

(Printed by order of the Pensions and Disabilities Board)

# War Pensions

AND THE

## Care of Disabled Soldiers

Address before the Patriotic As-  
sociation on Tuesday, October  
10th, 1916

BY

**Hon. P. T. McGrath, LL.D.**

(President Legislative Council)

Hon. Secretary Finance Committee

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Chairman Pensions and Disabilities Board

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Evening Herald Office Print, 14 and 16 Prescott Street

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St. John's Newfoundland,  
October 11, 1916.

The special meeting of the Patriotic Association called for last night, to receive a report from Hon. P. T. McGrath—who had been in Canada for the past six weeks and had given much of his time while there to an investigation, without cost to the Association, of Canada's measures for dealing with her returned soldiers and for the pensioning of those disabled by the war and their dependents—on Canada's plans in these directions, was largely attended. His Excellency Sir W. E. Davidson, K. C. M. G., Governor of the Colony, and President of the Association occupied the chair, and was supported by His Lordship the Bishop of Newfoundland; Hon. Sir William Horwood, Chief Justice; Rt. Hon. Sir E. P. Morris, Prime Minister; Dr. W. F. Lloyd, Leader Opposition; and Sir Joseph Outerbridge (Deputy Chairman), while present also were the members of the Committee of the Women's Patriotic Association, organized for the reception of returned soldiers, namely, Lady Davidson, Lady Horwood, Lady Outerbridge, Mesdames J. Browning, J. A. Clift, L. Paterson, C. P. Ayre, T. J. Edens and Miss Shea.

After some preliminary business had been transacted, His Excellency called on Mr. McGrath to make his report, which he did as follows:

### Introductory

Your Excellency, Your Lordship,  
Ladies and Gentlemen:—

I am not reading any formal written report to you this evening. I have not had time since my return to draft one, and I have also felt that in view of the number and variety of the issues into which this general question divides itself, and of the frequency of references to published material that I have to make, it would, perhaps, be better if I reserved to myself the freedom which an impromptu address would afford. I therefore ask your indulgence

while I endeavor to tell my story without any more than the mere notes I have made, promising you that I shall try to curtail my remarks as much as possible. I would also explain that the material I have in this suit case is not as formidable as it looks. Of these documents I have but one copy, and to avoid mutilating the publications, as they are intended to be preserved as a record, I have brought them along and will read from them what is necessary.

Before dealing with the subject directly, may I emphasize that one of

the facts to be remembered in connection, not alone with this Colony's participation in the war, but with that of every other country so engaged, is the cost which any well-ordered system of pensioning and caring for disabled soldiers is certain to involve. Therefore, it is important that our people should fully realize what a pension policy and its accessories may comprehend, and when I say we may to-night be taking the first steps towards what probably may represent an annual outlay, for a great number of years, of perhaps a quarter-million dollars, it will, I think, be agreed that it is highly desirable we should know where we are and whither tending; that we should carefully weigh these problems and that we should reach a decision deliberately and purposefully, because once reached, it will not be easy, even if we were so inclined, to withdraw from it.

## (1) Pensions

The matter of pensions has been given much study in all Allied countries, and the amount of literature extant in relation thereto is many times that which I have brought here this evening. Each country has endeavored to solve the problem according to its own peculiar lights, and the difficulties with which it bristles for our own little island were speedily brought home to those of us who had to do with the financial aspects of the war administration. When the Committee dealing with Patriotic Fund problems, which had also to undertake the relieving of the dependants of those who perished in the war, from amongst our soldiers and sailors, was confronted with the practical task of providing assistance, the question was continually arising, first, with regard to the men who died and left families, as to what relief they should have;

and second, with regard to those who came back disabled, as to what consideration they were entitled to? This was because every man's case had its own special features and had to be dealt with accordingly. There were unmarried men with parents or other relatives, there were married men with wives and children, there were married and unmarried men helping to support helpless kindred at home; and where men had died, the claims of all these elements had to be considered; while similarly, when men came back disabled, the claims of those for whom they were bread-winners had to be considered, and the degree of efficiency remaining with the men themselves, had to be taken into account.

### AS TO NAVAL RESERVE CASES

With reference to Naval Reservists who fell while in active service, it will suffice to say that from the outset the British Admiralty provided for the dependants of such men, a weekly allowance for a period of six months, from the date of the announcement of the death of the reservist, equal to the allotment from his pay which the man had made to his dependants and to the separation allowance which the Admiralty had granted to supplement his own personal provision for them. Later we were notified, with reference to the widows and children of deceased navymen, that the Admiralty would provide for them out of naval pension funds according to a scheme to be formulated, and about the same time the decision was reached by the naval authorities to extend for an indefinite period, to other dependants, the sums previously continued for twenty-six weeks. Beyond that time we have had nothing more of an official character, but pensions are being paid to the widows and children, and the Admiralty allotment is being continued to others,

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while in cases where this provision, in one or other of its forms, is not considered sufficient, the Patriotic Fund has supplied additional help, and by this means the families of all Newfoundland Reservists who have sought help, or whom we have had any reason to think needed help, have been cared for.

#### AS TO REGIMENT CASES

Next, with regard to the men of our own Regiment, the position is that, in the case of any man who made an allotment to his family and who has died on active service, the allotment was continued in all cases where there was reason to believe that the circumstances of the family called for this provision. It followed, then, that no family which had been content with the amount received from the allotment made by a soldier, was left in any worse position, financially, because of his death; but where any further help was needed it was provided by the Patriotic Fund trustees in the same manner as provision was made for the dependants of the navymen; and therefore, as in the case of the former class, no dependants of any man of the Newfoundland Regiment have suffered serious want thru any laxity on the part of the authorities in the way of making financial provision for their relief.

#### AS TO "PENSIONABLE" CASES

But, of course, all the time there was pressing the question of pensions, and not alone of pensions in the larger aspect, but of the application of the principle of pensions to the particular cases that were arising from week to week. Early in 1915 the Finance Committee appointed a sub-committee, with Hon. John Harvey as Chairman, to go into the whole question of pensions; and this sub-committee held several meetings, dealt with this matter as fully as the information then available per-

mitted, and made a report to the general Finance Committee in due course. The latter Committee, after considering the recommendations at several meetings, made some changes; and in turn the matter came before this Patriotic Association, when with other changes, the proposals were adopted, and then submitted to the Government for action. The Government, I understand, considered that further information should be sought in various directions, besides which there was the fact that, as the original pension scheme was based upon the Canadian pension regulations, and as there was reason to think these would be altered, it was felt desirable not to proceed further with the matter in the meantime. Moreover, even with any schedule of pensions arranged, it was necessary that a great deal of information should be obtained as to how these pension rates were to be applied, and there seemed no way of getting at this knowledge within the Colony.

#### INQUIRY MADE IN CANADA

Therefore, as I had been somewhat closely associated with the problem in all its stages, and as I was about to take a vacation in Canada last year, I offered to put in some time at Ottawa and elicit what information I could. Your Excellency was kind enough to furnish me with introductions to His Royal Highness the Duke of Connaught, through the medium of which I was able to obtain access to all the channels of information possessed by the Dominion; but when I began my inquiries I found that the Canadians were only organizing their pension department, that their pension authorities had dealt with but a few hundred cases and were in a condition of uncertainty as to their future, because it was widely recognized that

the existing pension scheme would have to be amended and nobody knew what would be the outcome, and consequently, it would be unsafe to rely too much on what was being done at Ottawa just then.

## American Pensions

I therefore determined that I would go down to Washington and look into the American pension system and learn if there was anything in it which could be advantageously used by us; and I was fortunate not alone in obtaining an opportunity to study the system at close range, but also to witness the 50th "encampment" or assemblage of the Grand Army of the Republic—veterans of the great Civil War struggle of half-a-century ago.

I propose now to devote a few minutes to a description of the American pension system, because it is on this system that the British, Canadian and Australian pension schemes, which we may regard ourselves as justified in adopting more or less as standards, are based. In the United States there are two classes of war pensions in operation to-day—disability pensions and service pensions. The former are pensions paid to men who were disabled by wounds, injuries, or illnesses sustained in the Civil War. The latter are pensions granted to all men who served in the Civil War, of 62 years or over, even if not disabled at all. The latter pensions, of course, are only of modern growth and are based on the principle that a man over 62 is, in the natural course of things, unable to earn a full livelihood.

### HOW THEY HAVE INCREASED.

After the American Civil War ended, when the country was in an impoverished condition following up-

on four years of this struggle, the principle of pensioning disabled soldiers was recognized, but the pension was very small. For instance, a man with both hands gone, which is classed as a total disability, received a pension of only \$8 a month. Three or four years later, the country's condition improving and the ex-soldiers having organized themselves into the Association known as "The Grand Army of the Republic," which exercised an important influence in all public matters, the rate for a man so disabled was increased to \$25 a month. About twenty years later a further advance was made to \$50 a month. Still later it was made to \$75 a month, and to-day such a man receives a pension of \$100 a month. For lesser disabilities there are varying scales which differ with the rank of the pensioner. The standard is a "disability equivalent to ankylosis or rigidity of the wrist," which for an ordinary private is \$8 a month, running up to \$30 a month for a Lieutenant-Colonel or officer of higher rank. Loss of an eye brings \$17 a month; loss of a sight of an eye brings \$12 a month; total deafness of one ear brings \$10; of both ears \$27.

### PENSIONS FOR SERVICE

Next, with regard to service pensions, the provision increases in the first place with the man's age, and in the second place with his time of service. No man is eligible for such a pension unless he served at least 90 days, and here is how the system works out:

A man of 62 years or over, who served three months, gets \$13 a month; who served six months gets \$13.50; who served a year gets \$14; who served a year and a half gets \$14.50; two years, \$15.00; two and a half years, \$15.50; three years, \$16 a month. A man of 66 years or over advances from \$15.00 in the same way to \$19.00. A man of 70

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years or over advances from \$18.00 to \$25.00; the increase being a dollar to a dollar and a half per period in his case, and a man of 75 years or over advances from \$21.00 to \$30.00 in the like ratio.

Pensions are also paid to the widows and minor children of American soldiers at the rate of \$20 per month for widows; for children at the rate of \$2 per month; and all army nurses who served six months or more, are entitled to a pension of \$12 a month. The report for 1915 of the Commissioner of Pensions, Mr. Salzgaber (by whom, I might say, I was afforded the fullest facilities for my inquiry, and also by his subordinates), shows that the total number of individual enlistments on the Union side during the Civil War is counted at 2,213,365; and assuming that all the survivors are now on the pension roll, these amount to 396,370. In other words, there are still nearly 20 per cent. of the American ex-soldiers alive and on pension half a century after the end of the war. In addition to the soldier pensioners, the list is swollen thru widows and other dependents, so that, on the 30th of June, 1915, there were on the American pension roll 748,147 persons. This was the first year since the Civil War that there was a decrease in the number on the roll, the total the previous year being 785,239. For the fiscal year 1915 the pension payments amounted to \$165,518,000, against \$172,417,000 the previous year. In order to give an idea of what this pension problem may represent to this Colony, I might say that there are almost 300,000 widows drawing pensions from the United States and there are still 167 minor children.

I have brought back with me copies of the twenty-one different classes of forms provided by the United States government in connection

with the administration of its pension laws covering every conceivable class of claimant, from the soldier himself down to the man who may in some far-off day have advanced him some money on account of prospective pensions, and now asks to be reimbursed therefor.

I table these, and also the Reports of the Commissioner of Pensions for 1914, and for 1915, a volume of the U. S. Pension Laws, the Regulations of the U. S. Pension Bureau and various other publications bearing on this subject.

#### HELP BESIDES MONEY GRANTS

I should add that in addition to the pension given him, every American soldier who lost a limb gets a new one every three years at the Government's expense, or if he waives his claim to a new limb he gets a money grant equivalent to its cost, and also to the cost of transport from his home to the nearest place where he can get such a limb. Moreover, preference is given to ex-soldiers in the filling of Governmental positions for which they are suited. Also ten "National Soldiers' Homes" are established in different parts of the Union, where old soldiers, who have no one to care for them, are housed, fed, and provided with medical attendance, etc.; free, and partial pensions also. Moreover, there are thirty smaller homes maintained by the Northern States, that is those who fought for the Union in the Civil War, and the Federal Government at Washington pays \$100 a year towards the maintenance of every inmate in these institutions. The nearest to us is one at Augusta, Maine, through which city I passed a few days ago, and where I gained much information regarding it, which I will put in but will not read.

In the United States every claim for pensions passes before three groups of scrutineers before it is

confirmed, and a Board of three doctors examines every claimant and reports upon his case before an award is made.

