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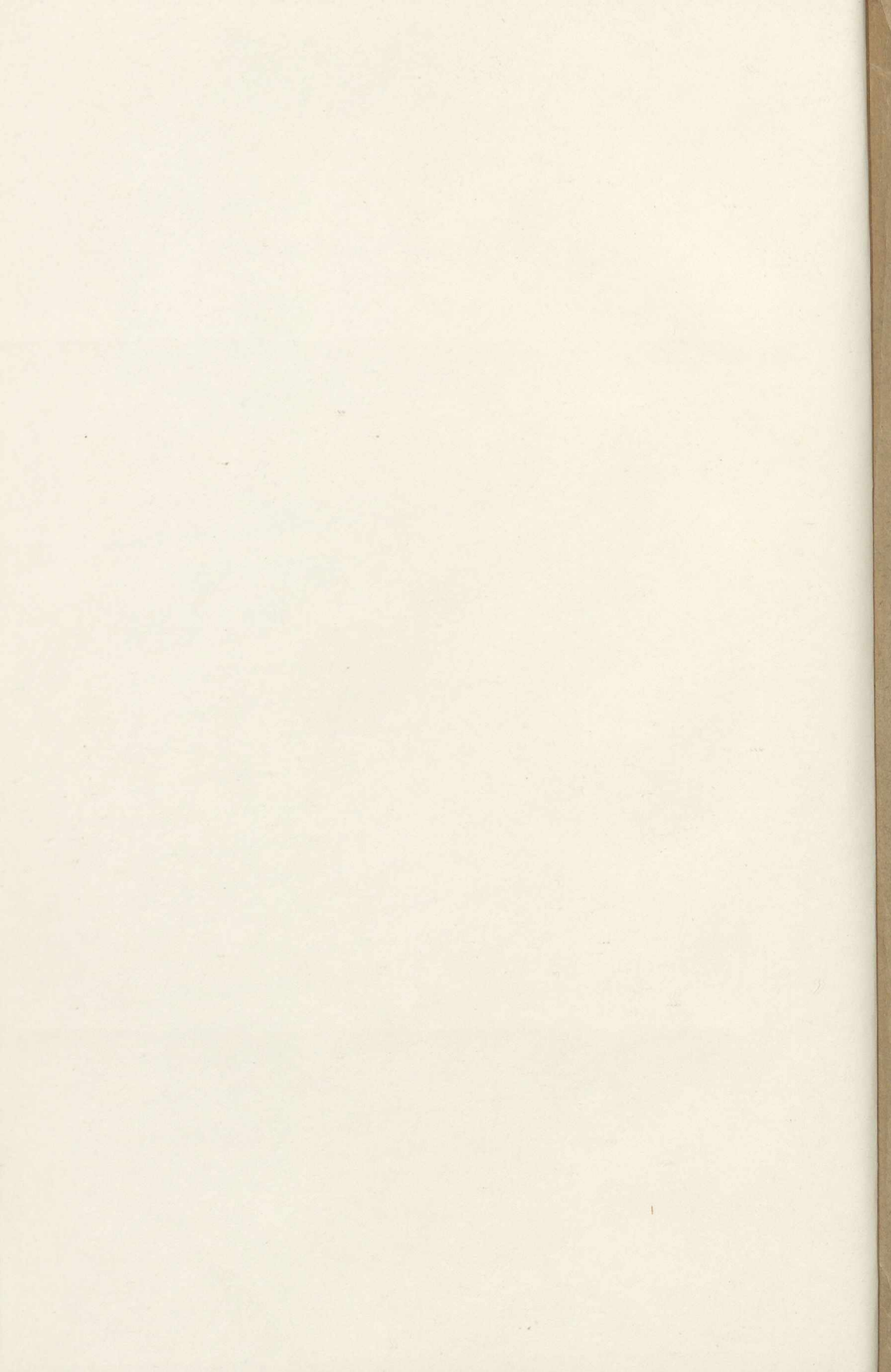
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# PENSIONS AND PENSION REGULATIONS

Proceedings of the Special Committee appointed to consider the questions of Pensions and Pension Regulations, and all matters pertaining thereto, and to prepare a Bill dealing with Pensions for the consideration of the House.

## COMPRISING

The Evidence Taken, Communications, Records and Statistics Presented and Considered in Connection Therewith,

MARCH 11 TO MAY 7, 1919.

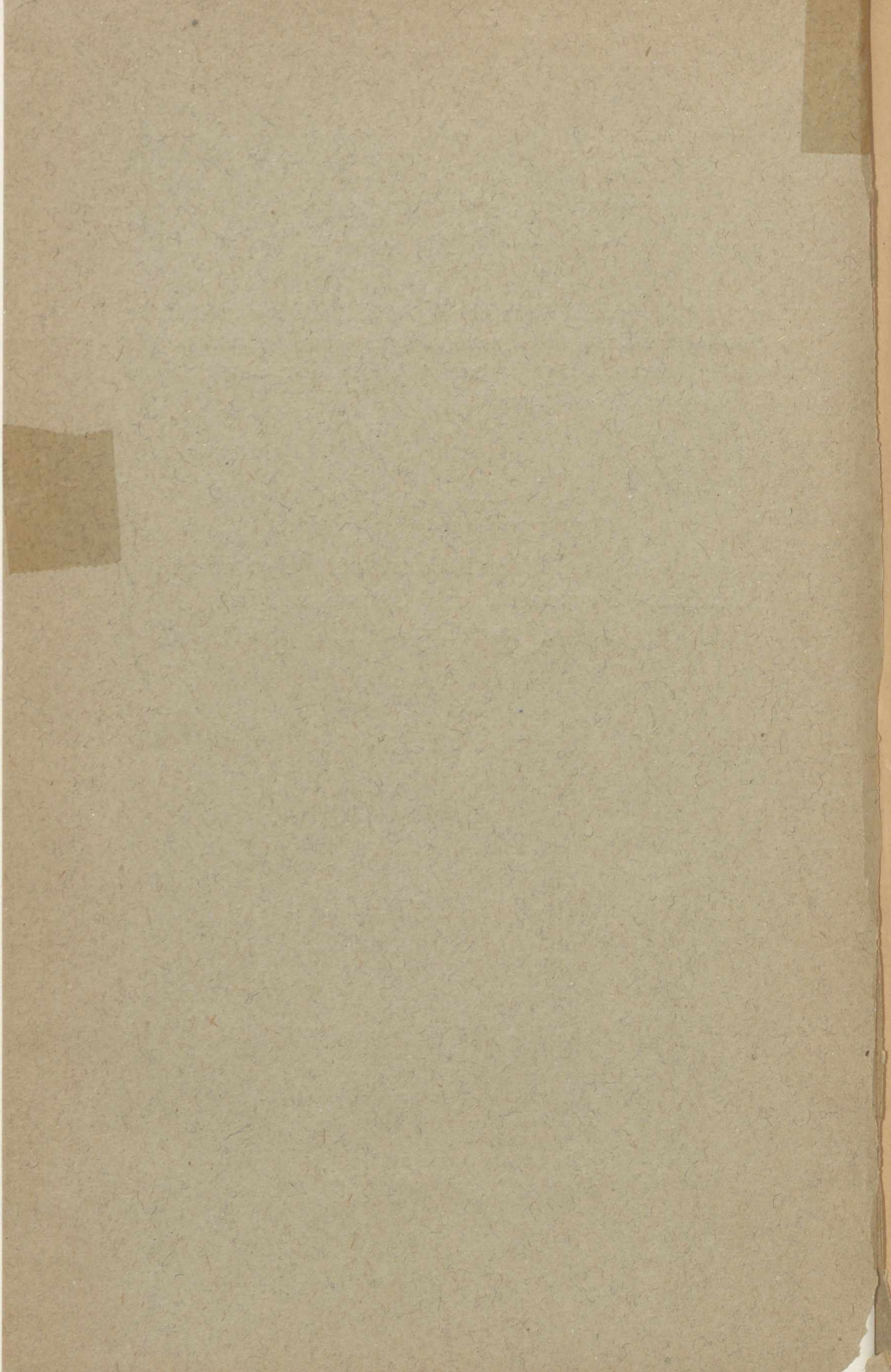
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OTTAWA  
J. DE LABROQUERIE TACHÉ  
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1919

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# PENSIONS AND PENSION REGULATIONS

Published by the Government of Canada  
Ottawa, 1911

## CONTENTS

The Pension Law, Government of Canada  
The Pension Regulations, Government of Canada  
The Pension Act, Government of Canada

MADE IN CANADA



# SPECIAL COMMITTEE ON SOLDIERS' PENSIONS AND PENSION REGULATIONS.

PARLIAMENTARY SESSION, FEBRUARY, 1919.

## ORDER OF REFERENCE.

HOUSE OF COMMONS,

OTTAWA, March 3, 1919.

*Resolved*, That a Special Committee be appointed to consider the questions of pensions and pension regulations, and all matters pertaining thereto, and to prepare and submit a Bill dealing with pensions for the consideration of the House, and that Rule 11 be suspended, and that the following members do compose the said Committee: Messieurs Andrews, Béland, Clark (North Bruce), Cronyn, Devlin, Green, Lapointe (St. James), McCurdy, Nesbitt, Nickle, Pacaud, Pardee, Power, Redman, Rowell, Ross and Sutherland.

*Attest.*

W. B. NORTHRUP,

*Clerk of the House.*

OTTAWA, March 13, 1919.

*Ordered*, That the names of Messieurs Bonnell, Brien, Fontaine, Lang, McGibbon (Muskoka), and Savard be added to the said Committee.

*Attest.*

W. D. NORTHRUP,

*Clerk, House of Commons.*

## COMMITTEE'S FIRST REPORT.

HOUSE OF COMMONS OF CANADA,

OTTAWA, TUESDAY, March 18, 1919.

The Special Committee on Pensions, Pension Regulations and all matters pertaining thereto, beg leave to present to the House the following, as their First Report:

Your Committee recommend that they be granted leave to report to the House from time to time; that they be empowered to send for persons, papers and records, to sit while the House is in session, to print, from day to day, the evidence taken, and that Rule 74, relating thereto, be suspended.

N. W. ROWELL,

*Chairman.*

OTTAWA, March 18, 1919.

*Ordered*, That the said Committee be granted leave to report to the House from time to time; that they be empowered to send for persons, papers and records, to sit while the House is in session, to print from day to day the evidence taken, and that Rule 74, relating thereto, be suspended.

*Attest.*

W. B. NORTHRUP,

*Clerk, House of Commons.*

9-10 GEORGE V, A. 1919

## COMMITTEE'S SECOND AND FINAL REPORT

OTTAWA, TUESDAY, June 24, 1919.

Mr. Rowell, from the Special Committee appointed to consider the questions of pensions and pension regulations and all matters pertaining thereto, and to prepare and submit a Bill dealing with pensions for the consideration of the House, presented the Second and Final Report of the said Committee, which is as follows:—

The order of reference and the authority of the Committee is contained in the following resolution:—

(See Order of Reference, page iii.)

Your Committee have held twenty-nine sessions, heard and considered the evidence of twenty-three persons and received and considered sixty-two communications comprising memoranda, petitions and resolutions relating to the following subjects, namely: (a) the existing pension regulations, (b) the rates of pension payable to disabled, and dependent pensioners, (c) the alleged inadequate pensions payable to disabled members of certain Imperial Units and to the widows and children of deceased members of His Majesty's Allied Forces who are domiciled in Canada, and (d) the pensioners' living conditions as a result of the alleged present abnormal cost of living.

Your Committee have also received several complaints from pensioners and prospective pensioners which were referred to the proper authorities for investigation and report, and which, in most cases, have been either redressed or satisfactorily explained.

Your Committee, in view of the representations received from various parts of Canada to the effect that the present rates of pensions are inadequate, have obtained from officials, in charge of records, statistics relating to earnings and to the cost of living, which aided your Committee in giving consideration to the questions referred to them by this House. The statistics, in addition to the said evidence and communications, are set forth in the printed evidence hereto appended.

## PENSIONERS AND PENSIONS.

The first provisions for the payment of pensions to or in respect of members of the Canadian Overseas Expeditionary Force were enacted by Orders in Council Numbers 289 and 867 of the 29th of April, 1915, which provided for the payment of \$264.00 per annum for total disability for rank and file, and a similar amount for the widows or dependent widowed mothers of those killed, and a scale of four degrees of disability (see Appendix 4, page 9, Special Committee on Soldiers' Pensions, 1916). As recommended by the Parliamentary Committee on Pensions in 1916, this rate of pension was increased by Order in Council Number 1334 of the 3rd of June, 1916, to \$480.00 per annum for total disability and \$382.00 per annum for widows and dependent widowed mothers, and the scale was extended to six degrees of disability. The present rate, namely, \$600.00 per annum for total disability for all ratings below Petty Officer (Naval) and rank and file (Militia) and \$480.00 per annum for widows and dependent parents took effect on the 1st of April, 1917, by virtue of Order in Council Number 2999 of the 22nd of October, 1917, and the scale was extended to twenty degrees of disability. These rates of pension and scale of disability were considered and found satisfactory by the Parliamentary Committee of 1918.

Your Committee, in view of the aforesaid representations and statistics, have unanimously resolved to commend to the consideration of this House and the Government the awarding of a more adequate pension, by bonus and otherwise, to disability and dependent pensioners; and, in obedience to an order passed by this House on the 3rd of March, last, your Committee have prepared a Bill, a copy of which is hereto appended including schedules of rates and scales of pensions for disabilities and deaths.

## APPENDIX No. 3

## PROPOSED INCREASES IN PENSIONS.

It is proposed in that Bill as follows:—

(a) That a bonus for one year of twenty per cent be added to the pensions of Privates and Corporals (Militia) and ratings below Petty Officer (Naval) who now receive \$600.00 per annum for total disability;

(b) That a bonus for one year of approximately thirteen per cent be added to the pensions of Sergeants, etc. (Militia) and Chief Petty Officers, etc. (Naval) who now receive \$637.50 per annum for total disability so as to make the amount of their pensions including bonus equal to that of a Private or Corporal or ratings below Petty Officer;

(c) That a bonus for one year of twenty per cent be added to the pensions of widows and parents of Privates and Corporals (Militia) and ratings below Petty Officer (Naval) who now receive \$480.00 per annum;

(d) That a bonus for one year of approximately thirteen per cent be added to the pensions of widows and parents of Sergeants, etc. (Militia) and Chief Petty Officers, etc. (Naval) who now receive \$510.00 per annum so as to make the amount of their pensions including bonus equal to that of the widow or parents of a Private or Corporal or a rating below Petty Officers;

(e) That the additional pension for a married member of the forces, who is totally disabled, be increased from \$96.00 per annum, as it is at present, to \$180.00 per annum;

(f) That the additional pension for the first child of a widow or the first brother or sister of a deceased member of the forces be increased from \$144.00 per annum, as it is at present, to \$180.00 per annum;

(g) That the pension for the first orphan child or orphan brother or sister of a deceased member of the forces be increased from \$288.00 per annum, as it is at present, to \$360.00 per annum; and

(h) That the addition to pension for those who are helpless and in need of attendants be increased from \$300.00 per annum, as it is at present, to \$450.00 per annum.

The increases proposed in subsections (a), (b), and (e) above set forth will apply proportionately to cases of disability of a less extent than total disability.

The additional expenditure for the present year on the basis of the existing number of pensioners will be approximately \$3,380,000.00, made up as follows:

(1) Twenty per cent bonus for one year to Privates and Corporals (Militia) and ratings below Petty Officer (Naval) and a thirteen per cent bonus to Sergeants, etc. (Militia) and Chief Petty Officers, etc. (Naval) approximately, \$1,300,000.00.

(2) Twenty per cent bonus to widows and dependent parents of Privates and Corporals (Militia) and ratings below Petty Officer (Naval) and a thirteen per cent bonus to widows and dependent parents of Sergeants, etc. (Militia) and Chief Petty Officers, etc. (Naval) approximately, \$1,500,000.00.

(3) Increased pension for a married member of the forces from \$96.00 to \$180.00 per annum, during one year, approximately, \$275,000.00.

(4) Increased pension for the first child of widows from \$144.00 to \$180.00 per annum, during one year, approximately, \$275,000.00.

(5) Increased pension for the first orphan child from \$288.00 to \$360.00 per annum, during one year, approximately, \$30,000.00.

## COMPARATIVE RATES OF PENSIONS PAYABLE IN OTHER COUNTRIES.

Your Committee have also had before them comparative tables taken from Official Records showing the yearly rates of pensions payable for rank and file (*see* pages 52-53, 230-231, and 264 of the printed evidence hereto appended), in Great Britain, Australia, New Zealand, France, United States, Italy, South Africa and Belgium. It will be observed that Canada, since the beginning of the war, has dealt more generously than the aforesaid countries, to those of her citizens who have suffered disability or the dependents of those who have been killed during service, and under the proposed scale, Canada's pensions will continue to exceed those paid by the said countries.

## SUPPLEMENTARY PENSIONS.

## (1) Widows and Children.—

At the outbreak of hostilities British, Belgian, French, Italian and other Allied reservists were recalled to their country's forces overseas in considerable numbers, their families remaining in Canada. Owing to the lower scale of separation allowance prevailing in those countries and applicable to the said families, assistance was given them by the Canadian Patriotic Fund (*see* Evidence of Sir Herbert Ames, page 202 of the printed evidence). According to information received from the Canadian Patriotic Fund the number of widows of such British and Allied reservists, who are domiciled in Canada, will not exceed 450, and your Committee have agreed to commend to the consideration of this House and the Government the awarding of a supplementary pension, which when added to the amount received by the said widows and their children from their respective Governments will equal the amount of pension payable to the widows and children of members of the Canadian Forces. This supplementary pension will be paid only while such widows and children continue to reside in Canada.

## (2) Reservists and Other Members of Imperial Units.—

Your Committee have also considered the representations made by the Great War Veterans, the Imperial Veterans of Canada, the Grand Army of Canada, the First Degree Veterans of France, the London Chamber of Commerce, the Associated Canadians of the Royal Naval Volunteer Reserve, and by Canadians suffering disability who are now receiving a British pension only, and who were, at the outbreak of the war, also domiciled and resident in Canada, and have unanimously agreed to commend to the consideration of this House and the Government the awarding of a supplementary pension to such Imperial pensioners which, when added to the amount received by them from their respective Governments, will equal the amount of pension payable to similarly disabled members of the Canadian Forces.

According to figures submitted to your Committee, about 2,000 supplementary pensions would be granted under these recommendations. The expenditure for these supplementary pensions would not exceed in the aggregate \$500,000 per annum. The provisions made in the Bill hereto appended in respect to such supplementary pensions are contained in Sections 46 and 47.

## NUMBER OF PENSIONS AND AMOUNT OF LIABILITY.

The total number of *disability* pensioners, as of the 31st of March, 1919, was 44,726 (not including wives or children) for whom the Government then carried a yearly liability of \$7,476,167.96. The total number of *dependent* pensioners, as of the same date, was 16,888 (not including children), for whom the Government then carried a yearly liability of \$9,636,939.50, or a total of 61,614 pensioners of all classes and a total yearly liability therefor of \$17,113,107.46.

## APPENDIX No. 3

It is anticipated that an additional 36,000 pensions for disabilities will be awarded during the fiscal year April 1, 1919, to March 31, 1920, with a yearly liability of \$5,400,000 under the present rates, or \$6,500,000 under the proposed rates including the bonus.

It is anticipated that an additional 5,000 pensions for deaths will be awarded during the fiscal year April 1, 1919, to March 31, 1920, with a yearly liability of \$2,000,000 under the present rates, or \$2,400,000 under the proposed rates including the bonus.

The total yearly liability at the present rates of pension will therefore be approximately \$25,000,000. Adding to this the cost of the proposed bonus payments and increases in pensions for married members of the forces, and for children, namely, \$3,380,000 for those on pension at March 31, 1919, and \$1,500,000 for those to come on pension during the fiscal year 1919-20, and the supplementary pensions for Allied reservists, namely, \$500,000, the total liability for this year will probably be approximately \$30,000,000.00.

The estimated total possible liability for pensions, under the provisions of the proposed Bill submitted, will not exceed \$39,000,000.00.

Your Committee in submitting the proposed Bill which they were, by order of the House on the 3rd of March, last, requested to prepare, also submit for the information of the House, a copy of the evidence taken from day to day, and do recommend that the order of reference, their report and the said copy of evidence together with a suitable Index to be prepared by the Clerk of the Committee, be printed forthwith for distribution, and also printed in the Appendix to the Journals of 1919.

