accepts the majority of its citizens' voices as the highest authority, the power of final decision must remain with the elected representatives of the people. But, under a form of government which permits the pressure of personal interest to be brought so immediately upon administrators, it is often advisable to place officials responsible for the execution of a definite public service beyond the effect of any influence which might tend to deflect them from an exact realization of the responsibility entrusted to them. Also, where prompt action is the essence of efficient service as it is with pensions, it has been found advisable to entrust the administration of important public matters to hands

that are untrammelled by the red tape of governments. For these reasons, war pensions should be the province of an important, administrative and advisory body of Commissioners. The functions of the Commissioners are, in part, judicial. As for Judges, the terms of their appointment should secure in them understanding and impartiality.

A Board of three Commissioners appointed to administer war pensions should be formed of pensioners who have given distinguished war service. They should be made independent of partisan control by sufficient remuneration and by making them removable only by joint action of both Legislative Houses. The Board's authority over all questions of pensions administration should be absolute. While the making of law is the function of legislative bodies, the Pension Commissioners should be consulted and their advice should be heard before any measure affecting pensions becomes law. In order that as little as possible may be left to their unguided decision, they should recommend to the Government for enactment, as it becomes possible to do so, concrete legislation which their codified experience has shown them to be necessary. The Board should, as necessity arose, and guided always by the intention expressed in the general principles of pension law, recommend changes in the Disability Table and in the amount of pension made necessary by variation in the cost of the standard of living accepted as constituting decent comfort. By such an arrangement the needs of pensioners would always receive prompt relief from appropriate laws.

In the administration of pensions, the Commissioners must be supported by a law permitting the imposition of severe penalties for attempted pension fraud. They require the services of an adequate staff, well-paid and maintained in efficiency by modern business methods. They require offices appropriate in design and sufficient in space. Because they have more to do with discharged men than has any other department of Government they should have the custody and control of all of the official records of former sailors and

soldiers. In order to make certain that the money paid to a pensioner, as the head of his family, or, if he is dead, paid to his dependents, is fulfilling the purposes for which it is granted and is providing the decent comfort for which it is adequate, pensioners should be visited periodically. If the money is being improperly spent, its proper expenditure should be made certain. If necessary, guardians for minors and incompetents should be appointed or actual assistance and instruction be given to those whose failure to secure decent comfort is due to avoidable causes such as ignorance and household mismanagement. Prompt and acceptable service of this nature can only be given through local organizations. Branch offices of the Pension Board should have an intimate knowledge of their field and employ professional social service workers; those who give assistance and instruction in social matters must receive professional training in their work exactly as a nurse receives training in the care of those who are ill. The visitors and social service workers of branch pension offices must be prepared to do everything, from straightening out a matrimonial tangle to finding a job or nursing a baby. Since it may be necessary to consider such intimate details of family life, pensions administration can only be satisfactory if a wide measure of responsibility is vested in the local agents who actually come in contact with pensioners. Nevertheless, while immediate action should often be taken upon decisions made locally, all local action must be subject to the control of a central office where the power of veto and final decision must always remain. It is only through such a control that uniformity and impartiality can be secured in the administration of pensions.

Careful records must be kept of each pensioner, not only to make certain that decent comfort is secured, but to gather information upon which to base the conduct of pension administration. It is only by a knowledge of what actually does happen to disabled men that the values set by the Disability Table upon the disabilities from which they suffer can be controlled. It is only by a knowledge of the con-

ditions in which pensioners are living that the Pension Commissioners can satisfy themselves that the pensions granted are sufficient in amount. For another reason, the keeping of careful records of pensioners is desirable. Persons of all ages and both sexes in every class of community are pensioners. Accurate registration of their deaths, births and marriages, which must be made for pensioning purposes, will present information of great interest for the whole community, and that especially for areas where the compilation of vital statistics is lax.

Good advertising is very necessary for success in dealing with pensions. Sound pension legislation can be enacted and enforced only if public opinion accepts it. The offices administering pensions can work successfully only if they and their work are widely known and recognized as good. To secure and maintain a sound national knowledge of pensions and of their administration is an important function of a Board of Pension Commissioners. If their work is to be successful they must make the average citizen believe that the plan of pensions is good and that it is being well handled. The best advertisement is work well done; no effort could secure the common man's approval for a system which permitted injustices so glaring as those alluded to above. But in addition to good work, made possible by sound legislation and efficient administrative organization, every form of wise publicity should be employed. By words, spoken and written, by pictures, as well as by satisfied pensioners, it should come to pass that the word "pension" suggests to every citizen, not a source of disorder and restless suspicion, but a just, familiar and smoothly-working means of discharging a definite public debt.

While pension is the most familiar of the methods by which returning sailors and soldiers are assured an independent position in civilian life, it is but one of the measures established for that purpose. From the nature of its functions, the body administering pensions must be in constant touch with pensioners long after their daily dependence

upon departments giving them medical attention, vocational training or assistance in finding employment has ceased. For that reason, it is advisable that all of the agencies by which the community liquidates its debt to those who died or have been disabled in the war, should gradually pass to the administrative control of the body administering pensions. In doing so very desirable co-ordination will be secured and conflict between governmental departments will be avoided. The word "all" is used advisedly. In some countries, private and semi-official societies publicly solicit subscriptions and distribute assistance to persons who suffered in the war and who cannot, under existing laws, be relieved by governmental pensioning bodies. Such a situation is inadmissible. There is no place for private charity in a plan of relief for war-caused hardship.

In conclusion, let it be repeated: satisfactory pensioning depends upon public realization of the principles underlying pensions, and upon efficient application of those principles. Essential to efficient administration are unhampered control by a central office and the maintenance of close personal touch with each individual pensioner by branch offices.

The work of pension administration cannot be definitely and finally charted; each day brings a pensioning body new troubles, new problems to be solved. War pensions must be governed by general principles; attempts at inelastic codification inevitably cause disastrous errors in the refusal or award of pension.