#### CRITICISMS OF AMERICAN PENSION LAWS

I think that, perhaps, I ought not pass from this phase of the subject without observing that in many quarters the amount of the annual Pension Bill of the United States is regarded as a monumental evidence of graft and corruption. The Canadian authorities, in considering their pension problem, appointed Surgeon-Colonel J. J. Adami, of the Canadian Army Medical Corps, to investigate the American pension scheme, and he wrote a report thereon of which I have a copy here, the title of which is "A Memorandum Upon the Civil War Pensions Evil in the United States." Now, I do not agree with the description of the American pensions as an "evil." I do not think it is wrong for a great rich country like America to pension her soldiers adequately, or even generously; but the point we ought to remember is that what the United States is doing to-day, after having enjoyed fifty years of unbroken peace, is hardly the standard we can afford to apply in starting a pension scheme, in the very middle, as we are, of the greatest war in history. Therefore, I will read one or two clauses from Mr. Adami's report which will show what has happened in America:

"A British soldier is granted a pension for two causes only, either length of service or permanent disability. For such disabilities an English Captain is granted £100, an American private £120 (600 dollars.) The maximum pension granted to a British private is (I believe) £3.10.0 per month, to an American private, a survivor of the Civil War, £20 per month. In 1879 a law was

"passed granting arrearages to all original invalid pensioners, i.e., they were to receive the amount of full pensions to date not, as previously, from the time when the original pension was granted but from the day of the infliction of their disability, if they made application before the first of June, 1881. As a result pension expenditure rose from \$33,000,000 in 1879 to \$50,000,000 in 1880. In 1888 the same principle was applied to all widows' pensions. A widow whose husband died in 1863 if she applied in 1915 would be granted arrearage of full pay for fifty-two years. Prior to 1890 pensions were only granted to those disabled while in service. By the law of June, 1890, every disabled soldier could qualify irrespective of whether the disability was acquired in service or not. Old age now became an adequate claim for pension. As a result the expenditure rose from \$86,000,000 in 1890 to \$157,000,000 in 1893. From 1890 onwards for many years a force of 200 clerks was employed at the Pension Bureau, collating documents and investigating claims. With all this there were frauds on a gigantic scale; the evolution of a professional class of claim agents, unscrupulous lawyers who forged documents and divided pension grants with successful applicants; claim doctors who made out false medical certificates; forgery, perjury, pensions drawn after death, impersonation of widows, concealment of marriage, illicit relationships maintained in place of marriage, these were all rampant. A Canadian colleague has reported to me the case of a woman in his district whom he exposed, who married and buried three Civil War survivors in succession and for long years drew widows' pensions for all three. Finally the scandal became so great that with relief the Sherman law was passed by Congress, granting pensions to every surviving participant in the Civil War, whether disabled or whole, and to their dependents. The pension disbursements reached a maximum in 1913—\$176,714,907—this sum including some \$15,000,000 for pensioners in the Spanish-American war and other sources."



## British Pensions.

I will turn now to the subject of British pensions, and in doing so would ask you to recall that the press despatches to-day indicate that one of the first questions to be considered at the opening of the British Parliament to-morrow will be that of the administration of military and naval pensions, regarding which it is alleged that there is grave dissatisfaction in the Mother Country. As a historical circumstance, it is worthy of note that the British Empire never paid pensions, in the large way we now understand the question, in any war until the Boer War. Prior to that the battle-scarred soldier had to end his day in a work house, or worse, after subsisting on a miserable pittance if he was not fortunate enough to get into Chelsea Hospital, a home for aged soldiers, and the British bluejacket suffered similarly unless he found harborage in Greenwich Hospital, a similar institution for bluejackets. Small pensions, it is true, were granted prior to that, but only for long service or for special reasons and the bulk of the war-broken veterans of the British Empire were given no support; evoking Kipling's scornful lines on the Balaclava heroes:

"Our children's children are hipping  
to honor the charge they made.  
"But we leave to the streets and the  
workhouse the last of the Light  
Brigade."

Sixteen years ago, in the Boer War period, however, public sentiment compelled the provision of pensions, tho of comparatively small amounts and the Canadian soldiers who fought in the Boer War shared in these pensions from the British Ex-

chequer and not from the Canadian Treasury. They were employed as part of the British Army and were given the British Army pension.

### PENSIONS OF PRESENT WAR

When the present war opened, however, the matter of pensions was one of the first that pressed for consideration, and the heads of the War Office and Admiralty issued a White Paper on the 9th of November, 1914, which provided that pensions should be granted to soldiers and navymen on the basis of 16s. 6d. a week for total disablement for married men without children, and 14s. a week for unmarried men, while in cases where there were children, the amount could run up to 23 shillings. Pensions were also paid to widows and other dependants on the following scale—rising from 7s. 6d. a week for a widow without children to 20s. a week for a widow with four children; the pension for boys ceasing at 14 and for girls at 16, while in the case of motherless children 5s. a week would be paid for the first three, and four shillings a week for each child in excess of three. I am not dealing with the pensions paid to higher ranks than privates or their dependents, the provision, of course, was made for them on a proportionately larger scale.

This White Paper was received by the British press and public with such an outburst of complaint that the Government promptly decided that something further would have to be done. Accordingly the next week Premier Asquith gave notice for the appointment of a Committee of the House of Commons to consider the whole question of pensions. This was discussed in the sitting of Nov 18, when a very lengthy and comprehensive address was made by Mr. Hayes-Fisher, who is regarded as the best authority in Parliament

on this problem in all its aspects. I do not propose to read his speech, but I table the Hansard containing it, for reference. Mr. Fisher, speaking out of the wealth of his experience gained in the administration of various Patriotic Funds and similar public trusts, analyzed the question in all its aspect and furnished the House with a mass of interesting material. As a result of the debate, a Committee was appointed with Mr. Bonar Law as Chairman, and his associates representing all parties in Parliament. This Committee sat until the following 14th of April and took evidence, which is embodied in this voluminous Blue Book which I next table. As you will see, it is a volume of nearly 300 pages, closely printed, and containing the evidence of scores of witnesses who were examined in the gathering up of all the material which the Committee felt to be essential to the working out of a proper pension scheme.

#### LARGER PENSIONS DECIDED ON

The result of the deliberations of this Committee was that it was recommended that the pension for a totally disabled soldier or bluejacket should be 25s. a week, and that where the disability was partial, the man's capacity for earning, with this disability, should be estimated, and a sufficient amount provided by the state to make his earnings up to 25s. a week, while allowances not exceeding 2s. 6d. a week for each child could also be granted. For widows it was recommended that the rate should be made 10s. a week, until 35 years old; then 12s. 6d. a week up to 45; and 15s. a week from 45 onwards, with a rate of 5s. a week for the first child; 3s. 6d. a week for the second child; and 2s. a week for each subsequent child; while motherless children should receive a pension of 5s. a week without deduction, no matter

what number there might be in the family. Provision was also made for the case of other dependents, such as parents, but I will not go into too much detail to-night.

Even that scale of pensions, however, was not considered adequate, and I have other Hansards of various date, containing complaints by members, of the inadequacy of the pensions and also of the manner in which the pensions were being administered. That condition of criticism runs down to the present moment. During the past few months, the London Daily Mail newspaper has been publishing numerous articles by Mr. J. M. Hogge, M.P., who has made a specialty of studying this pension question, in which he sets out what he conceives to be the defects which still exist in regard to it; and Sir Frederick Milner, in the London Times, has also been vigorous in his criticism of the system.

I ought to add that in addition to the pension provision made in this way, help has also been afforded to the families of soldiers and sailors from the National Relief Fund, more popularly known as the Prince of Wales Relief Fund. I have here, and table now, the reports of that Fund for 1914 and 1915. They show that grants in the form of lump sums have been made to soldiers' families, to officers' families, and in other directions, to relieve those who have suffered by the war in losing their breadwinners. I likewise table the reports of the Royal Patriotic Fund Corporation for 1914 and 1915; of the Commons Committee on War Charities, of the Special Committee on Women's Employment, of the Board investigating the provision of employment for soldiers and sailors disabled in the war, and on the pensions and allowances to men of overseas contingents and dependents, for many of which

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I am indebted to His Excellency the Governor.

#### THE BRITISH PENSION BILL.

The last stage in the progress of the pension problem in the Mother Country is that on the 10th of November, 1915, there was enacted a Bill "To Make Better Provision as to the Pensions, Grants, and Allowances made in respect of the present war, to officers and men in the naval and military service of His Majesty and their dependents, and the care of officers and men disabled in consequence of the present war, and for purposes connected therewith." This provides that the whole matter of pensions shall be administered by a Statutory Committee of the Royal Patriotic Fund Corporation, consisting of twenty-seven members, twelve to be appointed by His Majesty, and some of them to be women, one by the Treasury, one by the Admiralty, one by the Army Council, one by the National Health Insurance Joint Committee; one by the Local Government Board for England; one by the Local Government Board for Scotland; one by the Local Government Board for Ireland, two by the Soldiers' and Sailors' Families Association, and six, some of them to be women, by the General Council of the Corporation.

#### FUNCTIONS OF PENSION AUTHORITY

The principal functions of this Statutory Committee are declared to be "to determine the principles on which pensions or grants payable out of public funds to a dependent other than a widow or child may depend; to provide for supplementary grants where the pension seems inadequate; to make grants or allowances where pensions are not properly payable; to make advances on account of pensions or grants before these actually begin or when the payment has been ac-

cidental interrupted; to decide when a pension has become forfeited or to determine as between two or more claimants, which, if any, is entitled thereto; also to determine any other questions in relation to pensions or grants which may be referred to it by the Admiralty or the Army Council; to administer any funds placed at its disposal by any other organization; to provide for the care of disabled officers and men after they have left the service, including provision for their health, training, and employment; and to make grants in special cases for the purpose of enabling widows, children, and other dependents of deceased officers and men to obtain training and employment.

It will be seen from this that the Statutory Committee or Pension Authority is invested with very wide spread powers and is able, not alone to provide for the pensioning of officers and men, but also to ensure the re-educating, training, or otherwise equipping them for civil life, and also to pursue the same policy in regard to their dependents where such is necessary.

Of course, it will be obvious, on reflection, that a Committee charged with the direction of work of this kind for the whole of the British Isles, with their forty-five millions of people, could not efficiently carry out its details, so provision is made for the appointment of subsidiary committees in the various cities and towns of the three kingdoms, and it is thru the agency of these subsidiary organizations that the pension work in the Old Country is largely conducted.

## Canadian Pensions.

This year I again devoted part of my vacation to a further inquiry into the Canadian pension scheme, and found the Ottawa organization now

in good shape, several thousand cases dealt with, and records available from which to obtain much material likely to be of value to us, in addition to which I was also fortunate in being able to study very fully the procedure in regard to the treatment of returned soldiers requiring hospital or other care.

Before the war Canada maintained what was known as the permanent militia force, of about 3,000 men, comprising the garrisons at Halifax, Quebec, Toronto, Kingston, and Esquimaux on the Pacific coast. For the members of this small force pensions were provided, being granted for long service or for injuries sustained while in active work.

#### CANADA'S WAR PENSION PLAN.

When the war began and Canada enlisted an expeditionary force of 30,000 men for service overseas, the question of pensions for them, of course, became a very pressing one. The matter of drafting a pension scheme was entrusted to the Accountant-General of the Militia Department, Mr. J. W. Borden, a brother of the present Prime Minister, and he produced a scale based upon the British and Australian schemes, which was adopted by the Government at Ottawa early in 1915. Parliamentary action was not necessary, because under the Canadian Militia Act provision is made whereby schemes of pension can be formulated and amended by the Cabinet by means of an Order-in-Council. I have already quoted the salient features of the British pension scheme, and I have here a copy of the Australian Pension Act, though it is not necessary that I should deal very fully with it. I might remark, however, that, briefly, it provides as follows: A pension, for total disability, to the private soldier, of about \$22 a month, with machinery whereby a Pension Board can assess the amount to be paid a man

for any disability less than total; while for a widow the pension is the same amount per month and to each child a pension of \$5.60 a month. One outstanding feature of the Australian Pension Scheme is that it gives almost unlimited power to the Pension Board in dealing with all cases less than total disability; another is that provision is made for wiping off a pensioner's claim by a "lump sum" payment, when his pension would be less than 30 per cent. of the maximum, and a third is that while the Canadian Pension Law limits the dependents to a soldier's widow and children, or to the widowed mother of an unmarried soldier, save in rare cases where exception is made, the Australian law is very far-reaching and comprehends as "pensionable," besides parents and other relatives, adopted children, and associated kindred, even to the extreme of including the mother-in-law.

#### THE FIRST DISABILITY SCALE

The Canadian scheme framed by Mr. Borden provided four degrees of disability in regard to men "wounded or disabled on active service, during drill or training, or on other military duty, provided the disability was not due to his own fault or negligence," as follows: The first, which carried for a private a pension of \$22 a month, was granted to those totally disabled from wounds, injuries, or illnesses suffered in action, or in the presence of the enemy. The second degree, carrying a pension of \$16 a month for a private, was for total incapacity as a result of injuries or illness on active service, or partial or material incapacity from wounds, injuries, or illness suffered in the presence of the enemy. The third degree, carrying a pension of \$11 a month, was applicable to those materially incapacitated thru injuries or illness

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on military service, or in a small degree incapacitated from wounds, injuries, or illness suffered in the presence of the enemy; while the fourth degree, carrying a pension of \$6.25 a month, was applicable to those slightly incapacitated from injuries or illness on military service.

It was further provided, however, that where the injury suffered under the first or second degree was sufficiently great to require the constant services of an attendant, such as the loss of both legs, or both arms, or both eyes, the rates might be increased one-third and also that any man totally incapacitated might draw for his wife half the rate of a widow's pension and full rates of children's pension, and after his death the widow might draw the full rates of pension for widows and children. Moreover, the widowed mother of a totally disabled soldier was granted a pension of half the rate for a widow, provided the soldier was her sole support and unmarried; while in the event of the soldier's decease she would draw the full rate of widow's pension, which was, under this scale, the same as a totally disabled soldier's pension, namely, \$22 a month for a widow; and in the case of orphan children the children's rate was doubled or made \$10 a month instead of \$5; up to 15 for boys and 17 for girls, increasing to 21 for either in cases of mental or physical infirmity.