Your Committee do further recommend that 300 extra copies in English and 50 in French be also printed.

## MOTION FOR PRINTING OF REPORT, ETC.

OTTAWA, June 24, 1919.

By leave of the House,

On motion of Mr. Rowell, it was ordered, That the Report of the said Committee, together with the Evidence appended thereto, and a suitable Index to be prepared by the Clerk of the Committee therefor, be printed forthwith, and that Rule 74 in relation thereto be suspended. (*See Votes and Proceedings*, page 435.)

## MOTION COMMENDING THE REPORT TO THE CONSIDERATION OF THE GOVERNMENT.

OTTAWA, June 25, 1919.

On motion of Mr. Rowell, it was resolved, That the report of the Special Committee appointed to consider the questions of pensions and pension regulations, and all matters pertaining thereto, and to prepare a Bill dealing with pensions for the consideration of the House, which was presented to the House on the 24th of June, be commended to the consideration of the Government. (*See Votes and Proceedings*, page 454.)

NOTE.—For the proposed Resolutions, moved by Hon. Mr. Rowell, considered in Committee of the Whole, reported and agreed to by the House, and upon which is founded Bill Number 158, An Act to provide pensions to or in respect of members of the Canadian Naval, Military and Air Forces, who served in the war that began in August, 1914, and who were killed or suffered disability while so serving, *see Votes and Proceedings*, at pages 456-460. *See also Unrevised "Hansard"* at pages 4154-4165, 4308-4334, 4337-4348, 4414-4439, 4477-78.

See also Acts of the Parliament of Canada, Chapter 43, 9-10 George V. (1919).





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# PROCEEDINGS AND EVIDENCE





## PROCEEDINGS AND EVIDENCE

HOUSE OF COMMONS, OTTAWA,

COMMITTEE ROOM No. 207,

TUESDAY, March 11, 1919.

The Special Select Committee appointed to consider the question of Pensions and Pension Regulations, met at 11 o'clock a.m., the Chairman, the Hon. Mr. Rowell, presiding.

*Members present.*—Messieurs Andrews, Clark (N. Bruce), Cronyn, Green, McCurdy, Nesbitt, Nickle (Vice Chairman), Redman, Rowell (Chairman), and Sutherland.—10.

Upon motion of Major Andrews, Mr. McNeill, secretary of the Great War Veterans' Association, was requested to present a synopsis of the report of the executive of the Great War Veterans convention.

Mr. MACNEILL: Mr. Chairman and Gentlemen, I presume that when one lays before the Committee the views of the association I represent he is not required to deliver any address on this complex subject. I would prefer to discuss it in a conversational way and I have some concrete suggestions to make. In arriving at our conclusions, we, I think, realised that the principle of co-operation is more essential than any mere criticism, although I would like to discuss from our viewpoint, quite frankly, a number of points in connection with the regulations regarding pensions and I have, on behalf of the Association, to offer suggestions that may be of value to the Committee. I would lay before you, sir, a memorandum which has been prepared for the Government on this question by the Dominion executive of our association, enumerating a number of points upon which there appears to be general dissatisfaction, the regulations with regard to which might, in our opinion, be considerably improved and the defects remedied.

The first recommendation in this memorandum is:—

“1. That the pensions paid under schedules ‘A’ and ‘C’ should be increased. That the increase should be fixed in accordance with the present cost of living to arrive at the amount required to secure for the pensioner a generous living wage. That the increase should apply apportionately to the allowances for dependents. That the discrepancy between the allowance for a totally disabled single man and the allowance for a widow or dependent without children should be removed.”

I might state in connection with this, sir, that we find serious dissatisfaction with the present pension scale which seems to be entirely inadequate particularly with reference to the widow and the totally disabled man. I think I can fairly state that the partially disabled pensioner is quite willing to forego consideration of his case if a very substantial and generous increase were adopted for the widows of those who have fallen, and for the totally disabled man who is unable to help himself. In this connection I would like to draw attention to the discrepancy between the allowance to the totally disabled man, which is \$600 per annum, and that of the widow whose allowance is \$480. We think these allowances should be placed on exactly the same basis. In preparing this memorandum I might say the Dominion executive has had in mind the enormous demands made upon the treasury of this country at this time, and we wish

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our demand to be entirely reasonable; yet we feel that for the widow and for the disabled man the allowance should not be an amount which provides for a mere existence only, but that it should be on a generous scale, consistent with the resources of the country.

The second point, sir, is:—

“2. That the pension granted to orphan children, as provided in section 17, is inadequate and should be increased. That equal provision should be made for children who become orphaned through the death of their mother, who was a widowed pensioner, and that pension should be continued until they reach 21 years of age.”

*By the Chairman:*

Q. You are now speaking of the revised schedule.—A. Yes, I have before me the revised schedule of Jan. 2, 1919. Section 17 provides for allowances for orphan children; we feel, sir, that the allowance of \$24 per month, and the second allowance of \$20 per month, and the third and subsequent allowances of \$16 per month is entirely inadequate and that the children are not, for this sum, able to obtain proper attention. I also submit to the Committee that equal provision should be made for children who become orphaned through the death of their mother who was a widowed pensioner, and that the pension should be continued until those orphans reach the age of 21 years of age. That is intended to cover the case where the widow who is in receipt of a pension dies leaving orphan children who should also receive allowances provided for orphan children. Another point we desire to impress upon the Committee is that we do not consider it fair that the orphan boys of the age of 16 and the orphan girls of the age of 17 should be left to fend for themselves, but that the pension should be continued until they reach their majority.

Q. Before going on any further, let us take up one thing at a time, what do you suggest, or have you any suggestion to make as to what the pension should be for a totally disabled man; has your association taken that into consideration?—A. Our contention is, sir, that your scale should be based on the present cost of living, as arrived at expertly by accurate statistics.

Q. Would you think there should be a uniform scale throughout Canada?—A. There should be a uniform scale throughout Canada, but that figure should be fixed or arrived at, from time to time, according to the present cost of living, the pension scale being increased or decreased according to the fluctuations in the cost of living as shown in the statistics. A fixed scale of pensions invariably causes dissatisfaction.

*By Mr. Hugh Clark:*

Q. You mean that if the cost of living decreased 25 per cent you would decrease the pension accordingly.

Mr NESBITT: You would have an awful row if you attempted to do that.

*By Mr. H. Clark:*

Do you think it is practical to do as you suggest?—A. Yes, I think so. I am dealing with the first five classes, totally disabled men.

*By the Chairman:*

Q. Have you any knowledge as to whether this principal has been adopted in any other country.—A. Not that I am aware of, sir.

Q. Do you not think there would be very great practical difficulties in working it out? It would work alright as long as you have an ascending scale, but when the cost of living commences to descend do you not think there would be a great deal of dissatisfaction if a reduction in the pension were made.—A. There might be in certain instances, as a matter of fact there might be some dissatisfaction, but, when we advocate that the scale of pensions be fixed according to the cost of living we do not anticipate very great difficulty.

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Q. I was wondering whether your association had considered that aspect of the case.—A. Yes, we did.

Q. What was the view of your association then, dealing with the question of decrease; take the present situation—as a matter of fact the present scale of pensions has been fixed with regard to the high cost of living and it is the expectation of everybody that the cost of living will go down; if the scale of pensions were reduced would there not be very serious dissatisfaction?—A. If the pension was adequate in proportion to the cost of living, a decrease would be possible.

*By Mr. Cronyn:*

Q. You start out by saying that the chief cause for complaint is the inadequacy of the pensions for totally disabled men. My impression was the other way altogether. So far as I can ascertain from enquiries I have made between the last session and this I would say that 80 per cent of the complaints with regard to pensions came from those who were getting 20 per cent allowance.—A. I am asking now that special consideration be given particularly with reference to the widows and orphans.

Q. Yes, I quite agree with you on that point; you understand that the pension of the totally disabled man is increased under the present scale, and everybody moves up in proportion. Now the average family of five receives \$1,056 per annum of total disablement.—A. That would be \$88 per month.

Q. Yes. Now, could we not get some figures from you along that line as to what an average family of five should receive as a generous living wage.—A. I have my personal opinion on the subject and I might state this that the allowance of \$88 for a family of five is not adequate under the present conditions. My personal opinion is that it should be in the neighbourhood of \$1,400 or \$1,500.

*By Mr. Nickle:*

Q. Do I understand you are referring now to the minimum subsistence allowance?—A. The minimum subsistence allowance; that is, striking an average of conditions throughout Canada.

Q. Have you looked into the conditions to ascertain what is the average minimum subsistence allowance, earned by the people of Canada?—A. I have statistics on that.

Q. Could you give us any opinion on that point?—A. I am not prepared to do it at the present moment; I could at a later date. If I recollect I think \$1,500 was recently arrived at by a certain investigation in reference to strikes in a certain centre.

*By the Chairman:*

Q. The war veterans have not set out any scale in this memorandum?—A. No, we felt that should be arrived at by experts and should be based on accurate statistics which we did not have.

Q. So far as the association is concerned it does not make any specific recommendation as to the amount?—A. No sir. I am referring now to the Dominion organization—the Dominion executive committee.

Q. Then we come to No. 2—that the pension granted to orphaned children, as provided in section 17, is inadequate and should be increased. Have you considered what the increase should be from your own view point?—A. I would simply point out that the present allowance is inadequate, and that an investigation based on statistics, as I stated before, should be made of the average conditions under which these children are required to live and a substantial increase awarded accordingly.

Q. You suggest that the pension should be continued until they reach 21 years of age. Do you not think that when young people reach that age they are able to earn their own living? Is that not the case with the girl or boy in the average home?—A. We consider they should have equal advantages with the children whose parents are alive.

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*By Mr. Redman:*

Q. Might it not be better to provide educational advantages instead of giving pensions?—A. Well, possibly, but that has not been done.

Mr. ANDREWS: It was felt by the Executive I think, that these children were really wards of the Government, and that the Government are responsible to these children, to see, above all things, that they get a fair show in this regard. There is a distinct feeling in the minds of the public that the pensions are not generous and that the people are not generous. Of course the children of all wealthy people have these facilities.

The CHAIRMAN: Has it not been proven in a great many cases that it is a serious handicap to them, and that they have hardly had a chance in life?

Mr. ANDREWS: I cannot admit that education is a drawback.

The CHAIRMAN: I am speaking of having money to spend.

Mr. ANDREWS: We are not asking for that. We are spending money on an educational programme.

Mr. MACNEILL: In the regulations governing that certain qualifications would certainly have to be made. At the present time a good many boys at the age of sixteen, cut off from all sources of maintenance, are placed at a serious disadvantage, and are probably forced to discontinue their educational careers, and not many girls at the age of seventeen are prepared to earn their living.

The CHAIRMAN: Then we come to the third memorandum which states "That the Board of Pension Commissioners should be empowered, subject to the authority of the Governor in Council, to revise the basic rate of pension from time to time in conformity with the increased or decreased cost of living as ascertained by reliable and expert investigation."

Mr. GREEN: I think we have already asked those questions.

The CHAIRMAN: Then No. 4 reads "That the Board of Pensioners should be an entirely independent body free from all external influence, and responsible direct to the Government through the Minister of Finance, as provided in Sections 30-31 of the Pensions Regulations." Tell me what you had in mind there.

Mr. MACNEILL: We had in mind certain difficulties of administration apparently caused by the Regulations of the Board of Pension Commissioners coming in conflict with certain regulations of the Department of Soldiers' Civil Re-establishment. I think there should be an independent department.

*By Mr. Clark:*

Q. They should be under some Department?—A. Yes, the Minister of Finance.

*By the Chairman:*

Q. That is what you have in view?—A. Well there seems recently to be some confusion in these matters in regard to exactly where the responsibility lies and there has been a great deal of confusion in the regulations.

The Chairman (reads):

"5. That every pensioner or prospective pensioner, both at his initial and subsequent examinations, should appear before a board of three medical examiners, and that there should be attached to each district office a permanent board of not less than three fully qualified medical examiners, as many of whom as possible shall be overseas men for this purpose. That this should in no way interfere with the existing provision for the calling in of expert advice when deemed necessary, or when requested by the pensioner to do so."

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*By the Chairman:*

Q. Have you any comment to make as to that?—A. The present procedure is that when a man is discharged he appears before a medical board of three Army Medical Corps Officers, and the rate of disability is arrived at by that board. Unless there is a special reason, he is not required to appear before the Board of Pensions Commissioners for a period of six months. When he does reappear before a medical board, he appears before only one man, and usually his pension is reduced, with the result that he is extremely dissatisfied. We are asking not only that the first board, but that all subsequent boards should be composed of three competent medical advisers. We believe that the psychological value of this would be tremendous, and the man would be satisfied that the award arrived at would be fair.

The Chairman (reads):

“6. That there should be established in each centre a medical appeal board to whom the pensioner, if dissatisfied with his award may appeal his case and appear for examination. That this appeal board shall consist of one independent medical man who shall be conversant with the provisions of the pension regulations and the methods upon which awards are based. That he shall, when an appeal is made, call into consultation not less than two other men who are expertly familiar with the class of disability to which the pensioner is subject. That the cost of such appeal shall be borne by the board. That the award of the Appeal Board shall be final and subject to no revision, until such time as the pensioner is directed to reappear for examination in due course.”

*By the Chairman:*

Q. What have you to say about this?—A. We feel that it is necessary that there should be somebody before whom the soldier might voice his appeal, and that he should not be required to appear before the same board again to question his award of pension. Under the present procedure, when a man appeals his case he is permitted an opportunity of bringing before the medical board his own medical adviser. If the appeal is sustained by the board and his pension is increased the expense is borne by them; but if his appeal is not sustained, the man is forced to bear the expense out of his own pocket. We do not think that the establishment of this appeal board would result in very much more expenditure, and we feel that it would eliminate a great deal of discontent. There should be one independent medical man, a man who is familiar with the pension regulations and with the rates of disability. The two other members should be specialists who can decide as to the particular disability from which the man is suffering. We have in mind particularly tubercular cases and mental cases et cetera, which require a specialist to diagnose. When a man appeals now he has to appeal from the medical officer with whom he is dealing. In nearly every instance, or at any rate in some cases, he is reluctant to do so. Sometimes there is antagonism on the part of the medical examiner who does not like to have his decision reviewed, and this is entirely unsatisfactory.

*By Mr. Sutherland:*

Q. That seems reasonable, but would it not infer that the board would be an entirely independent body?—A. I do not think so. This board of medical officers would work in conjunction with the Board of Pension Commissioners. They are summoned by the Board of Pension Commissioners.

Q. They are not a board of examiners?—A. They accept the recommendation of their own medical board as regards disability, the rate and percentage of disability.

*By Mr. Nesbitt:*

Q. Would there not be this difficulty, if your suggestion were carried out, that it would be liable to cause a great many more appeals which would not be sustained?—

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A. I think, sir, that certain qualifications might be inserted that would eliminate the abuse of this privilege.

Q. The privilege looks to me quite right; they should not have to appear before the same board? But at the present time they have the right to appear before their own medical man and to have that medical man's recommendation for revision or review of his case.

*By Mr. Nickle:*

Q. They have that privilege now?—A. Yes, sir.

*By Mr. Nesbitt:*

Q. Well, if their own medical man is honest, and has ability, he would not recommend him to go if he was liable to pay his own expenses on account of failure?—A. The result of that procedure is that it brings the man into direct conflict with the medical examiner he had previously dealt with, and in some cases the medical man resents it. We ask that a more independent Board of Appeal be constituted.

Mr. NESBITT: That looks reasonable.

WITNESS: And that when a man makes his appeal he may appeal personally before this board.

*By Mr. Nesbitt:*

Q. That part is all right, but it does not look to me right to encourage appeals that are liable not to be sustained and make the Government pay the expense?—A. Consider the present method of procedure; the cost of administration in connection with the proposed Appeal Board would not be any greater. Is it not just as expensive as the procedure suggested here?

Q. The soldier has to pay if he fails—he has to pay something, I forget what it is?—A. He has to bear the expense if he consults his own medical adviser.

*By Mr. Cronyn:*

Q. This committee made a recommendation which was not followed under the regulations promulgated "that as far as possible the examining medical boards should be composed of a civilian physician or surgeon of wide experience, an overseas member with actual experience of war conditions and cases, and an experienced representative of the Canadian Army Medical Corps."

The CHAIRMAN: They said that that was an administrative matter. My recollection is that Mr. Archibald advised that it was not necessary to incorporate that in an Order in Council because it was an administrative matter.

*By Mr. Cronyn:*

Q. I was going to ask Mr. MacNeill if his executive had considered that, and if they thought it was anything of value; apparently this is the only clause dealing with medical boards?—A. That was considered by our executive, and we concurred in the suggestion that the board should be so constituted.

Mr. McCURDY: Should not the Board of Pension Commissioners be asked to send a representative here?

*By Mr. Nickle:*

Q. This suggests the constitution of a new tribunal to consider appeals?—A. Yes, sir.

Q. As I understand it, when a man goes up for examination, he appears before a board of three medical men who pass on him?—A. Not usually; he appears before only one medical adviser of the board.

Q. On the original examination?—A. He appears before three Canadian Army Medical Corps officers; then their findings are sent to the Board of Pension Commissioners, unless there is some special reason why the man should be consulted.

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Q. When he comes up for re-examination, he only comes before one medical man?—A. Usually.

Q. There is no local court of appeal is there?—A. They will deal with his case and he must go before the Board, and not until he appeals to his own physician.

Q. Then there is no local board?—A. No.

Q. He obtains a certificate from his own medical man, and if there is a variation from the findings of the pension examiners then they grant him a new examination, that is it, is it not?—A. Yes.

*By Mr. Hugh Clark:*

Q. And the decision of that Court of Appeal would go before the Board of Pension Commissioners?—A. There is no revision until such time as he reports for examination in due course.

The CHAIRMAN (reads):

“7. That the Board of Pension Commissioners shall have power to fix the salaries of medical examiners in conformity with their ability, and that no cost be spared to secure the most competent talent available.”

A. You understand, sir, that it has not been possible for the Board of Pension Commissioners to secure the very best medical talent which would be necessary to do this work properly. Partly because of salaries, and partly because, as I am informed, the Board of Pension Commissioners are bound to accept the services of men seconded for the work by the Army Medical Corps and in many cases through this method they have not obtained the best medical talent.

*By Mr. Nesbitt:*

Q. You mean that the medical men are not paid highly enough?—A. They are not permitted to offer sufficient remuneration to get men of outstanding ability in the medical profession. I may state, sir, that one source of dissatisfaction has been the inconsistent work of some of the medical men attached to the Board of Pension Commissioners in respect to the apparent discrepancies in the rating of disabilities.

The CHAIRMAN (reads):

“8. That pension continue to be paid to the pensioner while taking vocational training, and that the present practice of discontinuing pensions to men taking such training is detrimental to the best interests of all concerned.”

A. At the present time payment of pension during vocational training is entirely cut off. We think the pension should either be deferred or paid to the man, at his option.

Q. You mean that it should be paid during the period he is doing vocational training?—A. He should receive pay and pension also.

Q. At present he gets pay and allowances from the Department of Civil Re-establishment during his training?—A. Yes.

Q. And your contention is that he should have full pay and pension also?—A. Yes. One great reason why our association is making this request is that the men are induced to re-engage with the Department of Soldiers' Re-establishment on the basis that for certain service they will receive certain pay and allowances, but as soon as they do so their pension is discontinued. We are asking that the Government should follow the principle which they are asking private employers of labour to follow, that is, the pension received by a man should not be considered when fixing the remuneration he is to receive in employment.

*By Mr. Nesbitt:*

Q. But the man enters upon his vocational training after he gets his discharge?—A. When he is getting vocational training he is discharged from the army.

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Q. And he is re-attested under the Soldiers' Re-establishment Department?—A. No, he is not. He re-engages on his own volition and gets training.

Q. Well, he gets vocational training and he gets pay and allowances.—A. Our opinion is that his pension after discharge should not be affected by whatever earnings he might make, which is quite right.

The CHAIRMAN: His pension is suspended during the period he is under vocational training, and during that time he gets pay and allowances.—A. There are two different scales of pay and allowances under the Soldiers' Civil Re-establishment Department, one for men receiving vocational training, another for those taking treatment. The scale for all those taking vocational training is kept at the lowest possible minimum, so that, I understand, there will not merely be financial attractions for the man who undertakes vocational training.

Mr. CRONYN: Mr. Andrew's idea is that it would allay the complaint if the man who was getting \$35 a month pension should receive that \$35, plus whatever his pay and allowance were.

The CHAIRMAN: As I understand it, his view is that the man should receive both. If he became into the totally disabled class he would receive the full pension during the period of his education, and would receive also full pay and allowance of a man in that position.

WITNESS: Yes.

Mr. HUGH CLARK: If after starting his vocational course he is working for a private employer he draws his pay, and the employer does not reduce his wages on account of his receiving a pension, but it must be remembered he is in a different position in relation to the Government when he is receiving vocational training. The Government are not making any money out of his work while he is undergoing vocational training.

WITNESS: It should be remembered that a man who has seriously been disabled requires an additional sum to secure for himself certain comforts. I know men with certain disabilities who require special diet which they are not able to obtain when attempting to live on a vocational allowance.

*By the Chairman:*

Q. That is your view of it?—A. Yes.

The CHAIRMAN: Item No. 9 reads:

"That Imperial Reservists and their dependents resident in Canada prior to the war and now returned to reside in Canada, should be granted by the Government of Canada a pension, equal to the amount, if any, required to place them on the same basis as pensioners of the Canadian Expeditionary Forces."

WITNESS: We have in this country a large number of Imperial Reservists, who were Canadian citizens, who happened to be reservists of the Imperial Army. They were called to the colours at the outbreak of the war and were killed in action. The widows of those men are now required to live in Canada on the Imperial pension which is entirely inadequate under Canadian conditions. There are many instances of which I have personal knowledge, where a widow and two children are required to live on about the sum of \$28 or \$30 per month. We feel some action should be taken by the Canadian Government to supplement the Imperial pension of all those who can establish their residence in Canada prior to the outbreak of the war.

Q. Have you considered the question whether this extension you have in view, if it is extended at all, could be limited in the way you have mentioned? How about the French reservists who were living in Canada before the war broke out, or the Italian reservists who were in the same position?

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*By Mr. Nesbitt:*

Q. Or the Russian reservists? What are you going to do with them? Their families are here and many of their widows too?—A. We considered ourselves part of the British army, so we gave the case of the British reservists first. On consideration I agree that consideration should be given to the other if they were bona fide residents of Canada.

*By the Chairman:*

Q. You went into the question carefully when you first drew up the regulations?—A. Yes.

*By Mr. Cronyn:*

Q. Have you been able to get any figures as to those men?—A. Not as to the other reservists.

Q. Or as to the British reservists?—A. I have heard those statistics, I could secure them for you.

Mr. REDMAN: 14,000 went over.

Mr. CRONYN: The Imperial officer here, as I recall it, told us he had no means of giving us definite figures on that head.

Mr. HUGH CLARK: Is it not a fact that the Belgian reservists would be called to the Belgian colours, or the French reservists to the French colours, when the war broke out, although they were Canadian citizens?—A. Yes.

Q. Then how are you going to exclude him?—A. I do not propose to exclude him. His case will have to be considered.

*By Mr. Nesbitt:*

Q. Hunt up those figures and look them over, and you will be astonished at what you are asking us to do?—A. The fact remains that there is an actual need. These women and children are in our midst and are in distress and want.

*By the Chairman:*

Q. Assume there is the real need, the question arises whether that is chargeable to the Government of Canada or whether it is something the province or municipality should deal with. Take the Canadians who enlisted in the Imperial service, such as the Air Force and other service of that kind, what would you say as to them?—A. Yes, they have been included in this, or such was the intention.

*By Mr. Redman:*

Q. You have not extended this to those who are drawing pensions who are in Canada?—A. Their need is not of so much importance as that of the widows and the totally disabled men?

Q. They might say their rights were just as strong as the others?—A. If they were Canadian citizens, it is only a matter of circumstance whether they serve in the Imperial Expeditionary Force or the Canadian Expeditionary Force. They have certain claims on the Canadian Government for that reason.

*By Mr. Cronyn:*

Q. Supposing we do that, then we have the immigration of British soldiers with their families, pensioners, who, once they come here, at once compare the British pension with the Canadian rate. Will we not have established a precedent which it will be difficult to depart from? They will find they cannot live in Canada on the British pension?—A. It is our intention to draw the line with those who were resident in Canada prior to the war.

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*By the Chairman:*

Q. I presume it would be the view of your organization, would it not, that if we extended the pension system at all the first claim would be by our own Canadians who enlisted in the Imperial service?—A. Yes, sir.

Q. Then No. 10 reads:

“That the attention of the Government be again directed to the fact that constant agitation is being made by a large number of the members of the Great War Veterans’ Association for equality of pensions for all ranks of the C.E.F.”

You draw our attention to these facts, but you do not express the view of the association?—A. We appreciate the difficulty that confronts you in discussing this, and we know that this has been discussed at previous meetings of this committee, but we are well aware of the fact that the distinction between civilians of former military rank is particularly obnoxious to the average Canadian citizen, particularly as this is followed in the distribution of other post-war benefits, as, for instance, certain scales of pay and allowances mentioned in the next clause.

Q. If you do not feel like answering it, do not do so, but do you think the officers in the C.E.F. would be willing to accept equality of pensions, or would they contend that when they enlisted and went overseas it was on a basis of a scale of pension allowance in excess of that being paid to the privates?—A. My experience has been that the average officer is in favour of equality of pensions. I find in gatherings of veterans from this war that this measure was strongly supported by men who held commissioned rank in the C.E.F. Some of the most ardent supporters of this suggestion are officers.

*By Mr. Cronyn:*

Q. How about dependents and widows of those who died?—A. That is the difficulty.

*By Mr. Nesbitt:*

Q. Another difficulty is the fact they were promised a pension by the Regulations before they went overseas?—A. The average citizen does not understand, does not know, or cannot appreciate the fact that this pact ever existed, particularly as the old Militia Regulations provided pensions for commissioned officers at very much lower rate than that awarded a private in the present war.

Q. I do not think the officers’ pensions have been raised at all?—A. I understand the old regulations of the permanent force fixed the pensions originally.

Mr. CRONYN: I think that should be cleared up, because the point is brought up again and again, and the question is asked, was there an officers’ pension scale when the first contingent sailed?

Mr. NESBITT: There certainly was.

The CHAIRMAN (reads):

11. That the discrimination whereby former members of the C.E.F., who are taken on the strength of the Department of Soldiers’ Civil Re-establishment for retreatment, should receive pay and allowances in accordance with their former rank be immediately removed. These men are civilians, and there should be no difference either in their treatment or in the scale of pay which they receive.

*By the Chairman:*

Q. Would you please explain that; I do not quite understand it?—A. A man suffers from a recurrence of disability contracted on active service, and applies to the Department of Civil Re-establishment for retreatment and receives pay and allowances in accord with his former rank in the C.E.F. Here you have a ridiculous situation, a group of civilians gathered together in a civilian institution with a distinction made between them as regards former military rank. A lieutenant, no matter what his present civilian position may be, goes into hospital, and is put into a special ward,

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with a special nurse to attend to him; whereas a private, perhaps from the same office, and from the same social sphere, is sent into the general ward and receives a private's scale of pay and allowance. We particularly object to that distinction, that is, of former military rank among men who are, strictly speaking, civilians.

Q. Under the Soldiers' Civil Re-establishment scheme, the scale of pay allowances is based wholly on the former rank?—A. Yes, sir, that is for treatment.

Q. How about those who are there for re-education?—A. The scale has been equalized. I do not think this has any particular bearing on the work of your committee, but it was inserted for your attention.

The CHAIRMAN (reads):

12. The clause 16 should be amended to provide a pension for a widow and children at the death of the pensioner, even though the marriage may have been contracted after the disability has been incurred. Providing that the marriage shall have been contracted within two years of the date of discharge.

*By the Chairman:*

Q. Don't you think that this would lead to grave abuses? Perhaps it is not fair to ask you to say so.—A. I do not think so; the fact is that many pensioners have married subsequent to the date of having received their disability, and have left a widow and children in want and distress.

*By Mr. Nickle:*

Q. Take the case of a total disability, say, of a man with tuberculosis, who knows he is only going to live for three months or so—that is the estimate—and he marries a widow with eight children; do you think the country ought to pay for that widow and her eight children?—A. I think that is rather an exaggerated case.

Q. It is upon exaggerated cases that we must judge the principle and the results. What do you say as to that?

Mr. CLARK: There are over three hundred widows in the United States still receiving pensions for the war of 1812.

The CHAIRMAN: Mr. Nickle asked Mr. MacNeill a question which I think he can answer?—A. I will admit that such a regulation would admit of certain abuses but, I do not think those abuses would be of any great importance. The general feeling was that these marriages should be recognized and that if death subsequently occurs these women should be entitled to be considered as wards of the State.

The CHAIRMAN (reads):

"13. That the dependents of any man who has seen active service on a belligerent front, and who dies within 6 months from date of discharge from any cause whatsoever shall receive a pension."

A. In preparing that clause we had in mind the fact that the majority of men suffer seriously lowered resistance, and when after convalescence they re-enter civilian life their vitality has been lowered to such an extent as to render them much more susceptible to various diseases. Furthermore, it is extremely difficult when death occurs subsequent to discharge to establish the fact that the death was directly due to disability incurred on service. In a large number of cases we have experienced that difficulty.

Q. Why do you place six months as the limit?—A. We consider that at the end of six months the man is fully capable of passing under his own control with regard to his own health.

*By Mr. Nesbitt:*

Q. You have to fix some time as a limit?—A. Yes, and 6 months was the limit fixed.

[Mr. C. G. MacNeill.]

The CHAIRMAN (reads):

"14. That clause 9a which provides for the discontinuance of pension upon re-enlistment, should be deleted."

*By Mr. Nickle:*

Before leaving Clause 13 I would like to know if, under that clause, a man were walking across the street five months after his discharge and was killed by a runaway horse it is your contention the country should pay a pension?—A. Yes. We take that stand; in a great majority of cases the death is due directly or indirectly to injuries received while on service. Here is a case where a man died with influenza, after discharge, where it was claimed that his death was really caused by heart lesion brought on by service; in the case I am referring to the man contracted influenza and he died very quickly, as his heart gave out; there is no doubt that the weakness of heart was the result of the disability received in service.

Q. Do you think the country should pay a pension to the widow of any man who got killed while going down an elevator?—A. Yes, if within 6 months.

Q. Or if a man were working on a farm and somebody stuck a pitchfork into him?—A. Yes; I understand that the Government are considering free medical treatment for one year subsequent to discharge and I think the same principle applies in this case, but we have here shortened the period to 6 months.

The CHAIRMAN (reads):

"14. That clause 9a, which provides for the discontinuance of pension upon re-enlistment should be deleted."

Clause 9a of the new regulations which you refer to in this recommendaion is as follows:—

"A pension shall be discontinued upon the re-enlistment of a pensioner as a member of the forces in the expeditionary or naval forces. His case, upon redischarge, shall be considered anew as if his service had been discontinuous from his first enlistment, provided, that after redischarge no pension shall be awarded in respect of any disability which is not the result of service incurred whilst not a member of the forces while in civil life."

A. That would not apply to a very large number of men, but there has been a proportion of cases like that.

The CHAIRMAN (reads):

"15. That should a man, who is on the strength of the D.S.C.R. for treatment die from any cause whatsoever, his dependents shall receive a pension."

Why?—A. We claim that if a man has been received on the strength of the D.S.C.R. it should establish his claim for pension.

Q. Is not his claim for pension determined before he enters the Soldiers' Civil Re-establishment, upon his discharge from the army?—A. Yes, but he might die from some other cause while accepting treatment for disability.

Q. Do you think he is any more likely to die while under treatment than he would be if he had not entered?—A. There have been men who entered Soldiers' Civil Re-establishment institutions for treatment, whose wounds have reopened or something of that kind, and while there, possibly contracted influenza or some other disease and died while under medical treatment; in that case his dependents should receive pension.

Q. Why should the dependents of a man who is receiving treatment be placed in a better position than the dependents of a man who does not take treatment as he would be under this proposition?—A. If a man is taken on the strength and admitted

[Mr. C. G. MacNeil.]

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to an institution of the Soldiers' Civil Re-establishment he, generally, is in a very serious condition, otherwise he would be classed as an out-patient or given casual treatment.

Major CORISTINE: My understanding is that in certain cases a man is discharged directly into the I.S.C. from the army and in other cases he has been kept on the C.E.F. strength for treatment.

WITNESS: Yes, that is the case.

The CHAIRMAN: (Reads.)

“16. That a fund should be established to provide for the burial of a pensioner whenever necessary.”

Mr. ARCHIBALD: In the new Act there is a provision that if the man died as the result of service the Government should pay his funeral expenses up to \$100, provided he did not leave an estate which was sufficient to defray the cost of burial.

WITNESS: Only for the period during which the men received war service gratuity has the Government been paying burial expenses, during the six months subsequent to discharge.

*By Mr. Cronyn:*

Q. Which really comes out of the gratuity?—A. Yes.

*By Mr. Andrews:*

Q. Is it not a fact that the Great War Veterans' Associations are handicapped by having to pay these expenses?—A. During the recent epidemic of influenza our branches were nearly ruined endeavouring to meet the burial expenses of pensioners who died without friends and without any estate. We have been put to an enormous expense in this regard, and we feel there might be some way in which the pension might be commuted to meet the funeral expenses. I would like to reiterate what I said in regard to men who die six months from date of discharge. I think that clause is particularly important. Very many men contracted ailments on active service, and were sent back to rest camps from the trenches, probably with rheumatism or some similar complaint, not serious enough to cause them to be sent to the base hospital. Frequently no record is made of that particular disability on their medical history sheets. They endure this patiently and are probably discharged, and may omit to draw to the attention of the medical examiner upon discharge that they have suffered at intervals from this particular disability, and attempt to earn their own livelihood. Six months after discharge this ailment may develop and as there is no record on the medical history sheets of this disease, they cannot establish claim to pension. Although I admit there are many cases where it would seem to be subject to abuse, yet as a general measure of justice, striking an average of all such cases, in order to provide for many cases where hardship is caused, we are asking that this proposal be adopted. You may find it advisable to insert several qualifications in this clause, but we would strongly advocate the principle embodied therein.

Q. Would you mind telling us who were present when these conclusions were arrived at?—A. A representative from each province in the Dominion, and they had before them the various resolutions which had been forwarded to the Dominion office by our various branches. They made an attempt to consolidate these on this memorandum, dealing of course only with the general principles involved and with what were considered to be the most important.

*By Mr. Cronyn:*

Q. With reference to clause 1 in regard to raising the pension for disability, whether that should be reasoned on the basis of the man or his family, do you think it would be wiser to increase the single man's total disability to \$900 and leave the wife

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and children as they are, or should the raise be in the amount paid to his wife and his children? Do you get my point?—A. No.

Q. If you increase single men, you increase everybody. The question comes up squarely. If \$600 is a sufficient allowance for a single man, totally disabled, but not helpless, then should we increase the allowance to the wife and children?—A. To begin with, we consider the \$600 is not entirely adequate, but we lay particular stress on the need of the women and children.

Q. Any increase might be considered partly an increase to the single man and partly an increase to the wife and children?—A. Yes.

*By Mr. Nickle:*

Q. What do you mean by the recommendation that equal provision should be made for children who become orphaned through the death of their mother?—A. The intention, I think, in view in preparing this clause was that the pension formerly awarded to the widow should be divided equally among the children.

*By Mr. Nesbitt:*

Q. As well as their own allowance?—A. Yes.

*By Mr. Nickle:*

Q. Supposing a man died leaving one child, that wife having died the child would get \$24 under the present regulations?—A. Yes.

Q. Supposing he died leaving a widow and one child, and the widow died one day after the death of the man, that child would get \$52?—A. Yes.

Q. Do you think you can justify that?—A. I do not think the \$52 is an unreasonable amount.

Q. Then if it is not, the other child should also get \$52 instead of \$24? I put it in this way: A dies leaving a child; the child's mother being dead, that child gets how much?—A. \$24.

Q. A dies leaving a wife and one child, the wife following him in death one day after, that child would get \$52. How do you justify paying \$24 to one and \$52 to another?—A. We are asking for an increase. We say they should be equalized.

Q. You say the allowance to orphan children is too low?—A. Yes.

Q. Your recommendation would hardly work out the remedy?—A. I see where the discrimination occurs, but at the same time we are asking an increase of the allowance to orphan children. I would not attempt to justify any inequalities between the allowances. Probably the wording of this has caused a slight misunderstanding in that regard.

Q. The allowance for double orphans is too small?—A. Yes.

Q. And how that is to be worked out is a matter of administration?—A. Yes.

Q. What is the reason of transferring pensions over to the Minister of Finance?—A. We have been led to believe that the Board of Pension Commissioners is more or less hampered. There seems to be a conflict and confusion in regulations, through the interlocking of the regulations of the Pension Commission with those of the Soldiers' Civil Re-establishment Department. There have been, for instance, different and confusing arrangements with regard to the payment of pensions to a man receiving vocational training. We are asking simply that the Board of Pension Commissioners have more latitude and be responsible to the Government through the Minister of Finance, and that they generally should have more latitude in dealing with pensions.

*By the Chairman:*

Q. Would this be a fair interpretation of your view, that because of the action of the Soldiers' Civil Re-establishment Department this regulation has been made whereby the pension is discontinued during the period of training, and if it were removed to the Department of Finance you think the pension would not be discontinued?—A. I would rather not place that view on record.

[Mr. C. G. MacNeil.]

*By Mr. Nickle:*

Q. You think if the Minister of Finance had it, it would be his only child and it would be well looked after; that is in relation to the soldier?—A. I am trying to look at it from the point of view of the average soldier. We would like to consider that as something apart from the activities of the Department for Civil Re-establishment. We think that the psychological value of such a system would be very great.

*By Mr. Nesbitt:*

Q. Have you many complaints as to the educational training not being continued long enough to enable a man to learn a trade? Suppose that a man is in the course of learning a trade, and is cut off; have you many complaints of that kind?—A. Yes, Sir, quite a considerable number have complained in that regard. The average length of the course at present is about seven and a half months. We do not ask for a general increase in the length of the course, but we ask that the length of the course be made more elastic to more definitely determine that the man at the completion of his training will be as efficient as possible.

Q. If he is anxious to go on, you recommend that his training be continued?—A. Yes, sir, within certain reasonable limits.

Witness retired.

MR. NICKLE: Mr. Cockshutt has a case to place before the committee.

MR. COCKSHUTT: I have had a great deal of correspondence during the war with various departments, and during the first four years the storm centre was the Pay and Separation Allowance Department. Since then, and particularly within the last year, the Pensions Board has been the storm centre. What we complain of in Brant County is the injustice and unequal distribution of positions. I am sorry to have to use such a strong word, but this committee is not responsible, and I know that you are trying to get at the bottom of things. Recently, the President of the War Veterans' Association, who resides in Brantford, and who served at the front I think, about two years, wrote to the Pensions Board in connection with eight cases, but for some reason or another they refused to give them to me, so I was unable to straighten them out. Finally, I got one straightened out, but they have declined to give me the other cases because they think they can bring more pressure to bear as a body than through an individual member. In my judgment, some of the reductions made in these pensions were most ill-advised. Who were responsible, I cannot say; but I do think that they were extremely ill-advised. One case in particular was, I think, hardly dealt with, that of a man who was permanently wounded at the front some three years ago with the result that he had one leg two inches shorter than the other. That man was incapacitated for life, and still his pension was cut down, I think more than one-half. I consider that case one of gross injustice to the man.

THE CHAIRMAN: Do you know the name of the man?

MR. COCKSHUTT: Sergeant Standridge; I have not got his number. It is all on record, for I have had a great deal of correspondence with the board, and they have all the particulars. However, I think that case has been adjusted, and I only mention it, along with the others to show that there is extreme dissatisfaction on the part of the War Veterans with the way in which certain cases have been dealt with. I think that if we are going to err we should err on the side of liberality; that is the only thing that the country will excuse. The reduction was made as a result of an examination in the city of Hamilton, and I believe the examination was by one medical man which, I contend, is not enough. Where the men are well known in their native town, there are eminent medical men on the ground who can judge the cases

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better than a medical man who just sees the case for a few moments, and passes his judgment upon it.