#### **THIS PENSION SCHEME REVIEWED**

A further slight explanation of this pension scheme may be desirable. The first degree pension, be it remembered, was only paid to men whose disablement occurred in the actual presence of the enemy and whose disablement was total. The second rate went to men who were totally disabled by injury or illness behind the lines or materially

disabled on the firing line, the third degree applied to men materially injured behind the lines or partly injured along the battlefront; and fourth degree pension went solely to those slightly injured behind the range of the enemy's guns.

This pension scheme carried two anomalies, the first of which I can best illustrate by two cases which came under my observation at Ottawa a year ago, among the few hundred cases then considered. One was that of a soldier who had lost the sight of one eye from a bullet wound, and who received a pension of \$192; while the second was that of a man who fell off a troop train coming from Winnipeg to Quebec to embark with the original expeditionary force and suffered total paralysis of the spine, and who only got the same pension, his disability being permanent, whereas the other man's disability, tho serious, in his eye being knocked out, was yet able to earn a livelihood. The second cause of complaint against this schedule of pensions was its utter inadequacy, no totally disabled man being able to live in Canada on \$22 a month.

The pension scheme was bitterly assailed both on the platform and in the press, and public sentiment vigorously insisted that something more should be done by the Canadian authorities. At that time Canada was steadily increasing her enlistments and spending large sums on the conduct of the war, and the Government was chary about incurring other obligations, so attempted to meet the situation by an appeal to the monied men of the Dominion for what was described as a "Disablement Fund" to assist in eking out the pensions; and Mr. James Caruthers, of Montreal, a millionaire ship owner, gave a very generous donation of \$100,000 for this purpose, but this expedient evoked a

still more bitter protest from the newspapers, it being urged that the caring for the Canadian soldiers who fought in the war was a task for the State alone, and that the State should not seek to evade its responsibilities in the way this appeal implied.

#### INCREASED PENSIONS PROVIDED FOR

The Canadian authorities recognized that this "Disablement Fund" scheme would have to be abandoned and very shortly afterwards Premier Borden, in a public address, announced that the Government recognized the inadequacy of the existing pension scale and would take in hand without delay the revision of the same, agreeing that it was the duty of the State to care for those broken in the war, and not to throw the burden on charity. Accordingly Mr. J. M. Hogg, K.C., of Ottawa, was appointed to inquire into the existing Canadian Pension scheme, and I table a copy of his report. It is of no value, in my opinion, except for the suggestion that under the War Measures Act of 1914 it was competent for the Canadian Cabinet to put in force an increased scheme of pensions without Parliamentary authority, but the Government did not act upon this suggestion. About the same time the Toronto Patriotic Fund, Toronto having enlisted proportionately by far the largest number of soldiers of any city in Canada, took up the same question; and Mr. Frank Darling, of the city, a leading architect there, worked out a pension scheme himself which he submitted to the Government, accompanied by charts showing the effect of the proposal, a copy of which I also table. Meanwhile the Pensions and Claims Board created for the needs of the Canadian forces in England and having its headquarters at Folkestone, under the Chairmanship of Sir Montagu

Allen, worked out yet another pension scheme, based in part upon the British and French plans, and submitted, this, too, to the Ottawa authorities, of which I also put in a copy. Finally, at the session of the Canadian Parliament last spring, the Government invited the House of Commons to appoint a Committee on pensions, which was done. It consisted of seven members, four from the Government and three from the Opposition, under the Chairmanship of Hon. J. D. Hazen, Minister of Marine and Fisheries, and it sat for some time, took lengthy evidence, and ultimately made a report, a copy of which, with its deliberations and evidence, I table as well. This report was adopted in its entirety by the Government and promulgated early in June, and is now in full effect.

#### PENSIONS CANADA NOW PAYS

It increases the rate of Canadian pensions for a private from \$262 a year to \$480, or from \$22 a month to \$40 a month; a substantial advance. The previous grading of cases in four degrees is wiped out and six new grades or classes are substituted. Under the new scheme it is immaterial whether a man suffers his disability thru tuberculosis developing after his enlistment in Canada, as a result of which he is never able to go overseas, or whether he suffers it thru a bale of hay falling on him while in training in England, as is the record of one case I examined; or whether he suffers it thru losing both eyes, or both arms, or both legs as a result of wounds on the firing line in France, his pension is the same, \$480, if his disability is total. In addition, moreover, it is provided that where the disability is of such a character as to call for the services of an attendant, he can be granted a further sum up to \$250 a year, for any rank from Private up to Lieutenant; but this

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provision does not apply to captains or officers higher in rank. The explanation of this is that the original Canadian Pension scheme being passed in part on the British scheme, made more generous provision proportionately, for officers than for rankers. This was recognized from the first in Canada, and Mr. Hazen, in his speech dealing with the matter, said the Committee was faced with two alternatives, either to reduce the pension rate for officers, or to make special provision for the soldiers. The Committee felt that inasmuch as thousands of men had enlisted as officers of various ranks with the present pension scheme in effect, and there was consequently an implied contract by the Canadian Government to pay them at least these rates, they were entitled to get them, and the other alternative had then to be employed, namely, the making of some special provision for men of the lower ranks, which would put them on somewhat a par with those of higher rank. In other words, the new pension scheme is designed to better the condition of the man in the ranks and of his dependents where he has such. Under this scheme, however, a man's wife gets no special consideration, but the rate for his children is increased from \$5 to \$6 a month.

#### THE SIX PENSION CLASSES

The six classes comprehended under the new Canadian pension scheme are as follows:

Class 1 is total disability such as loss of both eyes, both hands, or both legs; incurable tuberculosis, extreme heart disease, or insanity—\$40.00 a month.

Class 2—Disability of 80 per cent, such as the loss of one hand and one foot, the loss of both feet, the loss of the leg at the hip—a

pension of 80 per cent of this amount, or \$32 a month.

Class 3—Disability of 60 per cent, such as the loss of one hand, the loss of one leg above the knee, the loss of a tongue, the loss of a nose—a pension of 60 per cent, or \$24 a month

Class 4—Disability of 40 per cent, such as the loss of one eye, the loss of one foot, total deafness, the loss of two thumbs, etc.—a pension of 40 per cent, or \$16 a month

Class 5—Disability of 20 per cent, such as the loss of a thumb, ankylosis, or rigidity, of the elbow, knee, shoulder, wrist, or ankle—a pension of twenty per cent, or \$8 a month.

Class 6—Disability under 20 per cent, such as total deafness of one ear, partial deafness in both ears, or the loss of a finger, a gratuity not exceeding \$100.

A widow's pension under this scheme is eighty per cent of the total soldier's pension, or \$32 a month, and the same is paid to a widowed mother of an unmarried soldier, where he has been her sole or main support.

The carrying out of the Canadian pension scheme was entrusted to three officers of the permanent Militia Force—Colonel Dunbar, the assistant Adjutant-General; Lieut. Colonel Belton, assistant director of the medical services; and Lieut. Colonel Panet, the Secretary of the Militia Department. These gentlemen do not, of course, see the pensioners or deal with them direct. Canada, for military purposes is divided into fourteen districts, each with a headquarters—Halifax for Nova Scotia, St. John for New Brunswick; Quebec and Montreal for the Province of Quebec; Toronto, London, and Kingston for Ontario; and so on. The men residing in each

district, when returned from England, are examined by a Medical Board sitting at the district headquarters, and all the papers are then sent to Ottawa, where they are reviewed by the Pensions Board and an award made in the light of the information contained therein. Under the old scheme, which was in operation until last June, some 4,000 claims were disposed of. Then the increased pension scale was put into operation, and up to August 3rd, completing two years of the war, the Pension Board at Ottawa had disposed altogether of 6,033 cases, meaning, of course, 2,000 under the new pension scheme, while part of the original 4,000 of the previous schedule had been revised and new awards made in accordance with the increased provision.

#### HOW QUESTION IS COMPLICATED

When, however, you have adopted a system of pensions and fixed certain rates as a maximum, your troubles are only beginning. You have, it is true, certain classes of cases dealt with automatically, so to speak. Thus, when a man dies, you know that you are liable to his widow for a certain amount per month until she remarries, and the children for a certain amount per month until they have grown up; and likewise, if a man is totally disabled, you know your liability; but these are only a very small proportion of the cases that will be filed with you by claimants, and when you have men suffering in every form and to every degree thru wounds, injuries, or illnesses, or thru combinations of all three, you are faced with a complication that will tax the patience, the ingenuity, and the resource of any administration to which you may entrust this grave problem. No two cases are alike. None stand on all fours and you can only approximate the classes.

The question, therefore, was how to deal with this contingency, the seriousness of which can best be recognized by one calling to mind the cases of all the men in our own Regiment and Naval Reserve, who have come home suffering from wounds, injuries, frostbite, illness, debility, and the like. It seemed to us of the Finance Committee that the best way of dealing with it was to get together a number of examples of what Canada was doing and to use these as standards which we might apply to our own cases. Accordingly, when I was in Ottawa I went thru more than a thousand cases in the records of the Pension Bureau and extracted therefrom summaries of 389 cases which I now put in, to serve, I hope, as guides for whatever Pension Authority is created here, and for the medical officers working in conjunction therewith. Personally, I know of no other means by which we could put ourselves in as good a position to deal with this problem as by this method, and I may say, further, that the Canadian Pension Board have unofficially assured me of their willingness to advise us on any particularly difficult case that may arise, tho, of course, they naturally would not desire to be overburdened with work from Newfoundland, and they have not by any means achieved all their own problems in Canada yet.

I will now hand around to the meeting sheets containing some of these cases in order that those here may be able to look over them and get an idea for themselves of what they represent, which papers I shall be glad to have back at the close of the meeting, and I will also read for the benefit of those who have not been able to get one of these papers, some others of the records I have secured.

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I should explain before starting, that in Canada no pensions are awarded for a longer period than twelve months, unless the disability is obviously permanent, such as blindness, loss of limbs, etc. The idea of the annual examination is that where men may improve the pension can be lessened, and where they grow worse the pension can be increased. One of the most fertile sources of fraud in America was the failure to provide in the pension laws for any such annual re-examination or other means of protecting the country against deception.

#### EXAMPLES FROM CANADIAN RECORDS

.....Suffering from tuberculosis, due to ordinary military service and climatic conditions in England, sleeping on damp ground without necessary covering during very rainy weather, etc. Disability permanent. Incapacity such that he is only able at present to do very light work. Awarded \$16 a month for a year, then to be re-examined.

.....Suffering from hypersensitive scar of wound in the neck caused by a bullet sustained in action at St. Julien. Disability permanent. Incapacity one-eighth. Awarded \$8 a month for six months, etc.

.....Suffering from some pain around the knee cap and some tenderness from scar of wound from bullet sustained on active service, thereby incapacitated in a small degree. Awarded gratuity of \$50.

.....Suffering from stiff joints, dyspnoea (breathlessness) and irregular heart action, from exposure while on active service, an aggravation of a rheumatic predisposition. Disability not permanent. Incapacity small. Awarded \$8 a month for six months, etc.

.....Suffering from almost complete loss of sight in right eye,

diminished vision in left eye, hearing reduced one-half, an epileptic seizure once or twice a week, from bullet wound of scalp received in action at Ypres. Disability permanent. Incapacity one-half. Awarded \$16 a month for a year, etc.

.....Suffering from tuberculosis "apparently arrested by sanatorium treatment." (Not due to active service but aggravated thereby). Disability total for twelve months. Discharged to sanatorium, latest reports from which show large improvement, the last estimating he would have a disability of about one-half for three months. Awarded full pay and medical treatment for six months, then pension of \$16 a month and free treatment for six months, etc.

.....Suffering from pain in leg owing to flat feet, aggravated by active service, slightly lessening his earning capacity. Disability permanent. Incapacity trifling. Awarded gratuity of \$25.

..... Widowed mother of ..... killed in action. A sworn declaration shows she is 65 years old and has four other sons, but all are married. Her soldier son contributed \$10 a month towards her maintenance before and after enlistment and she was practically dependant on him. Awarded widow's pension for as long as she does not remarry.

.....Suffering from pain in abdomen resulting from site of scar of operation performed for hernia (rupture) developed while on active service. Disability not stated. Incapacity 15 per cent. Awarded \$8.00 a week for six months, etc.

.....Suffering from difficulty in walking from rigidity of spine and incomplete control of legs, following acute disease contracted while on active service. Disability not stated. Incapacity 75 per cent.

Awarded \$24 a month for a year, etc.

.....Suffering from nervousness, continuous tremor of limbs and body, insomnia, palpitation, and loss of weight from shock or shell explosion in trenches. Incapacity total for six months. Awarded \$40 a month for six months, etc.

.....Suffering from valvular disease of heart aggravated by exertion in performing duties of soldier, due to heavy marching on active service, and also suffering from influenza followed by heart trouble. Disability permanent. Incapacity 75 per cent. Awarded \$24 a month for one year, etc.

.....Suffering from nervous tremor and palpitation of the heart on slight exertion, and debility from exposure under enemy gas at Ypres. Disability not stated. Incapacity one-half for six months. Awarded \$16 a month for six months, etc.

.....Widow of ..... who died at the Military Hospital, Halifax, from dilatation of the heart, following acute pneumonia developed while he was on active service. Her sworn statement shows she is 44 years of age and has no family. Awarded full pension so long as she does not re-marry.

.....Widow of ..... who died at Newengreen Camp Hospital, of hemorrhage, leaving a widow and two children, one being within the age limit for pension. Awarded full pension for herself for so long as she does not re-marry, and also for child.

.....Suffering from pain in back, left hip, and thigh, and legs, from cough and general nervousness, from shrapnel wound in thigh sustained at Ypres. Disability permanent, incapacity one-quarter. Awarded \$8 a month for a year, etc.