Mr. NESBITT: Would the local man not be liable to be prejudiced in favour of the case?

Mr. COCKSHUTT: I would grant him the benefit of that. I have known one or two cases where they were prejudiced against the man. I had one case in which the pension was taken away because the man's own medical adviser said he was not entitled to it, and he did not like to see anybody else accepting the case. I think it was a bit of spite; I am sorry to have to say that. A man re-appears before one medical officer; in my judgment one is not sufficient. Where the medical man is not familiar with the history of the case, I think he is liable to fall into serious error. This is a special case which I desire to bring before the Committee, and with your permission, Mr. Chairman, I will read the letter which I addressed on March 6, 1919, to the Chairman of the Pensions Board: (Reads.)

"Dear Sir,—A year or two ago I took up with you the case of Mrs. A. G. C. Thompson, of Fredericton, N.B., and formerly a resident of Brantford, who lays claim to a pension on the ground of the loss of her only son, Lieut. Cyprien Thompson.

At that time, you stated that the provisions of the Pension Act did not allow of the favourable consideration of her claims, but now that I understand that these provisions have been modified, it appears to me that Mrs. Thompson is qualified to receive a pension. The only ground, apparently, on which it was denied formerly was that Mrs. Thompson was in temporary employment in the B. and A. Bank, and earning sufficient to support herself. This, however, cannot continue indefinitely, as Mrs. Thompson is advancing in years, and inasmuch as her only son was killed in action, it appears to me that she has excellent grounds for expecting the country will do something in the way of assistance to her. The son was very young at the time of his enlistment, and therefore, was only on the threshold of life, but the fact that he had done little, if anything, up to the time of his enlistment to support his mother was no reason for the belief that he ultimately would not be her only support, as I think there was every chance of him being.

I therefore ask you to take Mrs. Thompson's case again under your advisement, and see if something cannot be done promptly to assist her in the way of support during her declining years. I believe you are already pretty well posted with regard to her position, and I do trust that some reasonable assistance will be granted to her.

I remain,

Yours very truly."

I have only received this morning a reply which is dated 8th March, as follows:—

"W. F. Cockshutt, House of Commons, Ottawa, Ont.

Lieut. C. A. Thompson,  
R.R.C.R., C.E.F.

Sir,—I have the honour, by direction, to acknowledge receipt of your letter of the 6th inst., having reference to the pensionable status of the marginally named.

2. I have been directed, in reply, to advise that inasmuch as Mrs. Thompson is in receipt of the sum of \$875 per annum her case cannot be considered under any clause of the amended regulations at the present time.

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3. Enclosed herewith please find copy of this Board's letter to Mrs. Thompson under date of the 18th ult., which is self-explanatory.

4. In the meantime it is regretted that no further action is indicated.

I have the honour to be, sir,

Your obedient servant,

STANLEY B. CORISTINE,

*Secretary, Board of Pension Commissioners for Canada.*

This is the letter which was sent Mrs. Thompson, dated February 18, 1919:—

"Mrs. Alice G. C. Thompson,  
776 Queen street,  
Fredericton, N.B.

No. 23071, Lieut. C. A. Thompson.

Madam,—I have the honour, by direction, to inform you that your claim for pension was recently reconsidered by the Commissioners who sustained their decision which was previously communicated to you, that pension is not, at present, indicated, owing to the fact that you were not dependent upon your deceased son to the extent required by the Pension Regulation to entitle you to pension.

If, at any time, your earning capacity is decreased by reason of age, or increasing infirmity or should your income be reduced for any other reason, if you will kindly advise our St. John District Office, which is located at 43 Canada Life Building, St. John, N.B., of the circumstances, your case will be given further consideration.

I have the honour to be, Madam,

Your obedient servant,

*The Secretary, Board of Pension Commissioners for Canada.*

Per A.M.B."

Now that, Mr. Chairman, constitutes in brief the case I have had in hand for over two years and Mr. McLeod has done great deal on behalf of Mrs. Thompson and I consider the whole statement very bad, and not to the credit of the Pensions Board; I cannot view it in any other regard. Mrs. Thompson was left a widow many years ago with a son of 12 years of age; by means of very great struggling she succeeded in educating this young man and he was on the threshold of life when he enlisted. Because Mrs. Thompson had done work in the bank, which she never had to do in her whole life before, since the death of her husband and had been able to eke out a living for herself and educate her son she is denied any recognition whatever by the Pensions Board.

The CHAIRMAN: What is the clause of the Pension Act covering that case?

Mr. COCKSHUTT: It is a matter of regulation, but in applying the regulation you do a very great injustice in depriving people who it seems to me are entitled to consideration. The Pension Act should be so ordered that the regulation should not always govern when it is going to do a very great injustice to any individual.

Mr. HUGH CLARK: Was this under the Act?

Mr. COCKSHUTT: Yes, this letter said it was in conflict with the regulations and therefore she could not receive anything under the regulations because she is receiving \$875 from the bank. Her son was only 20 when he was killed and she had put him through the university—it was a great struggle for her to do so—and he was her prospective supporter for all her natural life. Yet because she is in receipt of a revenue of \$875 which she earns by work she was never called upon to do during her husband's

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lifetime—she is a well-educated woman, full of pluck and go—and I do say if that is the best this country can do, where a woman sacrifices her only son, the light of her life has gone out, in that way, and she is not to be considered because she is able at the present time to earn enough to maintain an existence, it is not very creditable. I feel very strongly in this case and would not have appeared here had it not been for that fact. Mr. McLeod has had this matter in his hands for over two years; I know this lady very well as she formerly lived in Brantford. I am told this is not an isolated case, that there are many of them; I am sorry if there are and I will be surprised if the moral opinion on this question does not rise up and do justice to suffering humanity without any regard to what others may say. I say this is a case of suffering humanity where a woman has to go and toil to the end of her days because this country has accepted the service of her only son and because she is now earning a little money she is denied any support from the Government. It seems to me this is a case that should be taken under advice. I for one feel, that if there is any department in this country that should err on the extravagant side—I say the extravagant side if necessary—I say it is this matter of distribution of pensions. I cannot speak too strongly, knowing many cases in our own part of the country, and I would like to impress upon the Committee, with all the seriousness I am able to bring to bear, that I trust that you will advise such cases as these be looked after. It is up to the country to attend to it. It might be stated that because the father of a young man who had fallen could pay these expenses, the country should not be called upon to pay it, and in the same way it might be contended that if this woman is able to earn a little money, the country should not pay it. If the widow were to throw up her hands and sit down in her house and do nothing, I suppose the country would pay for these things. This woman has pluck and energy and when her only son has gone from her she is denied relief for evermore. I think there is an injustice in such a case as this and I say that it deserves your serious consideration.

Mr. NICKLE: When Mr. Cockshutt states that she is denied relief for evermore, that is not correct. I endeavoured to explain to Mr. Cockshutt this morning while this was one of many cases, yet I thought the decision of the Pension Commissioners was in line with the regulations as they exist, whether or not those regulations are correct. That is a matter of policy, not of administration, and in the event of this lady being unable to continue the work she is now doing, then the Pension Commissioners on the ground of prospective dependency but in the sphere of their authority, are bound to reconsider the case and grant this woman the pension to which she is entitled.

Mr. COCKSHUTT: What would be the result if she dies in harness? Mrs. Thompson may struggle at her desk until she dies, and I think I am justified in saying forever, because if death carries her off before she makes further application for pension then it is forever more.

Committee then adjourned until 11 a.m. to-morrow.

APPENDIX No. 3

HOUSE OF COMMONS, OTTAWA,  
COMMITTEE ROOM No. 117,

WEDNESDAY, March 12, 1919.

The Special Committee appointed to consider the question of Pension and Pension Regulations met at 11 a.m., Mr. Nickle in the chair.

*Members present.*—Messieurs Andrews, Clark (N. Bruce), Cronyn, Green, McCurdy, Nesbitt, Nickle (vice-chairman), Redman, Ross, Rowell (chairman), and Sutherland.—11.

The CHAIRMAN: I have a communication from Mr. Mackie, M.P., of Edmonton, with enclosures, which I desire to place before the committee. The enclosures read as follows:—

“Edmonton, Alta., Jan. 9th, 1919.”

“Dear Sir,—In connection with the pensions paid to the widows of soldiers who enlisted in the Edmonton district, and whose widows are still residents of this city, I wish to draw your attention to the fact that in my opinion, based upon the experience I have gained in my present office and before obtaining the same, it is not a fair adjustment of pensions to attempt to pay to widows raising families in such western cities as Edmonton, the same amount as is paid to those similarly engaged in Eastern cities. The cost of raising a family here is different in every way, and the actual figures for rent and their fixed charges does not express the actual difference when it comes to raising a family during the entire year.

“The enclosed schedule was carefully prepared and carefully gone over and the figures were corrected by officials of the city, and very few changes were even suggested, as it was found that those who prepared the schedule in the first instance had been very careful to ascertain the exact prices of the materials referred to.

“I am giving you this information in the interests of a readjustment of pensions to war widows, and I have suggested to some of them that they prepare a petition supporting from their own viewpoint the material contained in this letter and in the schedule.

“I will be glad to place at your disposal any machinery we have in the City Hall to go further into this matter, if by so doing, I can assist you in placing before the proper authorities the true conditions of the city of Edmonton and the people dependent upon the Pensions Fund for subsistence, who are residents here.

“Trusting you will accept this letter and the enclosure in the spirit in which it is written, and with an eye single to doing justice to the widows of soldiers in whose interests it is written.

“I am,

“Yours very sincerely,

(Sgd.) “Joseph Clarke,  
“Mayor.”

*"Petition of Widows of Deceased Soldiers to the Government of the Dominion of Canada, Ottawa.*

"Edmonton, Alta., Jan. 10th, 1919.

"Gentlemen,—The petition of the undersigned residents of the city and district of Edmonton humbly sheweth:—

"1. That the husband of each and every one of the undersigned enlisted in His Majesty's forces for overseas, service from the Edmonton district, and was killed while so serving His Majesty the King.

"2. That the attached letter of the Mayor of Edmonton, with the schedule therein referred to, also attached, contains a fair statement and estimate of the cost of maintaining a family in the Edmonton district, and is attached to this petition for the purpose of supporting an application of your petitioners for an increase in the amount allowed as under the pension rules of the Dominion of Canada.

"And your petitioners in duty bound will ever pray for the serious consideration of the petition herein and for the immediate granting, of at least a portion, of the relief petitioned for.

SCHEDULE OF THE COST OF LIVING.

*For one year for a family consisting of four persons, one adult (widow) and three children, based on the prevailing price of commodities in the city of Edmonton, in the fall of 1918.*

Fuel—		
Coal, 14 tons at \$5 per ton . . . . .	\$70 00	
Wood, 4 loads at \$4.25 per load . . . . .	17 00	
Light and Water—		
Electric light at \$1.25 per month . . . . .	15 00	
Water, at \$1.50 per month . . . . .	18 00	
		\$120 00
Clothing for Widow—		
1 winter suit . . . . .	\$45 00	
1 winter coat . . . . .	35 00	
1 winter hat . . . . .	10 00	
1 pair winter boots . . . . .	7 50	
1 pair summer shoes . . . . .	7 50	
1 pair overshoes . . . . .	2 00	
2 winter woollen petticoats at \$3 each . . . . .	6 00	
1 pair winter mittens . . . . .	3 00	
2 suits woollen underwear . . . . .	9 00	
4 pairs winter stockings at 75c. each . . . . .	3 00	
1 summer dress . . . . .	25 00	
3 suits summer underwear at \$2 . . . . .	6 00	
6 waists and blouses at \$3 . . . . .	18 00	
2 pairs of corsets at \$6 . . . . .	12 00	
2 summer petticoats at \$3.50 . . . . .	10 50	
6 collars at 15c . . . . .	0 90	
Neckwear, ribbons, etc. . . . .	6 00	
4 pairs summer stockings at 75c . . . . .	3 00	
2 pairs gloves at \$1.50 . . . . .	3 00	
1 dozen handkerchiefs at 25c . . . . .	3 00	
1 summer hat . . . . .	10 00	
1 pair rubbers . . . . .	1 35	
		226 75
2 suits of clothes, \$11.25 . . . . .	\$22 50	
Clothing for Boy Attending School—		
2 caps, 75c. each . . . . .	1 50	
3 pairs of boots at \$5 . . . . .	15 00	
6 collars . . . . .	1 00	
4 ties . . . . .	1 00	
4 suits of underwear . . . . .	8 00	
1 pair overshoes . . . . .	1 25	
1 pair rubbers . . . . .	1 00	
1 overcoat . . . . .	15 00	
1 sweater jacket (woollen) . . . . .	3 00	
8 pairs of stockings . . . . .	4 00	
4 shirts at 95c. each . . . . .	3 80	
2 pairs of winter mittens, \$1 . . . . .	2 00	
2 pairs of braces at 25c . . . . .	0 50	
		79 55
Miscellaneous school requisites . . . . .		15 00

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SCHEDULE OF THE COST OF LIVING.—Continued.

Girl Attending School—	
Clothing same amount as boy.....	\$79 55
School requisites.....	15 00
Child—	
Clothing necessities for year say.....	27 00
Provisions—	
Bacon, 3 lb. per week, 45c. lb.....	\$70 20
Lard, 1 lb. per week, 35c. lb.....	17 20
Flour, 3 sacks at \$6.50, 98-lb.....	19 50
Bread, 2 loaves per day, 10c. per loaf (per year) ..	75 00
Sugar, 3 lb. per week, 12½c. per lb.....	19 50
Coffee, ¼ lb. per week, 45c. per lb.....	11 70
Tea, ½ lb. per week, 50c. per lb.....	13 06
Rice, 1 lb. per week, 12½c. per lb.....	6 56
Cheese, 1 lb. per week, 35c. per lb.....	17 20
Can corn, 1 can per week, 15c.....	7 80
Can beans, 1 can per week, 15c.....	7 80
Can peas, 1 can per week, 15c.....	7 80
Can tomatoes, 1 can per week, 23½c.....	11 70
Butter, 3 lb. per week, 50c. lb.....	78 00
Eggs, 2 dozen per week, 40c. dozen.....	41 60
Potatoes, 1 bushel per month, \$1.50 bushel.....	18 00
Prunes, 1 lb. per week, 15c. lb.....	7 80
Apricots, 1 lb. per week, 22½c. lb.....	11 70
Peaches, 1 lb. per week, 15c. lb.....	7 80
Apples, 1 lb. per week, 17½c. lb.....	9 10
Beans, 1 lb. per week, 18c. lb.....	9 35
Breakfast food cereals, 5c. per day.....	18 50
Cornstarch, 1 lb. per month, 12½c. lb.....	1 50
Sage, 1 lb. per week, 12½c. lb.....	6 50
Shredded cocoanut, 1 lb. per month, 30c. lb.....	3 90
Baking powder, ½ lb. per month, 25c. lb.....	6 50
Laundry soap, washing powder and bluing.....	12 00
Soda crackers, 1 lb. per week, 16½c. lb.....	8 50
Canned salmon, 1 can per week, 25c. can.....	13 00
Milk, 1 quart per day, 10c. quart.....	36 50
Cabbage, 1 lb. per week, 6c. per lb.....	3 10
Turnip, 1 lb. per week, 6c. per lb.....	3 10
Carrots, 1 lb. per week, 6c. per lb.....	3 10
Beets, 1 lb. per week, 6c. per lb.....	3 10
Lettuce, 10c. per week, 17 weeks.....	1 70
Radishes, 10c. per week, 17 weeks.....	1 70
Fresh fruits, apples, oranges and lemons, week, 50c.	26 00
Fruits and sugar for preserving.....	20 00
Pickles, ½ pint per week, 15c. a pint.....	3 90
Meat for family, 40c. per day.....	146 00
Pepper, 2½c. per week.....	1 30
Matches.....	1 00
Catsup and sauces, 15c. per week.....	7 80
Vinegar, 1 pint per month.....	1 80
Ginger, nutmeg and spices, 5c. per week.....	2 60
Salt, 5c. per month.....	0 60
Mustard, per year, three large tins.....	2 25
	801 50
Sundries—	
Renewal of household furniture, pots, pans, etc..	\$80 00
Life insurance.....	30 00
Union dues.....	12 00
Insurance on furniture.....	3 00
Accident insurance.....	12 00
Street car fare for family, 50c. per week.....	26 00
Daily paper.....	5 20
Donation to church.....	13 90
Doctor and medicine for family say.....	25 00
Dental work for family say.....	10 00
Two per cent of wages to war funds, 40c. per week..	20 80
House rent, five rooms.....	150 00
	387 00
	\$1,751 35

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No enumeration has been made in this table for pleasure or recreation, such as theatre, concert or excursion, nor for laundry or hair-cutting nor watch repairs or jewelry and many other incidental needs required in the house which could reasonably amount to an additional \$10 over the above table.

Mrs. I. Waring.  
 Mrs. D. Saper.  
 Mrs. Annie Britton.  
 Mrs. T. Shaw.  
 Mrs. Lily Soley.  
 Mrs. Lucy Janes.  
 Mrs. M. S. Methven.  
 Mrs. Annie G. Smith.  
 Mrs. M. S. Webster.  
 Mrs. C. B. Layers.  
 Mrs. E. Green.  
 Mrs. E. R. Alexander.  
 Mrs. E. G. Aveny.  
 Mrs. A. Strachan.  
 Mrs. Y. Adamson.  
 Mrs. S. J. Lessery.  
 Mrs. E. S. Dawson.  
 Minnie Davis.  
 E. Jeandron.  
 A. McNaughton.  
 B. Stauffer.  
 J. D. MacDonald.  
 Mr. E. R. Cox.  
 Mary Jane McVicar.  
 Sophie Rees.  
 Mrs. E. J. Hodgson.  
 Mrs. H. M. Ross.  
 Mrs. Ida Irish.  
 Mrs. Cathene Galloway.  
 Mrs. Bird McEvoy.  
 Mrs. Thomasina M. Perry.  
 Maud C. Baird.  
 Rachel Heath.  
 Kate Ivall.  
 Mrs. M. Turner.  
 Mrs. E. F. Palmer.  
 Mrs. E. Harrison.  
 Mrs. C. Davis.  
 Mrs. Annie Gillies.  
 Mrs. Mary M. Embrey.  
 Mrs. Isabell Earle.  
 Mrs. Ellen S. Martin.  
 Mrs. Alice V. Lord.  
 Mrs. Fanny W. Silk.  
 Mrs. Mary McManus.  
 Mrs. A. M. Alderson.  
 Mrs. Ethel Dewar.  
 Mrs. Nellie Robinson.  
 Mrs. P. A. Blakey.  
 Mrs. C. F. McIntosh.  
 Mrs. Mary Whyte.  
 Mrs. Margaret S. Stewart.  
 Mrs. Mary Laing.  
 Mrs. Betsy Osmondson.  
 Mrs. Edith Maude Daley.  
 Mrs. Margaret Eustace.  
 Mrs. Marg. James.  
 Mrs. Ina Dathic.  
 Mrs. C. H. Carveget.  
 Mrs. L. E. Marsden.  
 Mrs. M. Hyde.  
 Mrs. A. Mills.

Elizabeth Jesney.  
 Mrs. Avery Smith.  
 Olive Dechene.  
 Mrs. Givendohn Hayma.  
 Marion Webber.  
 Mrs. Sadie Toward.  
 Mrs. Ethel P. Hancock.  
 Mrs. C. B. Derrick.  
 Mrs. M. Rennie.  
 Mrs. G. E. Jack.  
 Mrs. G. I. Braden.  
 Kate E. Mather.  
 Annie A. Short.  
 Winnifred Taylor.  
 Elizabeth J. B. Taylor.  
 Ellen S. Wells.  
 Betsy Knowles.  
 May E. Richards.  
 Edith Phillips.  
 Laurie Clark.  
 Myrtle E. Harvey.  
 Mrs. E. A. Preston.  
 Mrs. Alice B. Ellithorpe.  
 Mrs. Beatrice M. Lancey.  
 Mrs. Ethel N. McKenzie.  
 Mrs. Alice Critchley.  
 Minnie McPherson.  
 Mrs. E. C. Reed.  
 Harriet Hargrave.  
 Mrs. Alice Forbes.  
 Mrs. Rose Pears.  
 Ecith Edwards.  
 Nellie Bramley Moore.  
 Edith Caroline Johnson.  
 Lily Wells.  
 Maggie McLeod.  
 Prudence A. Shaw.  
 Mary Ann Hobson.  
 Annie Jane Sproule.  
 Maria Whitelady.  
 Ethel Turner.  
 Ella F. Coombe.  
 Mrs. Kate Dixon.  
 Annie Henderson.  
 Catherine Sorensen.  
 Mrs. M. Barron.  
 Margaret B. Higginson.  
 Jane M. Smith.  
 A. S. Nelison.  
 L. M. Everitt.  
 T. Howitson.  
 Helen L. Thorpe.  
 Mary Wylron.  
 Hannah Miller.  
 Florence Bond.  
 Mrs. A. M. Hall.  
 Mrs. Mary Bisset.  
 Matilda Williams.  
 Mrs. Christina Purvis.  
 Mrs. Eva Searle.  
 Mrs. Eliza Mason.  
 Mrs. Nellie Larocque.

## APPENDIX No. 3

Hon. Mr. Rowell took the chair.

The CHAIRMAN: These documents will be put on file for further consideration when we come to consider the schedule. We have here a petition from the widows of pensioners in Edmonton, supported by a letter from the Mayor of Edmonton. The cost of living is placed at \$1,751.35.

Mr. McCURDY: I suggest that this be referred to the Labour Department.

The CHAIRMAN: All the details will be spread on the report of the committee. Mr. Archibald is here prepared to give any information the members of the committee may desire.

KENNETH ARCHIBALD, examined by the Chairman.

Q. You are solicitor for the Board of Pension Commissioners?—A. Yes.

Q. And you gave evidence before us a year ago at our investigation?—A. Yes.

Q. I will ask you one or two general questions, and members of the committee may ask any questions they think desirable. Have there been any changes as far as you know in the pensions of Great Britain, United States, or France or the other countries you referred to. I think you brought those schedules before us a year ago?—A. Yes, I am quite sure there have been no large changes in any of the schedules, except in France. I could give new figures with regard to France. With reference to the other countries I spoke about last year, I have no new figures at all.

Q. Have you kept in touch with the pension boards or branches of public service in Great Britain or the United States so that you will be able to tell us definitely whether there have been any changes or not?—A. Yes, we have kept in touch with them, and I would have to look at the files in the office to make absolutely certain, and I will do so.

Q. The committee would like to have a new schedule prepared this year with a comparison of the tables in the different countries brought up to date, so that it might be incorporated in this report?—A. I will prepare it.

*By Mr. Hugh Clark:*

Q. Were the changes in France in the nature of material increases?—A. No, they were not in the nature of very material increases at all. They did increase them somewhat, and I do not know whether they have not increased them again since the last report I had, because they seemed to me very low. I do not know whether I am right in that or not; I know they increased salaries in France a great deal, and it seemed to me natural that they should also increase pensions.

Q. As I recollect your testimony a year ago, you said that our pension schedule at that time was on the whole the highest of any of the countries at war?—A. I am still of the same opinion.

*By Mr. Ross:*

Q. Were the changes in France increasing the present pensions or enlarging the scope?—A. They both enlarged the scope and increased the pensions, but not a very great increase. I have not the exact figures here at the present time, but I will get them for you.

Q. Can you tell us the manner in which that scope is enlarged?—A. I think it would be better for me to go back and get the exact information. I can give you a general idea.

[Mr. Kenneth Archibald.]

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*By Mr. Nesbitt:*

Q. Has there been much complaint with reference to the time which they have for vocational training?—A. That does not come within the scope of the Pension Board. I have not heard any statement about that at all; that comes under the Department of the Soldiers' Civil Re-establishment.

The CHAIRMAN: Are there any other general questions that the members of the Committee would like to ask with reference to the memorandum presented yesterday from the Great War Veterans' Association?

*By the Chairman:*

Q. Have you seen it Mr. Archibald?—A. I have not studied it; I read it over once.

Q. Would you just make your comments upon the different paragraphs of that memorandum?—A. With regard to the first paragraph (reads) "That the pensions paid under schedule A and C should be increased. That the increase should be fixed in accordance with the present cost of living to arrive at the amount required to secure for the pensioners a generous living wage. That the increase should apply proportionately to the allowances for dependents. That the discrepancy between the allowance for totally disabled men and the allowance for a widow or dependent without children should be removed." I have not any remarks to make with regard to the first part, but with regard to this discrepancy between the widow and the totally disabled single man and widow and dependent, I think there should be a difference between the totally disabled man's pension and the widow's pension for the reason that the totally disabled man has lost the use of the functions of his body, of his mind, and as such, is in a much worse position than a widow who has a healthy body and mind, and who, if necessary, can assist herself and augment her pension by work or otherwise. I think that just as soon as you increase the pension to the widow and make it equivalent to the totally disabled man's pension the disabled man would say "I am worse off than the widow; I must have an increase again."

Q. What do you say as to the suggestion that the pension should move up and down in accordance with the scale of the cost of living; what do you say as to the feasibility of that from an administrative standpoint?—A. It would be quite simple from an administrative standpoint provided it was done say once in two or three or five years, but it would be perfectly impossible to do it every year. It would cost the country a tremendous amount, and I do not think it would benefit the pensioners very much. One other point with regard to that is that if the cost of living comes down, in accordance with this first suggestion the pensions would have to come down.

The CHAIRMAN: Mr. MacNeill said that.

WITNESS: If the pensions came down I think we would have a great hullabaloo.

MR. NESBITT: That is the proper word, though it is not quite strong enough.

WITNESS: It would also depend upon what statistics you were going to take with regard to the cost of living. I have heard it stated that the Labour Department prepared statistics with regard to the cost of living. On the other hand, I have heard it stated that the conclusions come to are not based upon proper statistics, and that the only possible means of arriving at such figures is to have family budgets, say by a thousand families in different parts of the country, prepared under direction, which I think would be a very difficult thing to do. The Department of Labour only takes into consideration the cost of food, and does not take into consideration in any way the capacity of the housewife to look after any money she may happen to have.

*By the Chairman:*

Q. It is a theoretic standard rather than a practical one?—A. I think it might be expressed in that way.

[Mr. Kenneth Archibald.]



## APPENDIX No. 3

*By Mr. Cronyn:*

Q. It was suggested in Alberta that the difficulty regarding the sliding scale might be overcome by continuing the Patriotic Fund, and by empowering the committees of that fund in each district or area to meet the high cost of living either in individual cases or on some general scale?—A. I see no reason why the municipalities or the provinces should not do that rather than the Patriotic Fund. The Patriotic Fund seems to me to be more or less an organization for the war, and for the war only, to assist the dependents of soldiers who have gone overseas who are accustomed perhaps to a little bit more than the country was paying in separation allowances, and so on; but I think that pensions should as much as possible take the place of pay and allowances and of the Patriotic Fund and anything else that was ever given to the dependents of the soldiers, or to the soldiers themselves, and it should be granted on a generous enough scale. As a matter of fact it should be sufficient to provide a decent livelihood for a man, or for a woman.

*By Mr. Redman:*

Q. Do you know whether they have in England local organizations for the supplementing of pensions?—A. I am quite sure that they need them.

Q. Do you know whether they have them?—A. They have them, yes.

*By Mr. Cronyn:*

Q. The argument in favour of the Patriotic Fund runs along the line that when the cost of living did decrease it would be easier for the Patriotic Fund either to go out of existence or to cease its payments than to make a reduction in a rate of pension once fixed?—A. Yes, I think so, too, I do not think that you can make the rate of pension excessive on account of the high cost of living, and I think the pension, if it must be supplemented, should be supplemented by some other organization than the Patriotic Fund. It should be supplemented by the province or municipality, just in the same way as in the case, for instance, of a strike, when the men are striking for higher wages, the strike fund is used.

MR. NESBITT: It would be impossible to continue the Patriotic Fund after the war is over.

*By Mr. Cronyn:*

Q. It would probably be easier if the cost of living decreases to discontinue the Patriotic Fund altogether or to cut down the amount allowed by that fund?—A. I believe that you cannot. If you once have a rate of pension you will not be able to reduce it at all unless the cost of living comes down to half what it is now. If you once decide on a rate of pension you have to leave it at that rate or increase it. If the Government also has the Patriotic Fund to supplement the pension the people might say: "My pension is too small and that is why I get the Patriotic Fund"; and when the Patriotic Fund is cut off they would not be a bit satisfied with the statement that the Patriotic Fund has been cut off on account of the cost of living having become cheaper; they will probably say that the cost of living might be cheaper but that the pension is too small any way, that they managed to get along with the Patriotic Fund and the pension combined before the living was cheaper, that while they can get along with it better now, they would assert that at no time were they absolutely satisfied.

Q. Then there is another point you were speaking about as to the difference between the pension to the widow and the totally disabled man. It seems to me that your argument would not apply to the widow with children, and her first duty is to look after her children?—A. If you take the widow with children and put her in relation to the totally disabled man with children my argument will obtain. No matter how many or how few children the widow has the totally disabled man is in a worse position than the widow.

[Mr. Kenneth Archibald.]

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Q. He has more to support?—A. The man with a wife and three children at the present time has—

Mr. CRONYN: \$1,056 a year?—A. And the widow with three children—

Mr. CRONYN: \$840 a year?—A. Yes.

At this stage the committee adjourned to room 318.

The committee having resumed.

The CHAIRMAN: Before we adjourned we were asking Mr. Archibald questions with relation to the memorandum submitted by Mr. MacNeill on behalf of the Great War Veterans. Questions of policy are for the committee to determine, but if Mr. Archibald can give us any facts which will enable the committee to reach a conclusion as to questions of policy we would be glad to have the information and any opinion he may have to offer.

*By Mr. Cronyn:*

Q. I was asking you about total disability pensions?—A. I could give you accurate figures with regard to the complaints about the total disability pensions, and about all other classes of pensions, but I cannot say now what kind of complaints they are, or in what proportion they are, or anything about them, but we have the information in the office.

*By the Chairman:*

Q. Take item No. 2 in the memorandum, which states that the pension granted to orphaned children is inadequate and should be increased. Is not the pension at the present time equal in case the mother dies, or is there a difference?—A. If the soldier dies and leaves children who already have no mother, the pension will be \$24 a month for the first child. If the soldier dies leaving children who have a mother, and the mother subsequently dies, the pension for the child will be \$24 exactly the same in the one case as in the other.

*By Mr. Redman:*

Q. What is the authority for that?—A. Section 17.

Mr. NICKLE: It is inferential.

Mr. REDMAN: Very inferential.

*By the Chairman:*

Q. That is what is actually done?—A. Yes, it could not be interpreted any other way from the point of view of intention.

Q. How do the allowances for orphaned children in our schedule compare with the allowance in Great Britain and the United States?—A. I think the allowances in our schedule for orphaned children are higher than Great Britain and the United States. In France it was proposed—although I am not absolutely certain it is their law at the present time—that the first orphan child should be regarded as being the head of the family or the mother, and was given the mother's pension, and the second orphaned child was considered as being the first child, and so on. So that with our figures for the widow and three children the widow gets \$40, the first child \$12, the second child \$10, and the third child \$8, which would make \$70 a month. If we applied the principle which was proposed in France, where there were four orphaned children, we would give the first orphaned child \$40, namely, the widow's pension, the second child \$12, the first child's pension and the third \$10 and the 4th \$8, so that a family of four orphaned children would receive the same as a family consisting of a widow and three children.

[Mr. Kenneth Archibald.]

## APPENDIX No. 3

Q. What was the increase made in the pensions to orphaned children, or were they included in the changes made since our last meeting?—A. Yes, on January 2, an Order in Council was passed which increased the allowance for the first orphan from \$16 to \$24 and for the second from \$16 to \$20, and the pensions for the third and fourth orphan children are the same.

*By Mr. Cronyn:*

Q. In the United States, according to their scale they give a larger allowance to orphan children?—A. Yes, but if you read on in that report you will see they reduce the allowance gradually and when there are three or four children they do not get as much. They allow \$240 for the first child, \$120 for the second child, \$120 for the third child, and \$60 for each subsequent child. If you had a family of four orphan children in the United States you would have \$45 a month. A family of four orphan children in Canada under the present rate would receive \$72 a month; so that with four children the Canadian rates are much higher than the United States rates. Even with one child under the present scale the allowance would be \$24 Canadian as against \$20 American.

*By Mr. Andrews:*

Q. Referring to the point you mention, which has been brought to the attention of the Great War Veterans in regard to the orphan children, is that important in your mind?—A. We have had quite a large number of complaints with regard to families of one, two or three children. It has been stated that \$16 was not enough to look after one orphan child, and it is still said that \$24 is not enough to look after one orphan child, the reason being that the guardian of the particular child must give up something in order to look after the child. The \$24 may pay for the child's food and clothing but will not pay the guardian for the trouble that the guardian must go to in order to look after the child. We had a case from the west in which there were three orphan children. I think it was a sister of the soldier who took charge of these children, who gave up a position as stenographer in order to take charge of the children. She complained that she could not possibly make both ends meet on \$48, because she had to support herself on the \$48, as well as support the three children, and I do not know whether she can make ends meet with the extra \$12 she is now getting.

*By the Chairman:*

Q. When the amount for the first orphan child was increased from \$16 to \$24, which is 50 per cent, I assume the pension commissioners thought that would meet the situation?—A. Yes, the commissioners thought that would meet the situation, and I think it has met the situation except in a few cases.

*By Mr. Andrews:*

Q. Is it not a fact that where there are one or two children our pensions are small but where there are five or six children they are large?—A. Yes, that is absolutely the case; one child \$24, 2 children, \$44, 3 children, \$70, 4 children, \$86, five children, \$102, 6 children, \$118. When you get over \$100 for a family of six or seven children it seems a great deal, especially as a widow with five children does not get as much as six orphan children.

*By Mr. Nickle:*

Q. But there is this radical difference, where there is a widow with five children, they are all in one household, but where there is a number of orphan children, they are probably scattered?—A. I do not know why they should be. I suppose the reason why they are scattered is because in a way it is impossible to keep them together.

Q. They are adopted into other households?—A. Yes.

[Mr. Kenneth Archibald.]

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*By Mr. Nesbitt:*

Q. You have to bear in mind that the widow with five children has to look after the children, whereas the orphan children of the totally disabled would have to have some one to look after them?—A. That is just the argument which is made in France. They say that you should give for the first child, not only for the maintenance, but also to pay for a house over its head and possibly for some one to care for it.

*By Mr. Redman:*

Q. The first orphan would have to take care of the others?—A. The first orphan is looked upon as the head of the family.

Q. Care would be taken that he was actually such?—A. Yes.

*By the Chairman:*

Q. It would depend on the age of the child and on the conditions in that case?—A. Yes, they must always have a guardian of some description, whether an adopted parent or a foster parent, or a guardian appointed by the courts. You cannot pay the money to a child.

*By Mr. Hugh Clark:*

Q. Do you prefer the sliding scale of the United States to our own sliding scale?—A. No, I do not think I do, but I do not desire to express an opinion upon that. I merely brought forward the French idea, and our own facts. I would prefer not to express an opinion as to that.

*By Mr. Sutherland:*

Q. The French pension is very much lower than the pension here and there might be more justification in their case than there would be here. Would that make any difference?—A. I do not think it would make any difference in the principle. Their pensions are very small; they pay only one hundred francs a year.

Q. Consequently a child is practically helpless. The pension would not provide for it?—A. No.

The CHAIRMAN: The situation is wholly different, as you say, Mr. Sutherland, with regard to their scale.

*By the Chairman:*

Q. What is the next?—A. (Reads) "That the Board of Pension Commissioners should be empowered, subject to the authority of the Governor in Council, to revise the basic rate of pensions from time to time in conformity with the increased or decreased cost of living as ascertained by reliable and expert investigation."

Mr. HUGH CLARK: Mr. MacNeil was to furnish us with some figures from the Department of Labour.

The CHAIRMAN: We were to get some figures, but they have not come to hand yet.

*By the Chairman:*

Q. What is the next clause?—A. (Reads) "That the Board of Pensioners should be an entirely independent body, free of all external influence, and responsible direct to the Government through the Minister of Finance, as provided in sections 30 and 31 of the Pension Regulations."

The CHAIRMAN: That is a question of policy.

Mr. NESBITT: We recommended that in the first place.

*By the Chairman:*

Q. What is the next?—A. (Reads) "That every pensioner or prospective pensioner, both at his initial and subsequent examinations, should appear before a board of three medical examiners, and that there should be attached to each district office a permanent board of not less than three fully qualified medical examiners, as many of whom as

[Mr. Kenneth Archibald.]

## APPENDIX No. 3

possible shall be overseas men for this purpose. This should in no way interfere with the existing provisions for calling in of expert advice when deemed necessary or when requested by the pensioner to do so."

*By the Chairman:*

Q. What is the present administrative method, and from the administrative standpoint what would be the feasibility of the change proposed?—A. At the present time, we have in our larger district offices, that is to say in Vancouver, Winnipeg, Montreal and Toronto, three or more medical men re-examining cases.

*By Mr. Redman:*

Q. Do they sit as a board?—A. I am coming to that. In the smaller cities, I think in about eight or nine cities, we have only two medical men. In some of the still smaller ones we have only got one.

*By the Chairman:*

Q. In what percentage do you have two? Would you have three in the main centres?—A. We have not got two at the present time in them all, but we will have inside of a month. We will have two in all offices except three; that is, in fourteen out of seventeen offices. We do not anticipate that we will need three under the present scheme in more than six of the offices at any time. The re-examinations are done in this way: the pensioner is notified in advance of the time he has to go. He is told the hour and the day on which he is to submit himself for re-examination. He goes into a room, and is stripped and examined by one doctor. If that one doctor finds anything special in his case upon which he does not wish to take the responsibility of deciding, he will refer the case to a specialist, neurological specialist, or lung specialist or orthopaedic specialist. On the other hand, if it is a simple case, such as having a foot or hand off, or amputation of any description, the doctor will simply recommend the man for a pension. The recommendation will thereupon pass to Ottawa, and the recommendation of the doctor in the district is now being accepted.

Q. Are you speaking of the granting of the pension or of the re-examination?—A. The original granting of the pension will be done similarly should the soldier so desire.

Q. I asked whether you were describing the re-examination?—A. Yes, I was describing the re-examination. With regard to a new pension—

Q. Before you pass to that take the case of a re-examination where you say it is a simple case. Would that apply when the man's pension is being reduced? One of the complaints is that whereas he may have been granted a pension on the recommendation of a medical board composed of two or three men, he is brought up before a single medical adviser and on that one man's recommendation his pension may be substantially cut down on re-examination?—A. Up to the present time that has obtained, but recently we have decentralized our medical service. We sent the doctors we had at the head office who were deciding on pensions—practically all of them—to our various district offices in order that they might see the men and estimate their disabilities. The rate of pension is estimated in the man's presence and he is told how much pension he is to get. If the man is satisfied with that award, of course the case is not heard of again. If, on the other hand, the man is dissatisfied, the medical examiner in the district is instructed to do his best to show the man why his disability has been estimated at a certain percentage. It is hoped that the man will see the justice of the award in the greater proportion of cases, but in those cases in which the man still thinks he has been awarded too small a pension he will have the opportunity of bringing his own medical practitioner with him to the district office, and thereupon both the medical examiner of the Board of Pensioners and this man's own private practitioner will decide as to what the estimate shall be. If they cannot decide, the case will have to be referred to some board of specialists which we hope eventually to be able to organize.

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9-10 GEORGE V, A. 1919

Q. Do you think that what you have in process of organization would remove the ground of complaints that have been suggested in the proposal of the Great War Veterans?—A. We feel this, that the pensions will be granted at the same rate by one man as by three; at the same time that may not be the feeling of the Great War Veterans, and if they feel that the decision of three men will give them more confidence and will do more justice to the pensioner than one man, then the complaint is not met. But we hope that the system we now have in force will do away with at least 75 per cent of these complaints because of the fact that the medical examiners will explain to the man at the time of his re-examination just exactly why he is getting 20 per cent instead of 35 per cent.