.....Suffering from nervous shock, epileptic seizure from wounds sustained while in the trenches. Dis-

ability one year, incapacity one-half for six months. Awarded \$16 a month for six months, etc.

.....Orphan daughters of ..... who died at Shorncliffe Hospital of uraemia while on active service, leaving these two children one aged 13 and the other aged 10, under the guardianship of their grandmother. Awarded a child's pension for each until the dates they attain the age of 17, the amount to be paid to their grandmother for their benefit.

.....Widowed mother of ..... who died at Sasatoon of pneumonia developed while on active service. (This man had never gone oversea.) Her statement shows she is 55 years old, and he was her only son, but she has three daughters, two married, and the third in poor health. Her soldier son contributed \$35 a month towards her maintenance, and she depended on him solely. Awarded full pension for so long as she does not re-marry.

.....Suffering from chronic choriditis, almost complete loss of sight of left eye, and diminished acuity of vision of the right eye, aggravated by active service. Disability permanent. Incapacity one-half for an indefinite period. Awarded \$16 a month for a year, etc.

.....Suffering from stiffness of left knee which tires easily, from gunshot wound sustained on active service, whereby he is slightly incapacitated from earning a full livelihood. Disability temporary. Incapacity trifling. Awarded gratuity of \$50

.....Suffering from tuberculosis of the lungs, whereby he is totally incapacitated from earning a livelihood. Awarded six months' sanatorium treatment, with full pay, and then pension at rate of \$40 a month for six months, then to be re-examined.

.....Suffering from weakness of muscles of right arm, with some limitation of the right elbow joint, from sharpner wounds at Ypres. Disability temporary. Incapacity two-fifths. Awarded \$16 a month for six months, etc.

.....Suffering at Halifax from acute nephritis, the result of service and climate. (This man never went overseas.) Disability permanent. Incapacity 75 per cent. Awarded \$24 a month for a year, etc.

.....Widow of ..... (a Lieutenant-Colonel) who died of typhoid at Toronto General Hospital while on active service. (This officer had never gone overseas.) Awarded full pension for herself and four children.

.....Enlisted at Halifax on March 23, 1915, but found by Medical Board there on June 4, 1915, to be suffering from pulmonary tuberculosis of recent origin. (This man had never gone overseas.) Discharged as medically unfit. Incapacity one-half. Awarded six months sanatorium treatment with full pay, then to be re-examined.

.....Suffering from loss of power of extension of left wrist, of movement of fingers of left hand, and of rotation of forearm from bullet wound at Givenchy. Disability permanent, incapacity one-half. Awarded \$16 a month for a year, etc.

.....Suffering from weakness of wrist, from stiffness in left leg and from headaches and sleeplessness, due to injury to spine, by a bale of hay falling on his back while on active service. Disability twelve months. Incapacity 75 per cent.. Awarded \$24 a month for a year, etc.

.....Suffering from stiffness and lameness of left knee joint from injury while on active service. Disability not stated. Incapacity small. Awarded \$8 a month for six months, etc.

.....Suffering from limitation of movement of left ankle joint and inability to bear weight on foot, from gunshot wound of ankle sustained at Ypres. Disability permanent. Incapacity one-quarter. Awarded \$8 a month for six months, etc.

.....Suffering from slight disability of left hand from callus of first metacarpal bone, and disfigurement of face from shrapnel wound. Disability as to hand permanent. Incapacity twenty-five per cent. Awarded \$12 a month for a year, etc.

.....Suffering from loss of power in right hand, result of bullet wound in right elbow, and from nervous debility, result of wound and gassing at Ypres. Disability twelve months. Incapacity two-fifths. Awarded \$16 a month for a year, etc.

.....Widow of ..... drowned while performing his duty as a sentry on the site of the aqueduct of the town of Welland, Ont., due to no fault or negligence of his own. Awarded full pensions for herself and two children.

.....Suffering from soreness and stiffness of joints from temporary aggravation of chronic rheumatism by active service, whereby he is slightly incapacitated. Awarded gratuity of \$50.

.....Orphan children of .....killed in action. Full pension awarded to Secretary of Children's Aid Society of Ottawa for their use and benefit, this Society being their guardian.

.....Suffering from debility of ulcers of the stomach, vomiting, and pain, from strain of active service, aggravating previous chronic indigestion. Disability permanent. Incapacity one fifth. Awarded \$16 a for six months, etc.

.....Suffering from loss of left arm and middle one-third of forearm and weakness of left leg from loss of muscle tissue, from

shrapnel wounds received at Festhubert. Disability permanent. Incapacity one-half. Awarded \$16 a month for a year, etc.

.....Widow of ..... who died at Calgary December 27, 1915, of streptococic meningitis, terminating in pneumonia. Awarded full pension for self and five junior children out of seven.

.....Widow of ..... killed in action. She has been insane for ten years and in an Asylum at Coburg, Ont. Awarded full pension on her behalf to W. W. Dunlop, Inspector of Public Charities of Ontario for so long as she remains insane. In event of her being later declared sane, pension is to be paid to her.

.....Suffering from slight pain in knee on walking a distance from shrapnel wound sustained while in action, whereby his earning ability has been slightly reduced. Awarded gratuity of \$25.

.....Suffering from loss right elbow joint, flail joints due to removal of head of ul'via, from gunshot wound at St. Julien. Disability permanent. Incapacity two fifths. Awarded \$16 a month for six months, etc.

.....Suffering from nervous tremor and rapid action of heart, from shock of shell explosion at Plugstoert. Disability permanent. Incapacity one-fourth. Awarded \$8 a month for a year, etc.

.....Suffering from debility of tuberculosis, for which sanatorium treatment was offered but refused, aggravated by active service. Disability six months. Incapacity two-thirds. Awarded \$24 a month for six months, then to be re-examined.

.....Suffering from difficulty in standing and walking, owing to contraction of the sole of the foot developed while on active service. Disability not stated. Incap-

acity one-fourth. Awarded \$8 a month for six months, etc.

.....Suffering from inability to walk any distance due to swelling and pain in left knee, and knee joint, from compound fracture of the left leg by shrapnel. Disability permanent. Incapacity two fifths. Awarded \$10 a month for a year, etc.

.....Suffering from slight increase of heart weakness, due to effect of active service on endocarditis existing since childhood. Awarded \$6 a month for six months "as it is anticipated the disability will be considerably improved within that period."

.....Suffering from quiescent tuberculosis requiring care in selecting his employment. Disease contracted on active service. Disability permanent for brief period. Awarded sanatorium treatment for six months, as Medical Board is of opinion that "after three months sanatorium they expect his earning capacity would be normal, or, at most, reduced to only one-fifth."

.....Suffering from spasms of dizziness and pain in the skull, deafness of both ears, the hearing in the left ear being only one-third of normal and in the right ear slightly less, from injury received when blown out of a trench by shell explosion at Ypres. Disability permanent. Incapacity 50 per cent. Awarded \$16 a month for a year, etc.

.....Suffering from inability to raise right arm beyond horizontal position, with pain in the right sterno mastoid muscle, and at site of injury from bullet wound which shattered the sternal of the right collar bone in action at Fleurbert. Disability one year. Incapacity one-half. Awarded \$16 a month for a year, etc.

.....Suffering from hand grenade wound of the right eye (no perception of light) sustained in ac-

tion. Disability permanent. Awarded \$16 a month for twelve months, etc.

.....Suffering from general debility and haemoptysis (spitting of blood) from shock of shell explosion and wounds sustained on active service. Incapacity total for probably six months. Awarded \$40 a month for six months, etc.

.....Suffering from loss of right eye, loss of middle and ring fingers of right hand, and loss of power of flexion of first and fore-fingers, from explosions of shrapnel in action at Messignes. Disability permanent. Incapacity two-thirds. Awarded \$24 a month for a year.

.....Suffering from inability to march owing to pain in the knees caused by absence of first and second toes of right foot amputated before enlistment, and aggravated by active service. Disability permanent. Incapacity twenty-five per cent., of which half is aggravated by active service. Awarded \$8 a month for six months, etc.

..... Mother of ..... killed in action May 24, 1915, leaving a mother, a father, and a brother. Her sworn declaration, supported by one from Sir J. Aitkin, of Brandon Manitoba, is that deceased was really the sole support of the parents and a crippled brother, that the family depended on a farming section for their maintenance; that the husband was in poor health and unfit to do any manual labor; that he had been a year sick from double pneumonia in 1906; hurt in the head in a railway wreck in 1907; afflicted by typhoid for nine weeks in 1908; and relapsed to the point of death in Brandon Hospital later; and that her other son had been partly paralyzed in one leg since early youth and was of very little help on the farm. Awarded a widowed mother's pension for five years "by which time

it was hoped her financial circumstances would have improved."

.....Suffering from melanctic sarcoma (cancer) of left eye, not due to any contributory negligence on his part. Underwent operation at Halifax. (Was never overseas, and discharged as permanently unfit on August 31, 1915.) Disability permanent. Incapacity one-half. Awarded \$16 a month, etc.

..... Mother of ..... who died at Valcartier Camp on July 15, 1916, of myocarditis and valvular heart disease, aggravated by active service and long marches with heavy kit. (Was never overseas.) Leaves a mother and father. Her sworn statement is that she is 65 and that her husband is 85, and therefore unable to earn a livelihood for himself or her, and that the deceased was their only son and unmarried, and their sole support. Awarded widowed mother's pension.

.....Widowed mother of ..... who died of wounds received in action at Ypres on April 24, 1915. Her sworn statement shows that she is 67 years of age and lives in Perth, Scotland, that the deceased was her only son, unmarried, and her sole support, outside of a small income of about 30 pounds a year, more or less. Statement is supported by clergyman and Chief of Police of Perth. Awarded full pension..

## Cost of Pensions

The foregoing examples and the others in the hands of those present will serve to indicate that the pension problem is an involved one, and leads to the next question, viz., what will our annual Pension Bill be? To answer that it is necessary to know what scale of pensions will be adopted and what standards will be applied for cases of less than permanent disability. Inasmuch as we are already giving our soldiers Ca-

nadian rates of pay for all ranks, it is contended in some quarters that we should likewise give our soldiers Canadian rates of pensions. That, of course, is a matter for action, first, by any Pension Authority that may be appointed; second, by this Association; and finally, by the Government. Taking, however, the Canadian pensions for purposes of argument we can secure some standards of comparison between it and the British and Australian pension systems. Mr. W. F. Nickle, M.P. for Kingston, Ont., Chairman of the sub-committee of the Parliamentary Committee which investigated the pension question at Ottawa last spring in the course of a speech on May 18, dealing with this matter, gives the following figures:

#### DISABILITY PENSIONS

"Rank and file, that is corporals and privates, unmarried: in Canada \$480; in Australia \$253; in Britain \$316. Married and with a wife but no children: in Canada \$480; in Australia \$380; in Britain \$316. With wife and three children, in Canada \$696; in Australia \$560; in Britain \$412.

"For an unmarried sergeant in Canada the rate is \$510; in Australia \$340; and in Britain \$366. For a married sergeant and wife in Canada \$510; in Australia 496; in Britain \$366; for such a soldier with wife and three children: in Canada \$726; in Australia \$701; in Britain \$462.

"For an unmarried Lieutenant in Canada \$720; in Australia \$440; in Britain \$700. For a married Lieutenant and wife in Canada \$720; in Australia \$664; in Britain \$700. For a lieutenant, wife, and three children in Canada \$836; in Australia \$854; in Britain \$709; but in Britain such an officer receives a gratuity of one year's pension the first year.

"For an unmarried Major in Canada \$1260; in Australia \$565; in Britain \$2,000. For a married Major with a wife: in Canada \$1480; in Australia \$1037; in Britain \$2,000. For a Major with wife and three children: in Canada

\$148; in Australia \$1037; in Britain \$2,000, with the addition of a gratuity of one year's pension the first year.

"For a Lieutenant-Colonel in Canada, unmarried, \$1560; in Australia \$638; in Britain \$3,000. For such an officer with a wife only, in Canada \$1560; in Australia \$956; in Britain \$3,000. For such an officer with a wife and three children, in Canada \$1920; in Australia \$1146; in Britain \$3,000; with the addition in each case of a gratuity of one year's pension the first year."

In Canada a totally disabled private, sergeant, or Lieutenant, can get \$250 a year additional if his disability calls for a helper.

#### WIDOWS' PENSIONS

A similar comparative scale is put on record by Mr. Nickle with reference to pensions of widows of officers and men. It shows as follows:

"Rank and file, a widow's pension in Canada, if she is without children, is \$384 a year; in Australia \$353; in Britain \$126. If she has three children, the pension in Canada is \$600 a year; in Australia \$442; and in Britain 258; but in Britain, in each case, it is increased by \$30 a year on her reaching thirty-five years of age, and a further \$30 on reaching forty-five years of age.

"A Sergeant's widow, without children, in Canada gets \$480 a year; in Australia \$340; in Britain \$138. A widow with three children in Canada gets \$624; in Australia \$529; in Britain \$270, with the increase as stated above.

"A Lieutenant's widow, without children, in Canada gets \$570; in Australia \$443; in Britain \$400. If with three children, she gets in Canada \$792; in Australia \$632; in Britain \$625.

"A Captain's widow without children, in Canada gets \$800; in Australia \$492; in Britain \$500. If with three children, she gets in Canada \$1052; in Australia \$661; in Britain \$770.

"A Major's widow, in Canada, if unmarried, gets \$1000 a year; in Australia \$565; in Britain \$600. If with three children, she gets, in

"Canada \$1296; in Australia \$754; in Britain \$1050.