*By Mr. Sutherland:*

Q. Within two months past I know of two instances where men were up for re-examination and were told by the medical examiner that there was not any change in their condition, and they went back home with the assumption that the pension would not be changed, but were afterwards notified that it had been reduced?—A. This new system of awarding pensions by the medical man who has seen the soldier has only been in force since the 17th of February. It had been talked of for from three to four months previous to that, but the commissioners could not decide among themselves as to the value of it, and it was only in January that the commissioners got together (it was more or less a compromise) and decentralization took place. In future if a soldier is told at his re-examination that he is going to get so much of a pension he will get that much pension unless there has been some gross error, very probably a clerical error, such as awarding an 80 per cent pension for the loss of one eye or some such thing as that. But the doctor who sees the man will estimate the disability and will tell the man what pension he is to get; he will then fill in form and forward it to the Ottawa office and, without checking whatever, that form will be placed in the hand of the Awarding Clerk who will write out the authorization for the pension which will go to the Pay Branch and a cheque will be paid. Then the file will go to the medical advisers whom we still have in Ottawa, who will check over the award for gross errors and, at the same time, from the point of view of medical opinion, if they see a condition which they think has been estimated at 10 per cent too low or 10 per cent too high they will write to the district medical examiner and ask him what his reasons were for giving 10 per cent more than the head office thinks is right; they will not stop the pension or make it 10 per cent less unless on reply from the medical examiner of the district it is discovered that he has actually made an error. If the medical examiner who has seen the soldier is in agreement with the medical adviser here who has seen the description of the soldier then the pension may be reduced, but otherwise the decision arrived at by the medical examiner in the district will obtain.

*By Mr. Nickle:*

Q. That is in line with the recommendation of last year's report?—A. To an extent it is.

Q. But it varies, in this respect that it was recommended that it should be impressed by those in authority upon the examining medical boards before whom members appear for examination for the determination for disability, that the relationship between them is that of doctor and patient; that every facility should be granted a member to give an account of the facts of his condition from his point of view. You are diametrically opposed to that in principle?—A. Absolutely no. One of the reasons upon which it was decided to decentralize the Board of Pension Commissioners was that it was practically impossible to describe weaknesses. One medical man might describe a particular disability as "very weak, cannot walk more than half a mile without loss of breath"; another man might describe exactly the same condition as "seems weak, walks with difficulty"; and another man might describe it in an entirely different way from either of the other two; it might make a difference of any-

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thing from 10 to 50 per cent, just through the fact that the descriptions were not very well written to start with and were not very well interpreted to finish up with. So we think that the doctor who sees the soldier is the one to say what the disability is. Last year there was a great deal said about too much sympathy, the danger of too much sympathy; but we have not found it at all since this scheme has been in operation; we do not think, with regard to the medical examiners, that sympathy bears any relation to the percentage of disability at all.

The CHAIRMAN: Some complaints which come in would appear not to justify the conclusion that there had been undue sympathy.

*By Mr. Sutherland:*

Q. Colonel Belton, I think it was, last year was very emphatic on that point that they were in a better position to accurately estimate a man's disability than the medical man who examined him, who were liable to be influenced by sympathy?—A. Last year that was the opinion of most people that had any connection with pensions at all except the Great War Veterans' Association. We have come round now to the Great War Veterans' Association point of view; we think they are absolutely right, and there are very few people in the office now who think that they can estimate pensions better at the head office than the medical examiner who sees the man.

*By Mr. Hugh Clark:*

Q. In what respect have the conditions changed which made you change your viewpoint?—A. The conditions have not changed, except that we have better-trained men at present in our employment, and more of them.

Q. Did you hear Mr. MacNeill's statement, that the salaries are not attractive enough to enable you to secure the very best medical experts?—A. We have made increases in salaries to our medical men recently, and they seem to be very well satisfied with the increases they have received. In order to estimate a disability you do not need to be a particularly expert physician. It is a part of medicine by itself—the estimation of disabilities—and you can be an expert in that line and yet not a very good doctor.

*By Mr. Nickle:*

Q. What tables or standard regulate the determination of disability?—A. We have a table of disability prepared by our doctors. It is prepared from statistics of every kind. We endeavour to keep it up-to-date. We have made out lung tables and heart tables and made a great many of them from actual experience of men coming home. On the other hand there are a great number of diseases that cannot be set out in the disability tables. Some disabilities cannot be accurately estimated. They can only be set down as such and such a disability, ranging from ten to eighty per cent, according to the severity of the disease. Those things are very difficult to estimate, and with regard to those cases the medical man who is examining the soldier is the only one who can attempt to say whether it is 30 per cent, 50 per cent, or 70 per cent, unless a most detailed description is given.

Q. I have heard a criticism of your tables to this effect, by people who have given it a theoretic study; that the percentage of disability to be allowed in cases of less than total disability was arrived at by a computation of the disability tables throughout the world used largely in reference to the workman's compensation question. The argument was twofold; first, that these tables have been too low, and secondly, that they did not contemplate and did not meet the condition of the country where we had suddenly thrown upon our industrial and civil life so many men suffering from disabilities and it was stated that the low percentage men were not getting justice according to these tables?—A. Well, it sounds very reasonable, but I think you ought to get some expert in economy, political or otherwise, to tell you about that.

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Q. Can you suggest such a man?—A. Yes, there is a man, I cannot remember his name at the moment—the statistician for the Ontario Workman's Compensation Board.

Q. You think there may be something in the point?—A. Yes, it seems reasonable, but I think you would have to get an immense number of statistics before you could say it was proved.

The CHAIRMAN: That is very interesting. There are complaints the percentage is too low. That is the greatest complaint I have heard.

*By Mr. Hugh Clark:*

Q. I have heard that a 50 per cent disability for tuberculosis should be 100 per cent, that there cannot be any such thing as 60 or 70 per cent disability in tuberculosis?—A. Not being a medical man I can only tell you very briefly what I know about it. Pensions are awarded in tuberculous cases at 100 per cent when the case is active. If the tuberculosis is active it is 100 per cent. If it is quiescent or arrested the disability may be much lower, in accordance with the necessity for rest. I know one case in which tuberculosis has been arrested for ten years. The particular man is carrying on and working pretty hard, but he could never work in a strenuous unskilled employment.

*By the Chairman:*

Q. What percentage would he be given under the schedule?—A. He might be given something between 25 and 50 per cent. A case of quiescent tuberculosis would be between 50 and 100 per cent, and a case of active tuberculosis would be 100 per cent.

*By Mr. Cronyn:*

Q. In your evidence last year, at page 103 you gave a table for estimating incapacity in pulmonary tuberculosis and you give a description, class No. 6, as follows—“Signs of a healed lesion without relapse at the end of two years under ordinary living conditions 25 per cent?—A. That is the lowest. That is because the man is restricted in occupation. He may be perfectly well for two years but he is restricted in occupation. He cannot engage in certain occupations without the danger of contracting tuberculosis.

*By Mr. Nickle:*

Q. The preliminary examination upon which pension is first depending is by the C.A.M.C. doctors?—A. In the C.A.M.C. examination, on which they discharge the soldier, for tuberculosis they make as complete an examination of the man as they can. The medical document, the papers of the discharge board, and any other papers that may be on the man's file will then be sent direct to our district office. Our district officer, the medical examiner, will thereupon read over those papers, and come to a conclusion with regard to how much pension he should get, without seeing the man. Then the clerk in the district office will write to the man and say, “Your disability has been estimated at 25 per cent. You will get so much money for that. If you have a wife, you will get so much money. If you are not satisfied with that award, railway transportation will be forwarded to you in order that you may be examined at this district office.” If the man does not answer, or declares himself satisfied, the award is sent to Ottawa and the pension paid. If he says he is not satisfied he goes in and is re-examined, and if, upon re-examination, the examiner is still of the same opinion, he will explain to him. It is hoped the result will be that the complaints are cut right at the beginning.

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*By Mr. Nickle:*

Q. That is a new practice also?—A. Just adopted since 7th February.

Q. You have practically cut away from the Army Medical Corps, and decentralized?—A. We have not cut away entirely.

Q. I say practically?—A. Yes, but we still use their doctors as much as possible. We have got to use their doctors; we will never be able to get away from using them.

Q. But you are not influenced by their recommendations?—A. Not a bit; they do not make recommendations.

*By the Chairman:*

Q. Is the Pension Board required to accept men from the C.A.M.C. or its staff?—A. No, we are not required to accept men from the C.A.M.C., but we have made it a policy to employ as many returned soldiers as possible, and we have employed them on medical duties as well as on clerical duties. Practically all our medical advisers in our district offices—I think there is just one exception—are men who have seen service overseas.

*By Mr. Redman:*

Q. Do you always pay the transportation to the point of examination? I know of a case in Lethbridge, for example, where a man had to appear every six months. He was getting two and a half dollars a month, and it cost him twenty dollars to pay his way to the point of examination, so that he was a good deal out of pocket?—A. We always pay the transportation backwards and forwards. We also pay \$1.10 every day for the man and 75 cents for a meal and \$1.50 for a bed.

Q. In the case of an appeal?—A. No matter what it is, we pay seventy-five cents for each meal and one and a half dollars for a bed.

Q. No matter whether his appeal is successful or not?—A. It does not matter a bit.

*By the Chairman:*

Q. So that he is allowed \$3.75 for his hotel provision, and \$1.10 a day for his own time, and his railway travelling expenses?—A. Yes.

*By Mr. Clark:*

Q. That ends the examination, does it? That is the final examination; there is no further examination of that man for pension purposes?—A. No, there is not. When a man has been examined in the district his pension is assessed, and that man is never examined again unless he complains, or unless he becomes worse or better. Of course we examine men once in six months whose disabilities are only of a temporary nature. They may get better or worse in six months. If, however, they have got anything that is apparently permanent we give a permanent pension.

*By the Chairman:*

Q. If he is not satisfied, he would be examined by one, two, or three doctors, according to the provision you have made at your various centres?—A. Yes.

Q. Assume that he is dissatisfied with the finding of the medical board which made the personal examination, has he still got the right of appeal?—A. He is allowed the right of appeal to the commissioners at Ottawa, and we hope to be able to organize perhaps two, three, or even four boards of specialists who would probably meet once a week or perhaps twice a week to examine these special cases that we cannot satisfy by the other means. After all, the appeal to the commissioners themselves is not of very great value, for the commissioners must accept the opinion of their medical men.

Q. Would these specialist boards that you speak of sit in appeal and appeal only, or would they advise on all matters requiring technical knowledge?—A. We have not quite decided how these boards would be composed, but the proposal is that there should be a specialist of practically every description, such as heart, lung, orthopædic

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specialists, and so on, also eye and nose specialists would be members of these boards. The board would probably be located in the cities of Toronto and Montreal, Winnipeg and Vancouver.

Q. Number 6 deals with the question raised with regard to a medical appeal board. Would you just look at that?

Mr. NICKLE: I would suggest that Mr. MacNeill be permitted to ask questions if he so desires.

*By Mr. Andrews:*

Q. I gather that in actual practice you have found the necessity of some court of appeal.—A. I cannot say that we have found the necessity for a court of appeal. We have found the necessity for using specialists all the time, and it might be better if these specialists were on a board. We simply use these specialists and ask them what their opinion are, and we have in the main accepted the opinion of the specialists.

*By the Chairman:*

Q. Are there any administrative difficulties in the way of carrying out the principle, that is assuming that it was a desirable thing as a matter of public principle?—A. No, there are no administrative difficulties that I know of, except the difficulty of securing men who are conversant with the pension regulations and the basis upon which pensions are estimated. There are not very many medical men in Canada at the present time who are competent to do what this calls for. We will have quite a lot of difficulty in having more than three or four boards composed of such competent men.

*By Mr. Clark:*

Q. When all the C.M.C. men are back that difficulty will disappear.—A. Immediately, it will disappear entirely.

Q. Your proposal would be that the decision of that particular board of expert medical men would be final?—A. Yes, I think there would be absolutely no good appointing such a board unless that board would give a final decision.

*By Mr. Cronyn:*

Q. The Pensions Board are taking steps, are they not, by way of instruction to medical men and students throughout the country to secure competent men?—A. Yes, we are trying to get the men who are lecturing to medical students and those who are giving papers at the medical associations and associations of a similar nature to give instructions along the line of estimating disability.

*By the Chairman:*

Q. You are doing everything in your power to train up a class of medical men who will be competent to perform this duty?—A. Yes.

*By Mr. Sutherland:*

Q. Would it not give greater confidence to the soldiers if they had a representative on the Examining Board?—A. The first examining board does not estimate for pensions at all; that board is appointed to see whether a man is fit for discharge or not and to describe his condition. They used to estimate for pension when the pensions were under the Militia Department, but since the pensions are not under the Militia Department that is not the case any more; the one duty of that board is to determine a man's condition and to recommend him for discharge, it is the duty of the pension board medical officer to give the man his pension.

Q. Without seeing him?—A. Without seeing him, or after seeing him just as the man likes.

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*By the Chairman:*

Q. He does not see him if the man has no objection; if the man has an objection he sees him?—A. The original idea was to get all these men back and get them examined, but it was thought that the men would have complaints and would say “we do not want to come back too soon, to have too many medical boards”; so we adopted the plan of giving the man a pension and he could come in for examination if not satisfied.

Q. Do you suffer from any administrative disability in getting medical men? The suggestion has been made here that the pay is not sufficient.—A. We have had quite a bit of trouble getting competent men, but that was only partly on account of salary or the amount of pay; it was mainly by reason of the fact that there were not enough medical men to go around. I do think it would be of advantage to the country, and to the soldier, that the Board should be able to secure the services of physicians of high standing; we might pay as much as \$10,000 per year, but on the other hand it would be very difficult to get a physician who is in receipt in the practice of his profession as a private practitioner of from \$10,000 to \$15,000 per year to give up his private practice and go into what he would come to consider largely a cut and dried business.

Q. How do your present salaries run?—A. The present salary of a medical man is \$3,000 on appointment, after six months service \$3,500, and after a year and one-half's service \$4,000; that is the schedule which the commissioners adopted recently.

*By Mr. Redman:*

Q. Do you require them to devote all their time for those salaries?—A. We demand their whole time.

*By Mr. Nesbitt:*

Q. Does that apply to the doctors who examine men for discharge?—A. To all medical men, except some who were already in the service and who are paid according to their rank; Lieut.-Colonels get \$4,500 and one Colonel is getting \$5,000.

*By the Chairman:*

Q. That is the pay of their rank?—A. That is approximately the pay of their rank.

*By Mr. Redman:*

Q. Disability of a man is estimated in the first instance by a Board of two or three men as the case may require; after that if the man wishes to appeal from the decision of that Board must he go back to the same men again?—A. Is this on re-examination?

Q. Yes, if he appeals and wants re-examination who does he go to? the same men again?—A. Up to the present time he has always gone back to the same district boards.

Q. Under your present plan he goes back to the same Board?—A. Under the present plan we hope that occasionally he will bring in his own medical practitioner with him; that is the actual plan which is in operation; we are making plans for a Board of Specialists.

Q. That has nothing to do with ordinary complaints?—A. Not with the ordinary complaint, but we are trying to engender a spirit of trust between the doctor who originally examines the man and the man. When the ordinary civilian goes to a doctor for treatment, he gets his treatment and perhaps it does not cure him, but nevertheless the ordinary civilian goes back to the same doctor and that is what we are trying to do in this case.

*By Mr. Nesbitt:*

Q. I may be a little dense but you made the suggestion to Mr. Sutherland just now that the Examining Board for Discharge did not tell the man what they were

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going to allow him?—A. The Discharge Board does not tell him anything, they have nothing to do with pensions.

Q. You said a moment ago that somebody tells the man what he should get?—A. The Medical Board of the district tells the man; the medical district officer estimates the pension without seeing the man; he then gives the man a letter saying "You are to get so much pension, if you are not satisfied we will send you a travelling warrant to come in and be examined." Perhaps after examination the medical man will say to him "there was not quite enough description of your disability on the Boards that I have, I realize that your disability is 50 per cent and you will get that." If the man says he thinks that he should get 75 per cent the medical man will tell him that he can only give him 50 per cent.

*By Mr. Sutherland:*

Q. As I understand it at the present time the pension is fixed with the medical man having seen the pensioner?—A. It is not fixed it is estimated.

Q. It is fixed to the extent that if he does not accept it he can appeal?—A. No it is not a question of appeal at all, it is estimated, and then the man is notified "you are going to get so much pension and if you are not satisfied we will send you a travelling warrant and you can come in and see us."

Q. If he does not come in that is his pension?—A. If he says "I am satisfied," or if he does not come in that is the pension. The reason why we do that is, as I said before, we thought we would cause a great many complaints if we insisted on the men coming back for medical examination in every case, and it would be more or less absurd to insist upon his coming in for re-examination if he were satisfied in the first place or with the explanation that he was given.

Q. But what I am getting at is that the pension is fixed without the medical man seeing him?—A. The first estimate, yes.

*By Mr. Ross:*

Q. After a man is examined, and he is not satisfied and comes in and asks for 75 per cent disability, and the doctor says "I appreciate your case and I am going to give you 50 per cent" has he the protection of getting a civilian practitioner?—A. He can then go out and get his own private practitioner and bring him up to the office and his private practitioner and can have it out with our man, and if the private practitioner and our man cannot agree both their opinions will be sent to Ottawa and submitted to the commissioners.

Q. Then I suppose if a private practitioner is called in by the soldier the Board pays the cost?—A. We agree to pay his fees up to \$5, if the complaint is justified.

*By Mr. Sutherland:*

Q. A year ago the question was asked Mr. Archibald with regard to the local examining board officer fixing the amount of a man's disability and he said "No, the local Boards are not fixing the amount of disability any more"; up to a month and a half ago they did estimate the amounts of disability, but it was found, very frequently that the description of the disability did not warrant the percentage of pension estimated, and therefore they were asked, instead of estimating the percentage of disability to give a more complete description, the whole history of the case, and the condition of the man. And under section 25 of the confidential instructions to officers it says "Medical officers should be careful that soldiers neither know the percentage at which a disability in them has been estimated, nor be given ground for thinking that the percentage at which disability has been estimated by the Board of Medical Officers has necessarily a direct connection with the amount of pension which the soldier may expect to receive."—A. That is all a thing of the past.

Q. So that the stand Colonel Belton took before the committee was the very opposite of the one that is now being put into effect?—A. Yes.

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*By Mr. Nickle:*

Q. It is a marvellous right-about turn. If a man goes before the Board and is dissatisfied, is he allowed to make a statement and have it taken down in writing and submitted to headquarters?—A. I do not think they ever ask to do it. I suppose a statement could be sent to headquarters. Your recommendation that the relationship between doctor and patient should be applied has been taken much to heart. A man can make a written statement if he wants to, and it can be sent in. We are trying to bring the doctor and patient together, just the same as the doctor and a private person are brought together.

Q. In doing that you are carrying out the recommendation the committee made last year?—(No answer.)

*By Mr. Sutherland:*

Q. As a result of the policy in effect previous to the last few weeks some soldiers rather resented the inadequate pensions that were being awarded them, which were much less than the examining board led them to believe they would be. What steps will have to be taken to have a new examination?—A. Any pensioner can at any time make a complaint with regard to the amount of his pension, or with regard to the fact that he is not so well as he was before, or with regard to anything at all. He will make his complaints to the district officer, and the district officer will take steps to re-examine him if there is any cause whatever for him being re-examined.

*By Mr. Andrews:*

Q. As a matter of fact it will come up automatically?—A. It will come up automatically unless his pension has been made permanent, in six months or a year.

Mr. NESBIT: I found in practice that was correct. They give them re-examination without discussion if they want it.

*By Mr. Sutherland:*

Q. I have two cases in my mind, one receiving \$2.50 a month and the other \$2.60 a month. The \$2.50 pensioner had a running sore in his neck. The bullet was never removed. He was one of the first contingent, and that man considered it was such a gross injustice that he has asked to have his pension cancelled. He refuses to go near any board. He is not able to obtain any permanent employment, and there is great danger of him losing his mind through the feeling of resentment on account of the injustice he has suffered. In the other case, I know that the man lost several months as a result of this and during the last few months the pension of \$2.66 has been cut off and he does not ask for it. He says, "they can go to the devil, I can make a living without it. If that is the treatment I am going to receive from my country after what I have done, I am not going any further."—A. Lots of cases that appear the hardest are cases of hysteria and we are not paying pensions for hysterical conditions such as described by Colonel Russell last year. We give gratuity sometimes, but we do not pension any more, and instead of pensioning them, just as soon as we find out their condition we send them for treatment, then if they refuse treatment we cut off their pensions from the other point of view, namely, that the refusal to accept treatment is unreasonable, so that in that way we have cured hundreds of them that otherwise probably would have had hysterical paralysis or other forms of hysteria for a long time. We have one such man in our own employment. He has never had a pension for it and never wanted it. It has been proved to him the condition is only hysteria.