"A Lieutenant-Colonel's widow, if unmarried, gets, in Canada \$1248; in Australia \$638; in Britain \$900. If with three children, she gets, in Canada \$1608; in Australia \$827; in Britain \$1260."

#### CANADA MAY PAY MILLIONS

Broadly speaking, therefore, the fact emerges that the Canadian pension in all its phases is the highest given, and if we ask ourselves, what will it cost us to pension our people on the Canadian basis? we find the answer in a speech made by Hon. J. D. Hazen, Minister of Marine and Fisheries of Canada, and Chairman of the Pensions Committee, the same day. Mr. Hazen spoke as follows:

"The changes which we recommend involve a very considerable increase in the amount that the country will have to pay for pensions. Under the scale in force at the present time, it is estimated that for a force of 100,000 men of all ranks in the field for one year the pension list of Canada will amount to \$5,481,500. It is estimated that under the pension laws which we recommend, the total pensions for a similar force in the field for a similar length of time will be \$7,184,181 a year. So hon. gentlemen will see that, based on the estimate of a force of 100,000 men in the field for a period of one year there is an extra cost under the scale we propose of \$1,702,681. That statement is based on figures received from the War Office with regard to casualties that have taken place during the present war. The estimate of the War Office for a force of 100,000 men in the field for one year is as follows: Deaths, 15 per cent; total disablement, 3 per cent; partial disablement, 6 per cent; and slight disablement, 9 per cent. The militia authorities tell us that judging from the experience of the Canadian forces for the past year, the above estimate as to the percentage of deaths, is high. The increase is a very substantial one, and the amount that this country will have to pay for pensions in the future

"will be a large annual charge upon the finances of the country. Even although that is the case, the members of the committee, and I am sure the members of the House, and I think everybody in this country, are desirous that justice and fairness and liberality—generosity, in fact—should be extended to the men who, at this crisis in the history of our country, have come forward to fight our battles and are willing, with the red blood that flows in their veins, to sacrifice their lives for that liberty which we all hold so dear."

#### MAY COST \$250,000 YEARLY

From these figures it is possible for us to work out roughly what our Pension Bill is likely to be. The Canadian estimate is that for a force of 100,000 men maintained in the field for twelve months, the outlay on pensions will be slightly over seven million dollars. Assuming that we will put in the field five thousand men, that is for the Army and Navy—and at present we have about 3,000 soldiers and 1,500 sailors on active service, with the prospect of enrolling the remaining 500 men by the end of the year, I hope—we have one-twentieth of 100,000, and twenty into seven million dollars gives \$350,000. In other words, our Pension Bill would, on that basis, be \$350,000 a year. But inasmuch as our Naval Reservists are part of the British regular force, and as the British Admiralty will pay the regular rates of pension and gratuity, to men of that force who are disabled on active service, we shall only be liable for the amount required to bring their pensions or grants up to the same standard as those we give to our soldiers. Now, the total disability pension of a British soldier or blue-jacket is \$316 a year, or, say, \$320, which is just two-thirds of the Canadian total disability pension of \$480 a year for a private or a blue-jacket. Therefore, if we adopted

the Canadian scale we would be responsible for only one-third of the amount involved on account of the 1,500 Naval Reservists, and we would substantially reduce our outlay by reason of that.

But, on the other hand, we have to consider that in this country, where the young men of the family play a large part in its domestic economy for a period much longer than in some other countries, and where they are a virtual mainstay of the home in many cases, there will probably be a demand that some special provision be made for the relatives of those who have given their boys to the war and have seen them die in the service. In other words, if to-day the Colony recognizes a liability of \$100 a year on account of every man who dies in its seafaring pursuits, it is contended by many that it is only reasonable some grant or allowance should be made to the relatives of those who have lost their boys on active service. If this principle be admitted, a substantial sum will be required, at least at the outset, in order to satisfy all such claims, and there will also be provision required for the caring for those men who have come back disabled from one cause or another, tubercular, crippled, or otherwise, in order to fit them to again become as efficient members of the community as possible. All this will absorb a goodly amount, so that, I think, we may safely say that for some years to come, the Colony will need to provide at least a sum of a quarter million dollars annually to meet the pension and subsidiary obligations arising out of this war.

#### CANADA'S PLANS GO FARTHER

I remarked just now that the Canadian pension authorities had not by any means solved all their problems yet. Last year, as I explained in opening, they started with one

pension scheme. During the past summer they adopted another pension scheme. While I was in Ottawa they appointed a new Pension Board. This does not mean, in my opinion, any further increase in the pension rates, but is designed to allow of the development of other aspects of this general subject.

The existing Pension Board consists of three officials of the permanent militia service of Canada. The new Pension Board consists of Mr. J. K. L. Ross, Colonel Labatt, and Surgeon-Major Todd. They are to hold office for ten years and be absolutely independent, and are to receive salaries of \$7,500 a year. Mr. Ross is a son of the late James Ross, for many years President of the Dominion Coal Co. and therefore somewhat interested in this Colony. He is a millionaire capitalist of Montreal, a renowned yachtsman, and holds a commission in the Canadian naval service, in which capacity he served on fast patrol cruisers along the seaboard of the Maritime Provinces at intervals since the war began. Colonel Labatt is a Canadian soldier who saw service in the trenches in Flanders, but who had to be invalided back owing to his health breaking down. Major Todd, who, I think, will be the great driving force of this Department, is a medical man. Up to the outset of the war he was Professor of parasitology at McGill University, a man eminent in his profession, who had been decorated some years previously by the late King Leopold of Belgium for his researches into the disease known as "Sleeping Sickness" in the Congo Basin. When the war started he offered his services and was attached to the Pensions and Claims Board, which sat at Folkestone, Eng., to deal with all matter appertaining to this subject which arose with the Canadian Expeditionary Forces overseas. Then



he was sent to France to report upon the whole question of "How France Returns Her Soldiers to Civilian Life." Major Todd has produced a most exhaustive and illuminating report of this subject of which he has had 200 copies struck off by multigraph. Of these he was kind enough to give me two—one for Your Excellency, and the other to serve as a record for our Pension Authority. This I now table for that purpose.

I have studied this Report very carefully and talked it over with Professor Todd himself, and I understand that Your Excellency has read your copy and I hope will agree with me in saying that this report is a veritable mine of information about all matters that can be grouped under the general heading of the reclamation of the human wastage of war, and its conversion into productive membership of society again. In this volume of 300 pages Major Todd takes up, not alone the question of pensions and grants, but the medical care of soldiers and all the matters that will follow the discharge of men from military service and their utilization when the war ends, and employment will have to be found for millions of the men.

From what I was able to see while in Canada I consider that Prof. Todd is the best equipped man in the Dominion for the work just assigned to him, and I know it is his aim to develop the Canadian Pension Board along modern sociological lines, such as the conversion of pensions into annuities, the providing of life insurance by the state or otherwise for injured soldiers on more favorable terms than are afforded by existing organizations, and a variety of kindred matters which it may not be possible for us to reach upon just at present, but which will probably force them-

selves to our attention in the not-distant future. With Canada daily increasing her forces for service in the field; with 6,000 pension grants already made, and with thousands of others to follow, it will readily be realized that this general question is likely to be one of the most important for the Dominion after the war ends; and as that country has the men, and the material, and the money, to develop investigation along new lines in all these respects, it is, I think, fortunate for us, that we will be able to have the trail blazed for us, and all the experimental work done before we need attempt to wrestle with these novel features of the problem.

## (2) Care of Disabled Soldiers

As I remarked just now, in addition to pensions, a goodly sum will have to be spent by the Colony for two or three years at least in the care of disabled soldiers, if we are to adopt, even in a modified degree, the policy Canada is pursuing; and some such policy we must adopt if we are to do justice to the men who have fought our battles.

Canada's procedure with regard to returned soldiers is very comprehensive and well thought out. For first year of the war, all the energies of the Canadian people were directed towards the enlisting, training, and sending overseas of the forces which she undertook to throw into the present struggle, and coincident with this, hospital accommodation was provided in England as the force despatched there grew in numbers. When the first Canadian Divisions went to France, field hospitals were established with them, and when the casualties due to active service began to occur, there was rea-

sonable provision both behind the fighting lines and in England to cope with the needs; but when the wounded and injured began to recover, and steps had to be taken to send them back to Canada, the question of caring for them there became acute, and the task of coping with the problem was not easily or effectively handled.

#### MILITARY HOSPITALS COMMISSION

In the very early days, the men came home, were discharged, went back amongst their people, and tried to get themselves again into civilian pursuits as best they could, but it was speedily felt by the press and public that this could not continue, and when I was at Ottawa fifteen months ago a definite policy for the Dominion was then being worked out in regard to the reclamation of this human war-wastage. A body of twenty gentlemen, somewhat like our own Patriotic Association, described as "The Military Hospitals and Convalescent Homes Commission," was created with representatives on it from each Province, men who gave their services without pay, except that they were allowed their railroad transportation and \$10 a day for their personal expenses while attending the meetings which were held from time to time in different cities. This Commission was organized under the Chairmanship of Sir James Lougheed, who is the Borden Government's leader in the Senate at Ottawa, and it is endowed with very extensive powers and is supplied with ample funds by the Dominion Government for its work, as our Association is by our own Government for the carrying on of the war. It has a very capable paid Secretary, a Mr. Scammell, detached from the Canadian Government service because of his keenness regarding sociological problems, with a staff of assistants, and

it has also an able medical adviser in the person of Dr. Alfred Thomson, M.P. for Yukon, in the Dominion Commons, with medical deputies in the different sections of the country; besides which the staffs of the Militia Department are required to render assistance wherever possible.

This Hospitals Commission, when first created, had an idea that it could work the various institutions it would establish in Canada by means of volunteer nurses, but a very slight trial demonstrated that this scheme was one hopeless of attainment, and then the organization reverted to the regular scheme of paid and disciplined agencies. It is true that the buildings serving for these purposes thruout Canada are, frequently, the donations of wealthy private citizens, but their maintenance is financed by this organization, which has built up an efficient and highly-regarded movement thruout Canada, and which is doing splendid public service; tho, naturally, it has not accomplished this without essaying much experiment, some successful and more the reverse; as well as making a fair share of mistakes.

#### WHY HOSPITALS IN CANADA

It may be asked, why does Canada establish these hospitals at home instead of in England, and the answer is,—first, because with the enormously increased number of Old Country soldiers now enlisted, the accommodation in the English Hospitals, even tho steadily augmented, is yet invariably congested, and that it is not fair for Canada to be imposing on the British hospitals under these circumstances; second, because the Canadian sick and wounded and their friends in Canada desire them to be returned to Canada as soon as possible in order that they may be near them; third, because Canadian self-respect calls for the caring for its own war-broken people as ful-

ly as possible; and fourth, because the belief is that in Canada, with less burden on the nurses, doctors, etc., better results in the treating of these men will be obtained which will help to lessen the pension cost.

It may not be amiss to call attention here to the fact that within the last few days here has been a vigorous criticism in England of the newly-adopted policy of the Canadian Army Medical Department in the Old Country, to assemble all the convalescent Canadian soldiers as soon as possible in one or two Canadian hospitals, where they will be treated by Canadian doctors and nurses, and have, so to speak, a Canadian atmosphere, if I may use the term, around them, with the idea that the men will recover more speedily in this way than if they were left in ones, and twos, and threes, in English hospitals all over that country, among strangers and without the Canadian "environment," which it is held will be an important element in promoting their convalescence.

#### GETTING BACK THE MEN

The first phase of this branch of the subject is that of getting the men back from England. As previously stated, there is a special Canadian Board sitting at Folkestone, which deals with the cases of all Canadian soldiers whose return to Canada is contemplated. This Board receives reports from the hospitals, rest homes, asylums, and other institutions thruout Britain in which Canadian soldiers are housed, and makes orders from time to time regarding the disposal of these men as their cases seem to warrant. The Military Hospitals Commission has issued a very elaborate chart showing how every sick or wounded soldier is got back by various stages from the battlefield in France thru the agency of dressing stations, ambulances, field stations, hospital trains, hospital steamers, across the Channel, and

hospital care in England; then the trans-atlantic voyage and the agencies operative in Canada, to the actual resumption of civilian life there; and I table a copy of it, but it is not necessary to follow it in full detail, because we are only interested in the problem at the stage when Canadian soldiers, like our soldiers, are put aboard ship in England to return home.

At this point it may perhaps be well for me to answer three questions embodied in telegrams sent to me while in Canada recently on behalf of this Association, in order that I might ascertain the practice at the fountain head there. The first was:

"Who pays passage of Canadian soldiers on ordinary furlough or on sick furlough? Do men receive maintenance on sick furlough and ordinary furlough?"

The answer to that is that Canadian soldiers are not sent to Canada either on ordinary furlough or sick furlough; first, because of the expense which would be involved in this policy owing to the great number of men Canada has enlisted; and second, because of the difficulty that would be caused in getting these men back to England again, seeing that all the available space on transports is required for the reinforcements that are being sent to England from week to week. Only officers are allowed to return to Canada on furlough, and these have to pay their own expenses both ways. In very exceptional cases, such as family bereavements and the like, soldiers are permitted to cross, but they, too, have to pay their own way.

The second enquiry cabled to me was:

"Are Volunteers rejected on account of medical unfitness permitted to wear outside Canada their badges, showing they had offered their services?"