Q. The difficulty was all functional?—A. Yes, nothing organic.

Q. But the case of the man with the running sore could not be classed as hysterical?—A. No.

*By Mr. Nickle:*

Q. Are you following out the provisions of section 12 of the report of the committee last year in regard to this matter?—A. We have a different section. We are allowed to act in accordance with our own judgment.

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Q. Are you overriding the clause of last year's report?—A. We are not overriding it, we are acting according to our regulations.

Q. Then you are not respecting these regulations?—A. No, because the Governor in Council did not enact them.

Q. I thought he held that these matters were administrative?—A. No. The regulation was passed providing that if a man unreasonably refused treatment the commission should have authority to reduce or discontinue his pension. That particular clause was never put in the regulations—or rather, it was put in the regulations but in a different form.

Q. Do I understand that in spite of the recommendation of last year the Government authorized the Pension Commissioners to totally cut off a man's pension if he refused treatment?—A. Yes.

Q. Thereby ignoring clause 12?—(No answer.)

Q. Clause 12 reads:—

“That if a medical board, consisting of a physician or a surgeon appointed by the commission, a physician or surgeon appointed by the member, and if these two do not agree, a third physician or surgeon appointed by them is of opinion that the member should undergo medical or surgical treatment in a sanatorium, hospital, convalescent home, or otherwise, for any purpose, for the period which the said Board is of opinion that such treatment is necessary and the said member refuses to abide by such decision, the pension awarded or to be awarded may be reduced by not more than 50 per cent; that if that member is unable, or neglects, or refuses to appoint a physician or surgeon, the Commission shall make the appointment, and that the reasonable expenses of said Board be paid by the Commission.”

Is that recommendation of the committee effective to-day and being respected in the administration of pensions?—A. No, that recommendation of the committee is not effective.

*By Mr. Cronyn:*

Q. Section 9 (b) of the Pension Regulations reads:—

“If a member of the forces should undergo medical or surgical treatment in a sanatorium, hospital, convalescent home or otherwise for any purpose, for the period during which such treatment is necessary and in his interest, and the said member of the forces unreasonably refuses to undergo such treatment, the pension awarded or to be awarded may be reduced or discontinued in the discretion of the Commission.”

That is what became of our recommendation.

Mr. NICKLE: It is absolutely ignoring what we threshed out for days. I am not accusing anybody, but I do not see the use of the committee making recommendations if they are to be ignored. It gets away from the very principle we fought for that there should be no arbitrary cutting of pensions.

*By Mr. Sutherland:*

Q. The expression “unreasonably refused treatment” is rather wide. Who is the judge?—A. The Commissioners are the judges.

Q. Have you any fixed standard as to reasonableness?—A. We take each case individually and decide whether the refusal of treatment is unreasonable. Here is a case where I think refusal would not be unreasonable. A man has tuberculosis, and it is recommended that he go to a particular sanatorium. He says, “No, I have a wife and three or four children whom I have to keep; I am going to live in a healthy place and treat myself and rest a good deal, I will be alright.” His refusal to accept treat-

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ment would not be considered unreasonable. That was a particular case in regard to which I was asked to say whether the refusal to accept treatment was unreasonable, and I said no, it was not unreasonable.

Q. You have cited one case; permit me to cite another. In this case the man was receiving \$2.66 a month. He had seen about three years service and was firmly convinced that he was going to throw off his disability. He was anxious to do something during the war, and in consequence of his energy and determination he was appointed foreman in a munition factory. He was losing considerable time as a result of his disability. It would come upon him without any warning and he would be laid off for a week possibly. He was unable to go into hospital to take treatment. He wrote back saying that at that particular time it was impossible, in view of the consideration that had been shown to him by the manufacturers in overlooking his disability and giving him this employment, and in view of his desire to do something towards winning the war, to go off absolutely without any further consideration. What would you say as to a case of that kind?—A. I do not know that it would have been unreasonable to ask him to accept treatment which had been demonstrated in other cases to be perfectly successful merely because he had obtained employment. I think that his refusal would be considered unreasonable.

Mr. SUTHERLAND: The pension was a mere pittance, and he was able to do work up to a certain point, and was firmly convinced he was going to overcome his disability.

*By Mr. Ross:*

Q. If he went into hospital he would get an allowance?—A. Yes.

*By Mr. Andrews:*

Q. Take that drastic rule in actual practice with regard to a man refusing treatment, his pension is cut off. Is that being applied to cases other than those of hysteria, or is it being confined to hysteria cases?—A. I think we have the most use for it in hysteria cases, but it is not absolutely confined to hysteria cases. We have had some tubercular cases.

*By Mr. Nickle:*

Q. And some hereditary cases and mental?—A. Yes, possibly.

Witness retired.

The Committee adjourned until Friday next, March 14, at 11 a.m.





## APPENDIX No. 3

HOUSE OF COMMONS, OTTAWA,  
COMMITTEE ROOM No. 318,  
FRIDAY, March 14, 1919.

The special committee appointed to consider the question of pensions and pension regulations met at 11 a.m., the Chairman, the Honourable Mr. Rowell presiding.

*Members present.*—Messieurs Andrews, Béland, Bonnell, Brien, Clark (N. Bruce), Devlin, Lang, McGibbon (Muskoka), Nesbitt, Nickle, (Vice Chairman), Redman, Rowell (Chairman), and Sutherland—13.

The CHAIRMAN: We have a letter from Major Todd stating that he will be in New York during the whole of next week, but that if we desire to hear him he could be present in the week commencing the 24th. Then we have a letter this morning from Mrs. Warminton on the cost of living, which I shall read to the committee. (Reads):—

Permit me to ask for your consideration of some suggestions I wish to make in regard to existing pension regulations as they affect widows and children.

I may say that for the whole period of the war I have been closely connected with the administrative work in the "Montreal Patriotic Fund;" and have had intimate contact with a great number of women, and from the experience so gained, I feel qualified to speak on the subject of the living conditions of the women who have suffered bereavement owing to the war.

Though my husband, Major Warminton, lost his life early in the war, I ask you to believe that I have no personal aims in taking up this matter with you, and that the only object I have in writing is to endeavour to procure a fair consideration of the circumstances of these women, and the treatment by the Government of the widows and children on as liberal a scale as is possible.

Knowing that your efforts have already been along these lines, as evidenced by the late increase for the allowance of children, I hope that the facts that I now put before you may induce you to extend this increase to their mothers.

I am sure that the people of Canada will not complain even if you err on the side of liberality, but if the allowance is too meagre, and deficiencies have to be made up by local aid, I am sure that dissatisfaction will result, and it is better to consider these questions now, before any cases may arise which would give undue prominence to the inadequacy of the allowance already made for the sustenance of widows.

It is well to remember that many widows will marry again and so relieve the pension fund, and gradually the children will come of age when their allowance will cease, thus diminishing the amount payable, and I would bring prominently before you that it is now and for the following few years that the mother wants the most help because she must give the children a fair chance, she must properly clothe, feed and educate them if they are to become desirable citizens. It must also be remembered that owing to the conditions of business in 1914, a great many married men of superior class joined the forces, and had these men survived they would have seen to it that their children were well brought up, and I feel that it is not your wish, nor is it in the spirit of the pension regulations, that this principle should be set aside.

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There may be abuses of the pension regulations in isolated cases, but speaking from my knowledge I think they will be few, and these cases should not justify improper treatment of the great body of women who have suffered in this great cause, and to whom the gratitude of the Canadian people should be shown, both for the womens' sake as well as in memory of their husbands who died for the Empire.

The following scale will show you the difference between the money women received whilst their husbands were at the front and what they now receive as widows:—

Income of rank and file while husbands at the Front.	Pension of widow and children.
<b>Woman with no children—</b>	
Separation allowance. . . \$30 per month.	Pension . . . . . \$40 per month.
Assigned pay. . . . . 20 "	
Mont. Pat. Fund. . . . . 11 "	Difference . . . . . \$21 "
<u>\$61</u>	
<b>Wife and one child—</b>	
Separation allowance. . . \$30 per month.	Pension widow. . . . . \$40 per month.
Assigned pay. . . . . 20 "	" child. . . . . 12 new scale.
Mont. Pat. Fund. . . . . 16 to 20 ac- cording to age of child.	Difference . . . . \$14 to \$18
<u>\$66 to \$70.</u>	
<b>Wife and four children—</b>	
Separation allowance. . . \$30 per month.	Pension widow. . . . . \$40 per month.
Assigned pay. . . . . 20 "	" 4 children. . . . . 38 new scale.
Mont. Pat. Fund. . . . . 33 or more ac- cording to age of children.	<u>\$78</u>
<u>\$83 or more per month.</u>	

In addition to this they were given, if ill, by the "Montreal Patriotic Fund," \$5 called a sympathetic allowance, or emergency as required, burial and accident grants, etc.

The reduction from \$61 and over to a net \$40 per month is being felt by all women so situated as a very serious matter, consequently an increase of not less than ten dollars per month seems worthy of consideration.

Whilst I have dealt with the widows of private soldiers only, who provide the larger part of your pension list, I would also like to draw your attention to the allowance made to widows of officers who are with or without children. At present widows of lieutenants receive \$60 per month, captains \$66.50, majors \$84 with the usual allowance for the children, which is the same for all grades.

I would seriously ask you to reconsider these pensions, for you must remember that most of these men were educated men, who fondly hoped to educate their children in the very best way that is available, and to leave their wives well provided for.

In times such as we are experiencing, and which will persist for some years, a widow in this position cannot possibly bring up a family with credit to the community on this amount of money. The margin between success and failure may only cost the country a small amount extra per month, and it seems hardly worth while to run the risk of failure for a few dollars. The increasing age of the children, too, as the pensions fall in, gradually reduces the income of the widow.

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If you think that a personal discussion will be of value, I would be glad to wait upon you in Ottawa at your convenience and discuss these matters with you.

I am not in any way what you would call a reactionary, my ideas being all derived from my personal experience and I would not approve of loading up the pension fund with a lot of unnecessary payments, but at the same time I do believe that the widows of private soldiers and of the officers should be more liberally treated, and I think if you compare the sum already authorized with the money actually required for the subsistence of these women and children, and the education and formation of the latter as future citizens of Canada, you will be liberal in your recommendations, and you may depend on it that you will have the backing of every well-thinking citizen of the Dominion.

Respectfully yours,

Emily Warminton.

The CHAIRMAN: I am very glad that Mrs. Warminton is with us this morning. She will be very pleased to answer any questions which members of the committee may desire to ask her with reference to the conditions existing in Montreal and her experience in dealing with cases under the Patriotic Fund.

Mrs. WARMINTON called.

*By the Chairman:*

Q. Can you tell us, Mrs. Warminton, how many cases have come under your observation?—A. No, I cannot give you the exact number. The heads of the Patriotic Fund told me that if I needed them—of course I did not know that I was coming before you—they would give me their cases because they have not lost touch with the widows; but they all tell me that it is simply impossible for a woman to live and be respected on the present pension, especially a woman without children or with one child.

Q. Do you know from your own observation or information whether many widows are engaged in any occupation, that is, widows without children?—A. No, I am afraid I cannot tell you that this morning. I do not want to say anything that I am not absolutely sure of. I would rather not make a statement as to that.

Q. I am under the impression, although I am only speaking from an impression, that the reason why the pension for widows without children was fixed at that amount was that probably many of them were supplementing their incomes. They differ from women with children?—A. That may be so, but if a woman, especially the widows of the First Contingent men—many of whom were men over the military age—many of these women are over forty to-day, and you all know as business men that it is the day for young people, and a woman of forty, if she has no education and has to go to work has to go possibly as a scrub woman. That does not seem right. I feel rather strongly on this. I do not know whether you realize possibly the difference which ten dollars makes to a woman as to whether she keeps straight or not.

*By Hon. Mr. Bédard:*

Q. You mean in a month?—A. Yes, in a month. The difference between \$40 and \$50 would make a great difference to that class of women. Now, you take the woman who wants to go on living in her little home and may want to take in a boarder; they do not like to take a woman boarder, but they take in a man, who pays better and is not so much trouble. I do not need to say any more. What I want is that the widow should have sufficient to let her live a clean, respectable life. The woman with a number of children is better off; the woman without children or the woman with one child is hard put to it to make ends meet.

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*By Mr Nesbitt:*

Q. The woman with four children is fairly well provided for?—A. The discrepancy there is very small; for the woman with more children the pension is on the right side.

Q. That is, she can keep her house with it?—A. Yes.

Q. The pension committee of the Great War Veterans' Association drew our attention to that?—A. The Great War Veterans are asking for a great deal; I think they are asking too much.

*By the Chairman:*

Q. Would you just tell us what your experience has been in working in Montreal in connection with the pension work, or in connection with the Patriotic Fund?—A. Well, most women feel that they cannot exist, they cannot live, as soon as their husband is killed, on the pension they are getting. I had a little woman come into the room just before I came up here, and her husband had been killed. It was rather late. There had evidently been an accident, and she asked me what she was going to get. I told her, and she just looked and said: "I cannot keep up my home, that is all." And she cannot do it.

Q. How long have you been engaged in this patriotic work?—A. Ever since the war has started, and I have charge of the big application room. The average number of applications has been from 250 to 300 a day in that room. Every application goes through my hands. I know what it costs for these people to live; I know that the living now is at its highest point, but I do not believe it will ever go back so that women can live on \$40 per month, but if you give them more, I would say that \$50 a month would be sufficient. I can only speak for Montreal, and for the wives of the rank and file there I should say that \$50 per month for the widow and continue to give the other allowances to the children; that would be sufficient to make her independent.

Q. You think that if the pension to the widows were increased from \$40 to \$50 per month that would pretty well meet the situation?—A. I should say so, but I think I shall be called down by the Great War Veterans' Association and others; my opinion on that point will not meet with their approbation at all, but I think I know just how far a dollar will go.

*By Mr. Nesbitt:*

Q. I would like to say that I visited the rooms where Mrs. Warminton carries on the work and I can assure you, Mr. Chairman, that these women in Montreal were splendidly organized and that they can give the men an example in the way of organization; they deal with from 300 to 350 applications per day?—A. I want you, Mr. Chairman and gentlemen, to understand that I am absolutely on "my own," I am not representing the Patriotic Fund or anything else. With regard to our organization I may say that within a very few minutes I can turn up the record and give any information that is required with reference to any application that has been made at any time. I would like to offer a few suggestions with reference to the pensions to officers' widows. I do not like to speak about this matter because I am an officers' widow, but I happened to be one of the lucky women; I was able to carry on my husband's business after his death, and I am still carrying it on and therefore I am able to live comfortably; but that has nothing to do with the case. But I want to tell you why I take it up. I like to have my pension, it helps, and I am able to go along comfortably. But I know officers' widows with two or three little children—one widow I know of has had to go out and work in an office, these widows cannot live on the pension and bring up their children as we want the children of Canada to be brought up to-day. These men gave up good positions when they enlisted, and you have to take that into consideration; the widows of many of these men have young children.

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and their husbands, being young men, were not able to carry big insurance, you could not expect them to do so, but you have to look to the future of Canada.

Q. Has many of these cases come under your observation?—A. I know of three cases in Montreal to-day; one of these widows is in an office, and another one has her mother living with her—none of them want their names to be known, they are so proud—she has to go out and teach music.

Q. Take the case of the one working in the office, how about her children?—A. That one has no children, that is why she can go into an office, but that is not right; it really is not right, it is all very well whilst she is young, she can work in an office now, but what about when she gets older? Supposing I had been left so that I had to go out to earn my living! I do not say I could have done it, but you have to take my age into consideration, I actually could have done it, but others are not blessed with that ability. I am not speaking for myself, but I am speaking for others who are not in the same fortunate position. If I have done any good by coming before you I shall be very glad; I do not ask for a lot of money because I quite realize that there should not be any unnecessary burden placed upon the country but the pensions should be sufficient for the widow to live upon so that she is not dependent upon charity.

Q. Taking the pensions to widows of officers what do you suggest, what addition do you suggest to the present pension?—A. I do not see how the widow of any officer from the rank of lieutenant up can get along with less than \$100 per month, really I do not.

*By Mr. Clark:*

Q. Your recommendation is that there should be an increase in the pension for widows of officers?—A. I asked for an increase from the privates right up.

Q. Including the brigadier-generals?—A. You have not many of the higher ranks, the great majority are in the lower ranks; the majors and colonels and officers above that rank form the smallest part of your pensioners; those below that rank by far the largest number.

Q. The argument has been advanced that there should be no difference between the pensions of officers and privates?—A. Of course I know there are those who advocate what they call equal pensions, but that can never come into force.

*By the Chairman:*

Q. You do not approve of that principle?—A. Absolutely no.

*By Mr. Clark:*

Q. Do you not think that the lieutenant's wife has just the same right as the major's or lieutenant-colonel's?—A. Yes, I suppose they have, but if you are going to deal with pensions in that way you will have to level everything. All I am asking for is a living wage. My request has been a very moderate one, has it not, Mr. Rowell?

Q. I think you have presented a very moderate statement?—A. I did not want to do anything else.

*By Mr. Sutherland:*

Q. Have cases come under your observation where a soldier got married subsequent to his discharge and has since died, possibly leaving a family?—A. Possibly married two or three days subsequent to his discharge.

Q. And maybe has left a child?—A. Yes.

Q. Any complaints as to the method adopted in providing for those children?—A. Would you mind repeating that question?

Q. Do you feel that some are suffering an injustice in that respect, who possibly are thinking they are not receiving what they should?—A. Taking those married just before discharge?

Q. Married after discharge?

*By the Chairman:*

Q. Whether the widow should receive a pension or not?—A. Married after discharge—decidedly they should not. If a soldier is discharged he has gone back to civil life. She has married him with her eyes open. The case came up the other day. A woman married a soldier two days after discharge and the husband died.

*By Mr. Sutherland:*

Q. You have some cases of that kind?—A. Yes, I always take them to the Pension Board.

Q. Where a soldier died as a result of the disability he had incurred in the war, and left a widow and say one child, do you think he is not entitled to anything?—A. Oh, no. You said "married after discharge"?

Q. Yes, but since died as a result of his injury?—A. No; honestly speaking I do not think they should come on the country for anything. He has become a civilian. If she has married him after he has become a civilian, although he has received disabilities at the front, I do not see why he should become a pensioner on the country.

Q. But he is a pensioner although he is discharged, and as a result of the disability he sustained in the service he died and left a widow and child? You think he is not entitled to any consideration?—A. No, I will not make such a sweeping statement as that, but I look at it in this way; if a woman marries a man after he has been at the front and has been discharged, and she knows he has a certain amount of disability she runs the risk and I do not think the country should be compelled to support her. Why if that were so you would be swamped. Every woman would want to get married if she thought she were going to be maintained.

Q. But it rather penalizes the soldier. It does not encourage him to get married at all?

Hon. Dr. BÉLAND: There is the other case. If the girl knows she is going to get a pension if the soldier dies, no matter what condition he is in, these discharged soldiers will be swamped.

*By Mr. Hugh Clark:*

Q. The greater the disability the greater the inducement for a woman to marry the soldier?—A. Yes, you would be letting yourself in for a great deal.

*By Mr. Sutherland:*

Q. Don't you think the Pension Board should be able to use their discretion in the matter?—A. I presume they can.

The CHAIRMAN: No, not in that case. They are civilians and back in civil life. The War Veterans have raised the question.

Mr. SUTHERLAND: In that case the pensioner could hardly get married without feeling he was becoming somewhat of a criminal in jeopardizing the future of his family.

The CHAIRMAN: He would be in just the same position as any other man in that position.

The WITNESS: Yes, just the same. I think it will take us some time to realize that when a soldier is once discharged he is back in civil life.

*By Mr. McGibbon:*

Q. Except that he has incurred disability in the service of the country.

WITNESS: I did not expect to have a hearing before the committee this morning. If the members of the committee will think it over I think they will come to the conclusion that I placed my request at a very small figure. You certainly should increase the pensions of the officers' widows. I am speaking what I know, and I know the conditions. It is hard for the widows, when they have little children, to educate them,

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and they cannot do it, because many a man only carries an insurance of \$10,000, and when that is put out at interest, what does it amount to? With what she has got she cannot bring up young Canada to-day as we desire Canada to be in the time to come. We know the best are gone, and we want to raise up young Canada in the proper way.