The answer to that is that so far Canada has not officially issued any badges to her soldiers. Individual battalions and other organizations have done so, and the men who receive these can and do wear them anywhere, but such insignia have no official value. The Canadian Patriotic Fund issues a special badge to returned soldiers. At first it offered a bright brass badge to all men honorably discharged, but it was felt in view of the number of unfit men who were being sent back, that this scarcely did justice to the men who were doing the fighting, and then that one was withdrawn and a gun metal badge issued to the men who had served in France. I table half a dozen of these badges which I will pass around for inspection, asking the meeting to kindly return them later.

The third inquiry addressed to me was:

"Please wire promptly the practice obtaining in Canada regarding payments to discharged soldiers. Are they paid up to time of official discharge actually placed in their hands? Some of our men were nominally discharged on August 14, but discharge papers were not actually delivered till September 12, though papers were dated August 14. Should they be paid till latter date?"

The answer to that is that in Canada all men on arrival are examined by Medical Boards and then discharged, being given two weeks' pay and allowances, a suit of clothes or \$13 in lieu thereof, and a railway ticket to their homes. I understand that recently the decision has been reached here to give our men a week's pay and allowances, and a suit of clothes or \$25 in lieu thereof, so that in actual practice both systems work out about the same.

#### CLASSES OF RETURNED MEN

Having disposed of these points let me now say that Canadian soldiers shipped back to the Dominion are in three classes:

Class 1. Men for immediate return to civilian life without having any claims on the Canadian Government.

Class 2. Men requiring further hospital or convalescent-home treatment

Class 3. Men whose cases call for immediate pensioning.

These three classes of men are sent out at the present time in the army transports which take Canadian soldiers from Canada to England. When I was at Halifax in August, they were returning at the rate of 200 a week, but the Halifax Herald of October 6 says that the previous day a steamer landed over a thousand men, and they are now coming back to Canada at the rate of about a thousand a week. During the summer there are two terminal points to which the steamers come, Halifax and Quebec, and there is a discharge depot at each place. Men for the Maritime Provinces landed from the steamers arriving at Halifax are dealt with there, and men for the rest of Canada are sent on to Quebec. Similarly, when the steamers go to Quebec, men for all of Canada west of that are dealt with there, and those for the Maritime Provinces are sent down to Halifax.

As at times here criticisms are voiced against our own methods of handling returned men, it may not be amiss for me to say that in Canada the work is not done without vigorous criticism also. For instance, Mr. W. B. McCoy, Secretary of the Returned Soldiers Aid Association at Halifax, in an official report to his Board recently, complained that the transports there anchor in the stream and that the men returning have to be brought ashore in lighters, no matter what the weather is and no matter what their

condition, men in cots and unable to walk, as well as those more advanced in convalescence, and that they have then to be housed in utterly inadequate quarters at the landing place, and sometimes have to remain there for hours until they can be put aboard trains or taken to the hospitals or other quarters. In fact he and the military agent at Halifax had, according to his report, to go to Ottawa to take up with the authorities there the question of effecting some betterment in the transport facilities. Similarly, Mr. McCoy commented on the changes in the regulations regarding the pay and handling of these returned soldiers on arrival, remarking that during the short space of six weeks, four different sets of orders bearing on these points had been received from Ottawa, each involving important changes, and making it extremely difficult for the agencies at Halifax to deal with the men effectively.

#### MEN WITHOUT CLAIMS

I will now proceed to explain more fully these classes of returned men as already given.

Class 1, I said, consists of men to be discharged without having any claims on the Canadian Government. These are, in service parlance, known as "misfits," and they are subdivided into three categories:

(a) Incorrigibles. These are men who by reason of persistent insubordination, drunkenness, immorality, or the like, are unfit to be retained in His Majesty's service.

(b) Working-pay men. These are men like cooks, butchers, bakers, chaffeurs, carpenters, machinists, bandsmen and so forth, who enlisted and went overseas under an agreement by which they were to receive \$1.00 a day for carrying on these special occupations in addition to their regular soldier's pay of a dollar a day, with the condition that

if this "working-pay" was ever abolished, they were to have the right to return to Canada again; and by the Olympic which reached Halifax while I was there, nearly thirty men of this class came back, although every one of them was certified by a medical officer in England as being physically fit for active service, the working pay having been stopped on the first of June.

(c) "Rejects." These are men suffering from disabilities not due to military service, mainly men who ought never have been enlisted at all. I will read from my note book the records of several of these cases just as I took them down at the time:

Locomotive engineer. Amputation of inner side of left foot, not due to military service. Limps slightly in walking. Complains of weakness of ankle. Four inner toes on left foot gone, including portions of metatarsals (bones or instep.)

Night watchman. Atrophy of left arm not due to service. Muscles of left arm flaccid and weak, due to congenital fracture of head of humerus at birth, and subsequent fracture of forearm. Unable to do military duty and should not have been enlisted.

Wire weaver. Aged 61, left inguinal hernia. Old condition. Should not have been enlisted.

Laborer. Debility, not due to military service; weakness and inability to do route marches or duty. Is as well as he ever was.

Caretaker. Over age (54) and enlarged prostate. Is able to earn a full livelihood.

Laborer. Dizzy attacks not due to service. May be a case of petit mal. [Tendency to faintness or collapse.]

Farmer. Aged 17½. Not fully developed and unable to do ordinary military service.

Farrier. High degree of myopia (short sight.) Is now as well able to do work as ever.

Painter. Over age (59). Myalgia at different times for years past. Is as well as ever.

Farmer. Severe headaches attributable to depression of an anterior border of right parietal bone, due to kick of horse before enlistment. Is now as well as ever.

Truckman. Over age (52) and suffering from effects of malaria contracted at Malta some years ago. Is as well as he has been for two years.

Teamster. Varicose veins of right leg and hallus rigidus (stiffness) of both great toes, not due to or aggravated by service.

Accountant. Aged 17; returned at request of guardian, tho certified physically fit.

Painter. Aged 16; under age, and returned at request of friends, tho certified physically fit.

Laborer. Stiff fingers and varicose veins. Old injuries, not due to service.

Carter. First and second fingers of left hand gone thru old injury.

Laborer. Over age (48), chronic myalgia and rheumatism for two years, but is as well able to earn as ever.

Accountant. Returned because of having one artificial eye.

Draper. Osteo-arthritis in left knee due to old injury.

Joiner. Nephritis of elbows and left ankle; old conditions.

Blacksmith. Deafness existing before enlistment.

Student. Under 17 and has small hydrocele.

Farmer. Suffering from congenital hallux valgus. (Knuckles on toes). Not due to service. Old conditions rendering him unable to ride with feet in stirrups because of pain in feet.

Watchmaker. Suffering from hallux rigidus of both feet, existing before enlistment.

Cook. Suffers from short breath, especially at night.

Janitor. Suffering from asthma since childhood. Is as well able to work as ever.

Checker. Congenital epilepsy.

Farmer. Congenital mental deficiency. Simple in speech and manner, was butt of his comrades' jokes, and was unable to master details of training after seventeen months.

Clerk. Hypermetropia (long sightedness) not due to service.

Laborer. Asthma not due to service. Is as well able to work as ever.

Factory man. Valvular heart disease and congenital absence of metatarsals (instep bones) and left toes. Not due to or aggravated by service.

Student. Myalgia, not due to service. Has never been able to do duty.

Shop hand. Recurring ulceration of corneas (whites) of both eyes, dating from long before enlistment.

All the men in these categories are gone over by a Medical Board to determine if the cause assigned for their return is correct, or if anything else has happened to them after their examination in England that would establish a claim by them against the Canadian Government, and then, if nothing of this kind is found, they are discharged from the service, given a fortnight's pay, and a suit of clothes, and their railway tickets to their homes, and the Dominion washes its hands of them.

#### CLASS III—PENSION CASES

For convenience I will next refer to class 3, that is pension men, and dispose of them by saying that they are "boarded" by the medical au-

thorities, their cases are checked in the same manner, and their records are then sent to the Pension Bureau at Ottawa, which in due course makes them a regular award. This is supposed to be done during thirty days, and they are provided with pay and allowances for that period, while if there is any delay in the award of the pension not due to their cause, they are kept on full pay and allowances for the time.

#### CLASS II.—HOSPITAL CASES

Class 2 of returned soldiers comprises what may be termed hospital cases—the wounded, the injured, the sick, the blind, the deaf, and any others whose disabilities are considered such as to call for further action by the Canadian Government.

The men in this class, as soon as they are "boarded" are transferred from the jurisdiction of the Militia Department to that of the Military Hospitals Commission. They are still retained in uniform and under military discipline, and are either sent to hospitals, sanatoriums, or convalescent homes, or are regarded as outpatients, and allowed to live in their own homes, and be treated from time to time as required by the medical officers under the Commission.

But to ensure their being under military control, they are included in what is known as the "Casualty Command." This is a separate battalion, so to speak, with its own commanding officer, having jurisdiction over the whole of Canada, and with subordinate officers having jurisdiction in the different Provinces. In each Province, usually in the principal cities, as in Sydney, Halifax, St. John, Fredericton, Quebec, Montreal, Toronto, London, Kingston, Winnipeg, Regina, Edmonton, Calgary, Vancouver, and Victoria, units of the Casualty Command are located, in some of the hospitals or institutions, with a Major or Captain

in command, and the men are obliged to conform to military requirements so far as possible, and during convalescence have to take light drills every day and to attend classes for technical education or otherwise as prescribed. Ordinary people regard the period of convalescence as one in which the patient is to do nothing except sit idle and twiddle his thumbs, but the new method is to provide some sort of occupation which will employ the mind and the faculties without tiring them, and rebuild his physical fabric without too much strain. The result of this policy is that according to the claims by the advocates of it, the percentage of "discharges" has been reduced from 84 per cent to 17 per cent. Of course there are other forms of treatment provided as well, to assist in this recovery, such as electro-therapeutics, or the treatment of diseases by means of electricity; hypo-therapeutics, or their treatment by means of water; and mechano-therapeutics, or their treatment by mechanical agencies.

#### FOR TREATING PATIENTS

In the Institutions in Montreal and Toronto, maintained by the Hospitals Commissions which I visited, there are the most marvellous electrical appliances provided, by means of which galvanic, faradic, sinusoidal, ionizational, high frequency, diathermy, auto-condensation and electric water baths. Rheumatism may be baked out of any part of a patient's body by means of electric appliances in which the affected member can be enclosed and an electric current applied raising a high degree of heat, and this agency can also be applied to scores of purposes, to which modern medical skill adapts it. Electricity is also used in the forms of radiant heat, radiant light, blue arc light, and the well known Roentgen rays. In the same way the water cure is ad-

ministered through the agency of Turkish baths, Scotch douches, showers, and eau courante.

The apparatus for mechano-therapy is equally varied and well adapted to its purpose. It includes machines which work without any effort on the patient's part and which are therefore not as highly regarded by medical authorities as those, such as rowing machines and the like, in which the patient's energies are centred. But it is not too much to say that every appliance which medical science has devised for the curing of man's disabilities, and which can be applied to the cases of returned soldiers, is provided by the Canadian authorities in these Institutions for the work that is being undertaken. In addition, massage, either general or local, is provided by competent operators, and on the whole the work is of a character that to me, at any rate, was most enlightening and encouraging in the examples which I saw of its efficiency, though whether we can, with our comparatively few men and the difficulty of co-ordinating all these services, attempt anything at all so ambitious on these lines, is a question that I am not able to pronounce on.

The disabled soldiers, grouped as hospital cases, subdivide themselves into the following classes, which I will deal with briefly.

**INSANITY CASES.** — Completely insane men are classed as totally disabled and are awarded pensions accordingly, or at the rate of \$40 per month, but such men have to be put in insane asylums and the amount of their keep therein has then to be deducted from the pension allowance and only the balance is handed to the families, so that from a financial viewpoint it is better for a wife or widowed mother to have her husband or son dead than insane, because if he is dead she gets the full pension without deduction, whereas

if he is insane his keep has first to be provided for. I table a copy of the Canadian Order-in-Council covering insane cases, but I think this is not one of the instances in which we should blindly follow the Canadian scheme.

Partially insane men are now being treated in the various provincial Insane Asylums, or at a special institute at Coburg, Ontario, which is being established for the purpose. Here new methods of psychiatric treatment are to be applied, medical science having made great strides along this line the past ten years. It is, however, generally believed that the Dominion Government will have to establish a Federal Asylum for the treatment of insane soldiers, so that they may be taken out of the category of ordinary lunatics.

**BLINDNESS CASES.**—From the beginning of the war up to the end of August last, only eleven totally blind soldiers were recorded in the Canadian forces, and these were being cared for and re-educated at St. Dunstan's Home in London, conducted by Sir C. A. Pearson, himself a blind man, and recently created a baronet in recognition of his services in this regard. It is not proposed in Canada to establish any special Institute for the care of blind soldiers, for if other cases arise later which have to be treated in Canada, existing agencies like the School for the Blind at Halifax will be utilized.

**DEAFNESS CASES.**—Men stricken with total deafness as a result of explosions of shells or otherwise, are not very numerous and there has been no need to make special provision for them. The theory is that in many cases the men will recover their hearing under special treatment, and if there should be any cases which resist such ameliorative measures, it is proposed to deal with them also in the existing institutes in Canada.



**TUBERCULOSIS CASES.**—These which are likely to be Canada's most serious problem and also our own, I propose to deal with at some length a little later, so will not refer to them further at this point.

**AMPUTATION CASES.**—Up to the end of August there had been less than 100 amputation cases returned to Canada. In preparation for them the Canadian Government had itself established a factory at Toronto for the making of artificial limbs, in close proximity to the Central Convalescent Home also established there. Into this home all the amputation cases are being drafted from every part of Canada, and the men are equipped with the artificial appliances right on the spot. Such men are continued on full pay until their artificial limbs are fitted and working satisfactorily, and then they are discharged with the pension appropriate to their cases.

#### RE-EDUCATION MEASURES

For these mutilated men and for men convalescing from lesser injuries, or from sickness, educational facilities are provided where such are necessary. These facilities take two forms. First, there is what is known as "functional re-education," and, second, what is known as "professional re-education."

The first is really a form of mental stimulant. When a man loses a leg or an arm he has to make the remaining members do extra work, and where, for instance, the loss is that of a right hand, it is a specially serious matter, because his left hand has to be trained to entirely new operations. He has to be helped to relieve the tedium of convalescence and the depression following upon his wounds by providing him with some sort of occupation for mind and body, and this takes the form of light work, such as the making of toys, and hammering of small arti-

cles of brass, etc., all of which can be carried on by a man even when in bed. This work, of course, is only done on the direction of the physician in charge, and thru trained agencies.

When these men are sufficiently convalescent to be able to get about and the question of their future occupation becomes important, professional re-education is provided, if a man's injuries are such as to make it impossible for him to return to his previous occupation. New trades, and especially those which do not call for active physical exertion, are taught under the direction of vocational secretaries, these being teachers of technical education who have developed the sociological side of their work. These get in touch with the men, talk with them, gauge their mental capacity, ascertain their previous educational standard, learn their ambitions, and then endeavor to choose for them a class of work in which the men are likely to make successes. Amongst those now being taught to returned soldiers in Canada are mechanical drawing and such like, typewriting, accounting, linotyping, bookbinding, shoemaking, tailoring, lighter forms of cabinet making and pursuits like gardening, bee-keeping, poultry raising, and a variety of others.

This branch of the work of the reclamation of returned soldiers is, however, only in its infancy, not all the installations having been effected in the institutions which I visited in the Canadian cities, the two years have elapsed since war began, and the Canada has been doing much to endeavor to forward herself along these avenues of advancement. One reason for the delay has been the difficulty in getting an accurate idea of what is being done by the continental countries, but Prof. Todd's report on French activities in this direction has filled the void and has

put in Canadian hands the material by which she can choose the right lines of progress.

There is much in Canada, however, yet to be achieved, and, of course, a great deal of it is beyond our powers. Indeed, it is questionable if it will be necessary for us to attempt some forms of this work at all. For instance, if we have soldiers who need training in special pursuits, it will be much cheaper for us to send them to Halifax, where the Hospitals Commission is establishing an Institute for the Maritime Provinces, and have them taught there, where there will be many teachers and every facility, rather than to attempt to undertake work of this kind in our own midst, where we have nothing like the facilities, nor are we likely to have the number of returned men in any of these categories which would justify the establishing of special schools for their training.

I was unofficially assured that the Canadians would gladly take our men into their Institutes and re-educate them on the same lines as their own soldiers, the terms to be adjusted, of course, if and when we decide to do so.

#### USING ARTIFICIAL LIMBS

It is not possible to form any estimate of what our likely total of maimed soldiers will be. Prof. Todd estimates there were 50,000 amputation cases in France at the end of July, that is for two years of war, as there had been 30,000 recorded up to December, when he was investigating there. He also found that 3 per cent. of the Belgian wounded suffered amputation. Figures regarding the British forces were not available. Of these maimed men three-fifths lost their legs and two-fifths their arms. In France there are several institutions for making limbs, and Dr. Amar, in that country, who has experimented extensive-

ly in this form of work, is regarded as the highest authority in the world. In a special bulletin issued by the Military Hospitals Commission, and which I now table, there is an important article by Prof. Amar on the organization of the training of the disabled, and as I pass it around now I would call special attention to some of the illustrations, notably those of a man writing with a pen, of another playing a violin, of a third operating a typewriter, and of a fourth working a steam drilling machine, all with artificial right hands actuated by belts working from the chest. In France these artificial limbs are made in factories controlled by the Government, and employing in the main soldiers back from the Front who are unfit for further active service. In England the artificial limbs are provided at a factory at Rochester near London, and in Canada, as I have already said, the Dominion Government has established a factory at Toronto for making these appliances. I consider the chapter in Prof. Todd's report, in which he deals with artificial limbs and the ever-widening possibilities of remunerative employment for men obliged to use the same, one of the most instructive in the volume. He emphasizes that the best and simplest types of limbs alone should be provided, and that every cripple, if I may use the term without offence, should be provided with two limbs, so that in the case of one becoming disabled or broken, he would not be at any loss until it was repaired. The life of a limb is given as about three years, and provision is made in all these countries for their repair and renewal.

**SHELL SHOCK CASES.** — These, which in numerous instances involve mental derangement or nervous condition approximating thereto, are being treated, where the disability is very serious, in a wing of the Insti-

tution at Coburg, where men are located suffering from mental trouble; but when I was in Canada plans were then being worked out for the establishing of them in a special Institution. Sir James Lougheed, the President of the Military Hospitals Commission, very kindly invited me to be present at one of its meetings which was to take place at Toronto early in September, and where it had a three days' session. It dealt with an Agenda Paper of twenty-five items covering reports from all of the Provincial organizations, from the specialists detailed to work out plans for the various branches of the work, and from sub-committees handling organization problems. As an instance of how thoroughly the work is being canvassed in Canada, I might say that the matter of providing that the finger prints of every Canadian soldier shall be registered, was considered. The reason for such a scheme is that because of Canada's enormous floating population, it is feared that some such expedient will be necessary in order to prevent widespread frauds in the collecting of pensions and grants after the war is over.

#### INSTITUTIONS IN ENGLAND

Among others, the very interesting features of the session was a report by Mr. Lloyd-Harris, of Brantford, Ont., President of the Russell Motor Car Co., of Canada, a member of the Commission, who had just returned from England, and who while there had undertaken an inspection of the Canadian hospitals in various parts of the country. One of the principal of these was at Shorncliffe, maintained by the Canadian Federal Government. Another was at Orpington, a hospital of 1000 beds, maintained by the Government of Ontario; and a third was at Ramsgate, which is the final convalescent establishment for Canadian

troops in Canada. His report showed that at the end of July there were 12,900 Canadian soldiers in hospital in England, and he dwelt specially on the work being done at Ramsgate, where the Granville Hotel, a large building, has been taken over, and various neighboring buildings as well, the whole giving accommodation to 900 beds. Here all classes of treatment of a special character, such as I have described above, are given the patients, who have been released from the general hospitals, and his report was so satisfactory that it was decided by the Commission to increase the capacity of this Hospital to 2,000 beds, and to multiply its staff proportionately. It was also decided to appoint a vocational officer there to undertake the work of training the men professionally, from the very first moment their convalescence permitted of it. One of the reasons for this is that great numbers of the wounded soldiers in the Canadian forces are Englishmen who had emigrated to Canada, and who had settled down there; but who now, having done their bit in the war and being unsuited for further service, intend remaining permanently in England where, as a result of the altered conditions in the labor market arising out of the war, the opportunities for remunerative work are much better than perhaps ever before. The Canadian Government is determined to do its duty so fully and fairly by these men that it is installing the very completest scheme of equipment in this hospital for fitting these men to resume civilian employment with the best possible chance of succeeding therein. The newspaper "Canada," of September 9, has a lengthy and interesting article describing this Ramsgate Institution, which I now put in, and I also table copy of Mr. Lloyd-Harris's report on the subject.

### INSTITUTIONS IN CANADA

One of the tasks awaiting this Commission at Toronto was an inspection of a new Institution which the Ontario Government is building at Whitby, on the shore of Lake Ontario, some forty miles east of Toronto. We motored there one day and looked over the buildings, which it was proposed to turn over to the Military Hospitals Commission to use as a general convalescent home for shell-shock, rheumatism, debility and general cases. This Institution is the last word of its kind. It has accommodation for 1200 patients and is built in two units. Each consists of ten residence buildings accommodating sixty men each, and two central buildings, which will be the dining halls for these residence series, and there are also infirmary buildings without stairways, "ramps" or sloping hallways being used instead. All the buildings are fireproof, beautifully designed and finished, and the place is in an ideal location. Nearly all the materials used in the construction—bricks, tiles, flooring, furniture, etc., come from the factories in the Provincial Prisons and Reformatories; most of the food is furnished from the Prison Farms thruout the Province; and part of the actual building work is done by prisoners drafted there. The Institution was intended for a Lunatic Asylum, and had groups of residence buildings, a dining hall, and an infirmary for patients of each sex, but as the Ontario Government could utilize its existing Insane Asylum for a while longer, it offered this to the Hospitals Commission, which offer was accepted, and I dare say that the first instalments of men are now in the Institution.

## The Tuberculous Problem

Canada's most serious medical problem in regard to the war is admittedly tuberculosis. But for this it is believed the work of the Military Hospitals Commission could be closed up within two years after the termination of hostilities, as by that time all the wounded or injured men will be, so to speak, on their feet again, fitted with mechanical appliances where necessary; and put in a way to earn a fair livelihood. The problem of tuberculosis will, however, call for part of this work to be continued for at least five years, and then to a smaller extent for about another five. In other words, most of the tubercule cases will have either been cured or died within five years, but a few may linger on for another five. The first question confronting the Commission was how to care for the pressing cases. These extended from Halifax to Vancouver, there being a percentage in every training camp. When I attended the Commission's meeting at Toronto, we had before us a statement showing 360 "T.B.C." cases in Canada, of which sixty per cent were "camp cases," that is men who had never gone outside of Canada, and only forty per cent. were overseas men who had been returned. The explanation is that many men, enlisted in Canada as physically fit, show signs of this disease under the strain of military training, and have to be put into camps or sanatoriums. The Commission is utilizing the sanatoriums in existence in different parts of the country; canvas tents at the various training camps, and some emergency hospitals created for the purpose, but it was pointed out then that winter was coming on and more ample provision would have to be made; so the Commission decided to take

over unused hotels in certain parts of the country and employ them for this purpose. It was recognized, of course, that owing to the public sentiment against the future occupancy of the buildings used for this purpose, it would be hopeless to expect employ these buildings again for their regular objects; but the belief was that within the next five or ten years the movement in Canada for the communal treatment of tuberculosis would have reached such a stage that when the military authorities were done with them they would be taken over by the Provinces or the Federal Government, and employed for the same purpose.

Of the twenty-five items on the Agenda Paper at Toronto, five dealt with tuberculosis, and after very full consideration it was decided that Colonel Thompson, the chief medical officer of the Commission, should employ three Canadian specialists on tuberculosis, one from the Laurentian district of Quebec; another from the Muskoka district of Toronto; a third from Toronto itself; and a fourth from Saranac Lake, New York, the latter being one of the most eminent men in the treatment of this disease in the world. These five were to prepare a report on the whole question for the use of the Commission, a copy of which I am promised when it is issued, and on the recommendation of this Board will the future policy be based. I might say that this plan is not alone likely to be of benefit to Canada, but also to the world at large, because it will be the first really international effort to co-ordinate the treatment of patients yet made.

At one of our sessions we had a delegation from the Muskoka Free Sanatorium, headed by Hon. W. J. Charlton, formerly Provincial Secretary of Ontario, and now Vice-President of this organization. He set out that his Society was at present treat-

ing some soldiers in addition to civilian patients, and would be glad to extend its activities; but desired that the Commission provide further accommodation; that it also submit to the regulation that soldiers should not be in uniform or military discipline applied, and that a rate of roughly \$12 per week should be paid for each man. After discussing the matter exhaustively, following the withdrawal of the delegation, it was decided by the Commission that if it would have to provide the buildings in Muskoka district, it would be as well for the Commission to erect and administer its own sanatorium, enforce military discipline, and endeavor to carry on the sanatorium at at least as low a rate as this agency. In anticipation of this issue arising, members of the Commission had gone into the question with architects, of providing a large and modernly equipped sanatorium. The principles in this were Mr. Lloyd-Harris, of Brantford, of whom I have already spoken, and Mr. Lorne McGibbon of Montreal. Both are wealthy men, and Mr. McGibbon is himself a man who has shaken off the clutches of this dread disease. He is President of the Laurentian Inn, a sanatorium in Quebec, which has been turned over to the Military Hospitals Commission, and in which the large number of patients are now being treated. He spoke of an entirely new system of treatment now applied in Saranac Lake, one process of which is the collapsing of the lung; but it is too technical for me to attempt to deal with it. Mr. Lloyd-Harris had also given considerable study to this question and was connected with the Toronto Society, which was to provide one of the specialists. These gentlemen presented a very large plan of the proposed sanatorium, a blue print of which can be obtained if desired, and a copy of the accompanying letter outlining the gen-

eral scheme of the proposed structure, and giving the costs I secured and now table. I might say that Mr. Reuben Horwood, a competent builder in this city, to whom I have given the letter to read, is very greatly impressed with the thoroughness with which the matter has been dealt with, though the cost involved is altogether beyond the possibility of our considering it. The letter, however, may contain suggestions that will be of value when we come to deal with this problem more fully.

The first question we have to ask ourselves is what number of T.B.C. patients we are likely to have. Professor Todd is authority for saying that thirty per month for every 100,000 men Canada has sent overseas, is the wastage from this disease. That would be 360 T.B.C. cases in over 100,000 Canadian soldiers; and estimating our effective force as 5,000, including soldiers and blue-jackets, we find that on that percentage Newfoundland would have about eighteen or twenty per year, or say forty for the two years our men have now been in service. We have not, as far as I can learn, that number here at present; probably about twenty altogether; but there are doubtless others in the hospitals in England yet to come along. Allowing an outside margin, however, we may safely assume that we will have about thirty cases to deal with during the next few months. Then arises the question how are they to be treated. I understand that provision is being made for the establishment of a Sanatorium at Bowcock's Farm on the Topsail Road, and that it will have accommodation for about twenty male patients. As there are a number of cases at present under treatment, it will not leave us a large margin available for soldiers, but the accommodation can, I am informed, be enlarged as required. It would therefore be a comparatively

simple matter to deal with these cases here, but in some quarters the point is made that there ought to be a separate sanatorium for warriors. This, of course, is entirely a question of expense; but personally if the work could be concentrated, I think it would be desirable, as we would save the expense of two administrations. Another matter to be borne in mind now is that researches of late years have shown that the question of altitude or the locating of T.B.C. cases in mountainous areas is not essential. Colonel Thompson stated to the Hospitals Commission at Toronto that T.B.C. cases treated on barges in the harbor of New York showed virtually the same proportion of recoveries as those treated at Denver and Colorado, which is at an altitude of 7000 feet above the sea level. He upheld the principle that the only essential factors were abundant fresh air, ample suitable food, and close supervision, he advocating that there should be a capable medical man for every twenty-five patients, who would give them his undivided attention. The Commission decided to utilize existing institutions as far as possible, and to create others where necessary; and it is proposed to provide adequate facilities for coping with the needs, in every province, for agencies to grapple with this disease.

#### EMPLOYMENT FOR RETURNED SOLDIERS

The attitude of Canada is stated to be that the Canadian soldier, whether discharged from the army and passed back into civil life immediately on his return to Canada because he suffers from no disability calling for treatment; or the Canadian soldier, who takes up civilian pursuits after a course of treatments in any of the institutions indicated, is to become, in a sense, a ward of the State. Federal and Provincial Ministers have

proclaimed their intention to place at his disposal every position in the public service for which he can qualify himself. Municipalities have made similar pledges and multitudinous associations of every type have been formed to look after the returned soldier.

In my experience, however, this was the feature of the work which was least co-ordinated and showed the least effective progress. Because all matters appertaining to labor are, by the Canadian constitution, the peculiar possession of the provinces, it has become impossible to have any Federal organization, or any Dominion-wide movement on comprehensive lines. Therefore it has become necessary to form territorial organizations by an arrangement between the Ottawa Cabinet and the Provincial Governments, and so, in every Province, from Nova Scotia to British Columbia, there is a Returned Soldiers' Employment Commission, named by the Provincial Government and having either a Cabinet Minister or some one specially delegated to speak for the Provincial Cabinet at its head, this gentleman in turn enjoying membership of the Military Hospitals Commission at Ottawa, and thus being in a position to serve as the connecting link between the two bodies.

The theory underlying these Provincial organizations for finding employment for returned men, is that through the agency of local committees in the cities, towns, and villages throughout the Province, it may be possible to place the men in occupations suited for them, with special reference, of course, to the cases of those who have been disabled by the war and have to seek new avocations, and for whose cases the State cannot, at the moment, find relief.

In Nova Scotia I went into this problem with Mr. W. B. McCoy, Secretary of the Commission at Halifax. He told me that there were some serious difficulties, first, the unwillingness of the returned soldier to go to work because he had been, in a sense, shaken out of his old-time ideas, and was restless and dissatisfied, and found difficulty in settling down to ordinary avocations again. The second was the disposition of employers to exact the fullest value from the men they employed and to expect a returned soldier, often a man suffering from a disability, to do as much work as a man who had never gone oversea. The third was the problem of connecting the right man with the right job at the right time; and the fourth was the tendency of employers to try and reduce men's pay because they were receiving pensions.

But over and above all else was the indifference of the employing community and the tendency, after the first enthusiasm had worn off, for the individual employer to say that what was everybody's business was nobody's business, and that he was not going to disorganize his enterprise to take on returned men—let somebody else do it instead! Mr. McCoy told me that out of 1500 circulars he had sent out to employers, magistrates, clergymen and others throughout the Province, inviting their co-operation in this work, not more than a dozen had been acknowledged, and only three of these acknowledgements contained an intimation that the recipients would be willing to co-operate with the Commission in its work. For the city of Halifax he was, himself, acting as a sort of employment agent, ringing up people on the telephone asking for work for returned men who visited his office. In only two other towns

throughout the whole of Nova Scotia had local committees been formed, and but for the fact that the Mining and Steel Making Companies at Sydney could absorb all the returned men that could be sent to them, there would have been a bad break-down in regard to this issue in that Province.

In Quebec and Montreal, owing to the comparatively small enlistment from these cities and the demands for transient labor, the problem presented no serious difficulty to those entrusted with the working out of the schemes there, but in Ontario it had been up to that time a grave matter, and Mr. W. D. MacPherson, one of the Members of the Provincial Legislature for the city, who represented the Ontario Government as head of the Employment Commission, informed me when I sought his views, that the problem had very grave aspects and that when the war was over he feared it would be a tremendous one, but that owing to the steady increase in the number of factories engaged in making munitions and the demand for men who could adapt themselves to this form of work, it was being solved for the present. I did not go into the Western Provinces, but at the sessions of the Military Hospitals Commission we had representatives from the Western Provinces and they informed me when I inquired of them as to what was being done, that the problem was not worrying them at all. In Alberta, for instance, they had 380 local committees in as many towns and villages, and not alone had every man returned been employed but they could find places for hundreds, if not thousands, of others. The explanation, of course, of this is very simple. The Western Provinces had enlisted much more largely than the East-

ern and had depleted the labor market utterly. Then, following the departure of this vast number of able-bodied young men for the fighting fields, there had come a demand for an increased production in the West and the farmers had tried to cope with it by putting more acreage under seed. To harvest this crop, when the time came, called for an enormous number of workers and an adequate supply could not be secured, so that consequently every man at all fit was eagerly seized upon as soon as he showed himself in the prairie country.

There, as in the East, every community had its own particular methods of dealing with this matter and its special agencies for finding men employment. In very few places were the schemes identical or of similar nature, and no concerted plan that I was able to find had been adopted by any number of committees. Therefore, there was a consensus of opinion that as the end of the war approached and the question of finding places for the vast armies of returned soldiers forced itself on the attention of the country, it was destined to become one of the greatest seriousness.

For us, I think, it will take on that aspect from the outset. It is true that a great number of our men were fishermen, and that they would find no great difficulty in returning to their boats and nets again, but on the other hand, the life they have been leading during the war will have, in part, if not altogether, unfitted them for the numdrum pursuits of outport life, and I am afraid that we shall have to be prepared for grave complications for at least a few years after hostilities end.



This, however, is only one of the features of the largest general issue, and, if I may say it, is in some respects the least of the problems, because a man physically fit and possessing all his facilities, need not starve if he has the energy to hustle for himself. The vital features of the larger issue are to provide pensions for those who have come back disabled and to supply such facilities for the restoration to health of those who need that, and for vocational re-education to those who are unfitted for continuing their former employment as will enable them to become self-supporting again.

To carry out the schemes, even in a small way, which Canada has undertaken, and which it may be necessary for us to grapple with to some extent, at any rate, will involve substantial outlays of money for a few years, but any money we may decide to employ for these purposes will, in my opinion, be money well spent. In other words, it is much better to devote a hundred dollars to curative measures for a man suffering from tuberculosis which will save his life and make him a wage-earner again, than it is to let him die, and then have to pension his wife for maybe fifty years and his family until the children are 16 or 17; and, in the same way, it is a much better policy to train a man for a new occupation and thereby make him a productive citizen and enable him to bring up his family properly, than to leave him with an inadequate pension and doom his offspring to the meaner walks of life, and an abandonment of all the legitimate ambitions which they might cherish.

Before closing I would avail of the opportunity to express my

thanks to His Royal Highness the Duke of Connaught, Premier Borden and the members of the Canadian Government, Sir James Lougheed and the members and officials of the Hospital Commission, Colonel Dunbar and the staff of the Pensions Bureau, and all the other gentlemen, both of the Federal service at Ottawa and the Provincial services in the Provinces, who aided me in my work; as well as to Commissioner Salzgaber and the staff of the Pension Bureau at Washington for the assistance afforded me in conducting my inquiries there. The result of these I now submit to this Association, with apologies for the imperfections of the story I have told, but with the confidence that it will receive favorable consideration at your hands, and that the Association will decide to do its best for those who have risked life and limb and all that man prizes in the endeavor to maintain the Colony's part in this struggle, and assist in however small a degree in supporting the Allied nations in the task to which they have dedicated themselves, namely, the freedom of the world from militaristic rule, and the enthronement of the idea of the rights of all nations to live their life according to their lights.

#### VOTE OF THANKS

His Excellency the Governor having moved a vote of thanks to Mr. McGrath for his address, which was carried by acclamation, then announced that in accordance with the decision of the Association at the previous meeting, he had drafted a memorandum constituting a Pensions and Disabilities Board, which he now submitted to the meeting, and which was adopted without discussion. Its terms are as follows:

(See next page.)

## Appointment of Pensions and Disabilities Board

(1) By virtue of a Resolution unanimously adopted at the General Meeting of the Patriotic Association of Newfoundland on September 26th, 1916, an additional Committee of the Association to be styled the Pensions and Disabilities Board—is formed in terms of the suggestions formulated by the Finance Committee as set forth in Annexure "A" and by the Standing Committee, as set forth in Annexure "B"

2. The duty of the Board is to safeguard the interest of all invalided sailors of the Royal Naval Reserve of Newfoundland and soldiers of the Newfoundland Regiment discharged from active service on account of wounds or illness incurred on active service, and to facilitate their return to civilian pursuits.

3. The Committee is designated the "Pensions and Disabilities Board" and is required to furnish interim reports from time to time for the general meetings of the Association and a recapitulation of their work for submission, in connection with the report of the Association, to the General Assembly when in session, pending legislation on the subject.

4. A Fund shall be placed at the disposal of the Board by the Finance Committee, P.A., from monies furnished to the Finance Committee by the Government of the Colony out of the General Revenue, such fund being styled the "First Newfoundland Regiment Account."

The Board is hereby authorized to apply such fund for the benefit

of sailors discharged from the Royal Naval Reserve (Newfoundland) as well as for soldiers discharged from any levies raised for active service in connection with the Newfoundland Regiment or attached therefrom to the Imperial service.

5. The Accounts of the Board shall be examined and controlled by the Auditor General and made subject to such rules as may be laid down by him for the guidance of the Board.

6. The Board may make rules to govern the administration of the Fund and may employ paid officers for such administration.

The Board shall report all material principles underlying their administration of the Fund for approval by the Association; and it shall be competent to the Association at its General Meeting to review or modify these standing instructions to the Committee.

7. The following gentlemen are hereby appointed the original members of the Board:

1. Hon. P. T. McGrath, Chairman
2. Hon. M. P. Cashin.
3. Hon. M. G. Winter
4. Fleet Paymaster G.A.E. Wyllys, R.N., (H.M.S. Briton)
5. Capt. G. Carty (1st Newfoundland Regiment)
6. Chas. P. Ayre, Esq.
7. J. A. Clift, Esq., K.C., M.H.A.
8. H. E. Cowan, Esq.
9. R. F. Horwood, Esq.
10. R. A. Templeman, Esq.

The Board will appoint its own Secretary.

It shall be competent to the Board to nominate a Sub-Committee from the Medical Profession to advise the Board on medical matters.

8. The Board shall have power to accept resignations, to fill vacancies by co-opting new members or to enlarge the membership of the Board.

9. The Board is empowered to employ a paid Secretary and such other employees as may be deemed requisite and to pay such compensations as may be found necessary for medical or other professional services.

10. An Auxiliary Committee from the Women's Patriotic Association has been designated, in order to co-operate with the Board. This Committee consists of:

MRS. JOHN BROWNING,  
(Convenor)  
MRS. CHAS. P. AYRE  
MRS. J. A. CLIFT  
MRS. L. PATERSON  
MISS SHEA

"A"

#### SPECIAL REPORT

##### On Provision For Invalided Soldiers

The Finance Committee is unanimously of the opinion that a Special Committee of the Patriotic Association should be appointed to deal with all invalid Sailors and Soldiers with the idea of assisting them, and as far as possible enabling them to return to civilian pursuits.

The Finance Committee respectfully offers the following suggestions:

- (1) That no soldier be invalided from the Regiment without a full medical report (as far as possible) being sent with him.
- (2) That until such information be supplied, and he receives a proper discharge, he be kept on the pay list of the Regiment.

(3) That power be given to this Committee to deal with all Military and Naval cases and to provide such allowances as may be necessary until a regular scheme is approved by the Legislature and to make such money allocations as may be necessary.

(4) That all such payments be made out of the Account styled The First Newfoundland Regiment Account.

(5) The Finance Committee is strongly of opinion that on this Committee both Military and Medical professions should be represented, and that the personnel should consist of seven gentlemen to be appointed by the Chairman at as early a date as possible.

"B"

##### Recommendation of the Standing Committee of the Patriotic Association of Newfoundland at its 80th Meeting held on the 22nd September, 1913.

The Committee recommends:—

(a) That all men on furlough be given their regular pay and field allowance together with usual maintenance allowance.

(b) That all soldiers honorably discharged as unfit for further Military Service be given full pay and allowance up to the date of their receiving their certificates of discharge and in addition that they should be given a bonus of one week's pay and allowance; also \$25.00 in lieu of a suit of clothes.