Witness retired.

Mr. KENNETH ARCHIBALD re-called:

*By the Chairman:*

Q. Yesterday you were commenting upon the memorandum furnished us by the Great War Veterans setting out their recommendations, and we had reached No. 8, I think. Have you any comment to make on that?—A. I have a comment which does not affect the policy in any way, and that is this: From the point of view of administration, it is infinitely easier from our point of view to continue the pensions to the man while he is taking vocational training than to leave it to the Department of Soldiers Civil Re-establishment to increase his pension up to the allowance which they have in force. That is now being done in regard to treatment cases. When a man comes in for treatment we continue his pension, and they increase his allowance up to the allowances they have provided in their Order in Council, and I think it would be reasonable, in regard to vocational training if the same thing were done. In regard to continuing the pensions, and also paying the full vocational allowance, I have nothing to say.

Q. Then No. 9 is of course a question of policy? Have you any statistics to give us?—A. We have no statistics whatever. We have however received quite frequently from the Soldiers Aid Commission and the Great War Veterans Association letters with regard to particular occasions, those letters of course involving the general subject. There are quite a large number of men who joined the Mechanical Transport (which is a British branch of the service) in Canada, and of course there is a tremendous number who joined the Royal Air Force, and these men, it would seem, might reasonably expect to get as much pension as a Canadian. We have also received letters with regard to the Belgian Reservists' widows, with regard to French Reservists widows, and quite frequently with regard to British Reservists widows. But we have taken no steps except to bring to the attention of the Government that we have received these complaints.

The CHAIRMAN: I think, Mr. Secretary, that this year again we should ascertain whether there is any change and ask the Consuls General of the different Allied interests whose reservists in Canada may have gone overseas for the latest information as to the numbers who have gone, and particularly whether they know the number of pensioners or prospective pensioners who are residents or who are likely to return to Canada.

*By Hon. Mr. Bédard:*

Q. Is the difference very large?—A. The difference is fairly large. Take Great Britain; a Canadian who is totally disabled gets \$600 a year; in Great Britain he will get \$350 a year. In England of course, there is an alternate pension. If he has had pre-war earnings, say of something between fifty shillings and one hundred shillings, it may be made up to approximately \$75 a month, but in that case there is no additional allowance for his family in any way.

Q. Otherwise there is?—A. No, there is no additional allowance for the wife in England.

Q. For children?—A. Yes, the allowance for a wife in Canada is \$96; no allowance in Great Britain. The allowance for the first child in Canada is \$144; the allowance for the first child in Great Britain is \$84.35; that is expected to be shortly increased somewhat. The allowance for the second child in Canada is \$120; in Great

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Britain \$63.25. For the third child and subsequent children in Canada the allowance is \$96 and in Great Britain \$52.75, so that there is a difference approximately of one-third.

*By Mr. McGibbon:*

Q. It would be grossly unfair to leave it at that, wouldn't it? These boys who enlisted in the Royal Air Force had a more dangerous job, they took a greater risk, and it is only right that they should receive a bigger pension.

The CHAIRMAN: That is a question of policy which we will have to discuss when we come to frame our recommendations. In the meantime we want to get all the information possible.

The WITNESS: With regard to the Royal Air Force, the men who enlisted in that are generally lieutenants or captains or officers of higher rank, and the difference between the British lieutenant's or captain's pension and the Canadian lieutenant's or captain's pension is not so great.

*By Mr. Sutherland:*

Q. Are there many of these men in the Air service who still retain their connection with the Canadian Force, that is, who have been attached to the Royal Air Force?—A. While they are being trained they retain their connection with the Canadian Expeditionary Force, and if they are killed or injured during their training with the Royal Air Force the pension is according to the Canadian scale. If, however, they have been trained and definitely transferred to the Royal Air Force, the British pension obtains.

Q. Suppose that a man has served a year or two in the Canadian Force and then becomes attached to the Royal Air Force, he may have served two or three years in the Canadian Force and become attached to the Royal Air Force?—A. They would be definitely transferred, and would be struck off the Canadian Expeditionary Force and placed on the Royal Air Force.

*By Mr. Andrews:*

Q. I am told that the pension of an Imperial lieutenant is better than that of a Canadian lieutenant. Are you in a position to tell me?—A. I do not know the new figures. The widow of a British lieutenant receives one hundred pounds, or approximately five hundred dollars a year, while the widow of a Canadian lieutenant receives seven hundred and twenty dollars a year. In the case of a captain, the British pension is very nearly equal to the Canadian pension.

Q. Do they not get something in the way of gratuity or something?—A. They receive a gratuity, I think a year's pension to start with. I am not absolutely certain of the amount of the gratuity but I think that is right. I saw one case in which the widow had received a gratuity of a year's pension. Whether that was done in all cases I do not know.

*By Mr. Nesbitt:*

Q. Does not the British officer who is totally disabled receive more pension than the Canadian?—A. In the case of the lieutenant, no. The captains and officers of the higher ranks do receive more than the Canadian pension.

Q. My recollection is that when we first established the pensions the British officers' pension was higher than ours?—A. Oh yes, the private's pension in Great Britain was extremely small but as soon as a man got to be a commissioned officer the pension jumped right up, increasing three or four times over what it had been.

The CHAIRMAN: We will get the information as expeditiously as we can showing the number of the reservists of the different countries, and then we would like you to give us the information as to the difference in the scale of pensions in these different allied countries as compared with our Canadian scale, and what the estimated annual charge would be on Canada if we made provision for them. You can do that?

[Mr. Kenneth Archibald.]



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The WITNESS: I think I can do that, sir. We have written to the different countries trying to get the latest pension regulations, but in some cases we have not received any word since almost a year ago.

The CHAIRMAN: If you take that up with Sir Joseph Pope, the Secretary for External Affairs, and ask him to cable to the different countries, asking for the latest information, the matter will be expedited.

Q. Then have you any information today which you can give us by way of comparison; you have the British and American comparison here?—A. I have a comparison made up to date, in so far as the information in the office is concerned, with regard to Canada, Great Britain, Australia, New Zealand, France, the United States, Italy, South Africa, and Belgium. But it is not complete with regard to all these countries, and it is not absolutely up to date in regard to all of them owing to lack of information in the office.

*By Mr. Devlin:*

Q. How late is it?—A. In some countries it is as late as November, 1918; in other countries it does not extend beyond 1917.

*By the Chairman:*

Q. What is the net result of this so far as the comparison of Canadian pensions with pensions paid in other portions of the Empire and in the Allied Countries?—A. The Canadian pensions on the whole are, at the present time, higher than the pensions paid in any other country that we have statistics from. The only country in which the pension is higher for a totally disabled man and his wife is New Zealand. In New Zealand the totally disabled man and his wife will receive \$758 and in Canada only \$696. On the other hand the totally disabled man without a wife in New Zealand will receive \$505 whereas the totally disabled man in Canada will receive \$600.

*By Mr. Devlin:*

Q. Have you any data with respect to the scale of the cost of living in these countries?—A. I have no data whatever in regard to the cost of living in any of these countries, but it has always been taken for granted that the cost of living, for instance, in Great Britain, is less than in Canada.

Q. What about New Zealand.—A. We have no information whatever in regard to that.

*By the Chairman:*

Q. Then this statement which Mr. Archibald has prepared will go on the record, and if we get any information by cable or letter before the committee concludes its work a revised statement will then be put in.

Statement submitted by Mr. Archibald giving comparative table of pensions for rank and file handed in as follows:

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## PENSIONS—Comparative Table.

	1919 Canada (new scale with increases for children).	April, 1917, Dec., 1918, Canada (new scale).	June, 1914, March, 1917, Canada (old scale).	Statistics Nov., 1918. Great Britain.	Statistics June, 1918, Australia.
	Yearly rate.	Yearly rate.	Yearly rate.	Yearly rate.	Yearly rate.
Total disability.....	\$600.00	\$600.00	\$480.00	\$351.00	\$379.00
Allowance for wife of dis- ability pensioner.	96.00	96.00	.....	.....	189.50
Widows.....	480.00	480.00	384.00	Under 45, \$175.50 Over 45, \$191.75	253.00
Parents.....	Pension in ac- cordance with needs not to exceed \$480.	480.00	288.00	Not to exceed \$191.75	Mother of unmarried son receives same pension as a widow. Parents without ade- quate means award- ed pension. (Amount not stated.)
Children.....	\$144.00 first child. 120.00 second child. 96.00 subse- quent child- ren.	96.00	72.00	*\$84.35 first child. 63.25 second child. 52.75 subse- quent child- ren.	\$130.00 to first child, 97.50 second child, 65.00 subsequent children.
Orphan children.....	\$288.00 first child. 240.00 second child. 192.00 subse- quent.	192.00	144.00	*126.50 first child. 116.00 subse- quent child- ren.	\$130.00 to 10 years, 162.50 to 14 years, 195.00 14 to 16 years.
Special allowance for helplessness.	Not to exceed \$300.00.	Not to ex- ceed \$300.00.	Not to ex- ceed \$250.00.	Not to exceed \$253.00.	\$126.50
Number of classes of dis- ability.	20 classes and gratuity.	20 classes and gratui- ty.	5 classes and gratuity.	8 classes and gratuity.	No clearly defined classes.

\* An increase in pension for children and orphan children has been effected since previous statement by increasing the above pension rates and enlarging the scope for paying pensions. § Incomplete.

NOTE—The commissioners have written to the different countries requesting further details regarding

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Rank and File.

Statistics Oct., 1917, New Zealand.	Statistics 1917, †France.	Statistics Oct., 1917, United States.	‡Italy.	Statistics 1918, South Africa.	Statistics April, 1917, §Belgium.
Yearly rate.	Yearly rate.	Yearly rate.	Yearly rate.	Yearly rate.	Yearly rate.
\$505 00 253 00	\$240 00	\$360 00 180 00	\$243 00	\$379 00 126 30	\$240 00
379 00	112 60	300 00	121 50	353 00	
379 00	.....	\$240 00 for widow- ed mother.	If without wid- ow or children, pension award- ed to parents.	No information..	
180 00	.....	\$120.00 first child, 150.00 second child, 60.00 each addi- tional child up to two.	.....	94.90 first child, 84.20 sec'd child, 73.75 third child, 63.25 subsequent children.	
195 00	112.60 if wife was separated from soldier and not entitled to pension.	\$240.00 first child, 120.00 sec'd child, 120.00 third child, 60.00 each addi- tional child up to two.	Will receive widow's pension while minors.	No information..	
Not to exceed \$130 00.	No special allow- ance.	Not to exceed 240.00. A total disability pen- sioner who is bed- ridden or who has lost both hands or both eyes, may be paid \$100a month, but there shall then be no extra allowance for at- tendance.	.....	Not to exceed 50 % of amount of disability pen- sion the pen- sioner is receiv- ing.	
No information..	6 classes.....	Compensation for partial disability is a percentage of total disability equal to the re- duction in earning capacity.	.....	No information..	19 classes.

was sent to P.C. † Pension bill being revised at the present time. ‡ New decree passed last Novem-  
pensions, but in most cases the information has not been received yet.

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*By the Chairman:*

Q. That statement does not include the insurance provisions, perhaps Mr. Archibald might explain just what the provisions regarding insurance are in the United States?—A. In the United States any soldier may, within 120 days after his enlistment, insure his life for any sum from \$500 up to \$10,000, at the normal rate without any "loading" whatever. The average rate, I think, was something under \$8 per thousand, and in the United States it was found that approximately 85 per cent to 90 per cent of the soldiers took out insurance for \$10,000, which was the maximum amount of insurance they could take out. The insurance premiums on \$10,000 would be, on an average, about \$80. The insurance is payable to the widow or to the totally disabled man, it is not payable when a man is not totally disabled.

*By Mr. Nesbitt:*

Q. It is payable in instalments, is it not?—A. It is payable in instalments lasting, I think, over 20 years. The result of the insurance not being payable to a man who is less than totally disabled is that the totally disabled man has a pension of about \$30 per month plus the payments on his insurance extending over a period of 20 years, which will be approximately \$50 per month, giving him a total of \$80 per month. The man who is less than totally disabled, who is say 80 per cent disabled, would receive a pension proportionate to the \$30 which the totally disabled man gets; that is 80 per cent of \$30 and would receive no insurance, and he would also be obliged to continue to make payments on his insurance so that the man who is 80 per cent disabled is very, very, much worse off than the man who is totally disabled.

Q. The cost of insurance is deducted from the soldier's pay?—A. The cost of insurance is deducted from the soldier's pay every month, just as if it were a compulsory assignment of pay, to pay the premium on the insurance, but he was not obliged in any way to insure himself.

Q. The principle adopted was to give him insurance at cost without any "loading"?—A. Yes, that is it.

*By the Chairman:*

Q. Number 10 deals with the question of equality of pensions, that is a question of policy. The point we want to get from Mr. Archibald in relation to that is, the number of officers drawing pensions and the number of widows. We have a statement prepared by Mr. Archibald giving the number of officers receiving disability pensions to December 31, 1918. The total number of lieutenants is 657, captains 231, majors 93, lieutenant-colonels 18 and colonels 3. Mr. Archibald draws attention to the fact that the great majority of these pensions are in classes 15 to 20 inclusive; apparently four-fifths of them, a very substantial percentage, come within those classes. What is the percentage of disability in class 15?—A. Class 15 is 30 per cent.

Q. The very large proportion of officers are drawing pensions for disability varying from 30 per cent down to 5 per cent?—A. Yes.

Q. Then Mr. Archibald has prepared another statement showing the number of officers' widows and dependents receiving pensions to December 31, 1918. In this case there are 560 dependents of lieutenants.

Mr. NESBITT: How many widows?

The CHAIRMAN: Four hundred and thirty-five widows, 183 widows of captains, 128 of majors, 41 of lieutenant-colonels and one of colonel. Then mothers—100 of lieutenants, 19 of captains, 12 of majors, one of lieutenant-colonel. Fathers—17 of lieutenants, 3 of captains. Children—428 of lieutenants, 185 of captains, 168 of majors, and 47 of lieutenant-colonels. Orphans—8 of lieutenants, 2 of captains, 4 of majors, 1 of lieutenant-colonel. Under the heading of brothers and sisters, one of major.

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*By Mr. Devlin:*

Q. Could you tell from the data you have before you how many of those officers are in receipt of pensions, who have never left Canada?—A. No, we have kept no figures on that up to I suppose six or seven months ago, and the result is that we only have figures for six or seven months of officers who have not left Canada.

Q. Have you no generals?—A. No.

*By Mr. Hugh Clark:*

Q. Two have been killed, why is it there are no records of that?—A. They probably left no dependents.

Q. There is General Mercer for one?—(No answer.)

*By the Chairman:*

Q. Have you statistics of the officers drawing pensions who have not left Canada for the past six months?—A. I am not absolutely certain. I know that these figures were to be prepared, but whether they have been prepared or not, I do not know. I can find that out.

Q. Get the best information you can in reply to Mr. Devlin's question?—A. I will.

*By Mr. Andrews:*

Q. I desire to ask you, would equalization of pensions be possible from an administrative standpoint, omitting that pension?—A. From an administrative standpoint it would be much easier for the Pension Board to carry on where there is only one rank, namely, an equalized rank all through the list. We have at the present time a tremendous number of differences in rates; for instance there are twenty classes of disabilities. Any man may be in any one of these classes. He may have a wife. He may have a wife and one child, or a wife and two children, and so on, and then he may be in any one of ten different ranks. The result is that, in so far as our rates go, we have almost an infinite number of different rates. Those different rates would be reduced probably 20 or 30 per cent at least, were there only one rank and equalization of pensions.

*By Mr. Sutherland:*

Q. Was there not some provision made in the regulations adopted in December last to give the commission some discretionary powers as to limiting the rank to that of lieutenants?—A. No, there was nothing of that description at all. The only provision with regard to the rank in the regulations passed in December was that it was the rank at which the disability was suffered which would count and not the rank at the time of discharge. That was the only provision with reference to rank.

Mr. NESBITT: That was the recommendation last year

Mr. ANDREWS: Would an equalization of disability pensions cause any particular hardship to any commissioned officer.

Mr. NESBITT: If they were equalized up it might not?—A. This statement that I have prepared here shows that probably 80 per cent of the disability pensions that are being paid to officers are being paid to officers who have suffered disability of 30 per cent or less, and as such I do not think there would be a very great hardship in reducing those pensions. For instance, the pension of a lieutenant at 30 per cent is \$22.50 a month, the pension of a private at 30 per cent is \$15 a month, making a difference of \$7.50. A captain's pension is \$25 at 30 per cent, and a private \$15 making a difference to him of \$10, but in so far as living goes, I do not think there would be any particular hardship for those officers who had suffered disabilities of less than 30 per cent.

Mr. LANG: I did think that pensions should be equalized, but I have changed my mind to some extent. I think we should not break faith with the officers in regard to

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the scale laid down by K. R. & O. at the time they enlisted but as to any increase we make we should have a free hand. The same with the war gratuity. There is no war gratuity mentioned in the K. R. & O. That was a splendid chance to prove we were democratic in this country, to make the war gratuity all equal. But I think we should keep faith with the officers according to the standard laid down by the K. R. & O. in the old days and try to bring the others up to that standard.

The CHAIRMAN: Some members of the committee are here now for the first time and I may say what we have been trying to do in our earlier sessions had been to elicit all information possible to enable us to reach conclusions on such points as you have mentioned, and when we get in all the evidence we will discuss the various questions and try and arrive at some conclusion that will seem right in the public interest.

Mr. LANG: I learned last night for the first time that I was appointed a member of the committee and have not had time to look into these matters.

The CHAIRMAN: No. 11 does not touch pensions at all; that is in regard to the soldiers civil re-establishment. No. 12 deals with the point we were discussing this morning when Mrs. Warminton was here. That is a question of policy. You have not any data to assist us in regard to that.

The WITNESS: All I can tell you is since the Flu epidemic we have had probably one hundred or more applications for pensions on behalf of widows who were married subsequent to the soldier coming home. Perhaps one hundred is a large figure. We have in most cases simply informed the widow that the law did not allow of our paying a pension owing to the fact that she married her husband subsequent to incurring his disability. I have a case with me to-day which I was asked to bring before the committee by Mr. Cloutier at the instance of Mr. Sutherland. It is the case of a widow of a man named Haywood. At the time this case first came before the commissioners it was thought that it might be dealt with under the hardship clause; that is, the hardship clause which was put in the regulations by an Order in Council of December 22. The case was later on submitted to the commissioners after a letter was written, and the commissioners decided that as a matter of policy they could not submit cases of this description to the Governor in Council under the hardship clause. Their reasons apparently are as follows: If we begin at the present time to pay pensions to widows who were married to men after disability was incurred, we would have to continue in later years to give pensions to the new widows created by the death of their husbands. Perhaps in twenty years a man may die of influenza, and his widow be left in poor circumstances, and it is thought that she would have quite as much claim twenty years from now, if she was in poor financial circumstances, as the widow of a man who happened to die just a few days ago; and that if the hardship clause is applied to such widows every time a man dies, from now to the end of pensions, there will be a hardship created, and we will be obliged to consider cases at present decided as precedents, and give pensions to widows who might happen to be in poor financial circumstances twenty years from now.

*By the Chairman:*

Q. Can you tell us from your investigations of the pension laws whether this was one of the main difficulties experienced in the United States in connection with the pensions for the Civil War? It was suggested the other day by one of the members of the committee that it was?—A. In the United States they used to pay pensions in all cases to widows whether the man died as a result of service or not, or whether she was married to him previous to his disability or not. They found that there was a tremendous abuse by death-bed marriages; that is to say, a pensioner perhaps would be extremely sick with tuberculosis, and he would know of a young lady—perhaps he would be engaged to her—and he would immediately get married to her. He would die perhaps anywhere from three days to six months afterwards, and the widow would get a pension for life. The other abuse was that old men married young:

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girls. I was given some figures, which I believe are incorrect, but are correct enough for a statement to be made upon them, that a short time ago there were two hundred and thirty-nine widows of men who were in the war of 1812. That would mean that men of seventy to ninety years of age married girls of from fifteen to twenty-five years of age, and these girls are now somewhere between eighty and a hundred years old. Exactly the same condition of affairs has taken place with regard to the Civil War. Some of the widows are still young; some are very old, but we will have to wait still twenty or thirty years perhaps to have five hundred or six hundred widows of eighty years of age of men who served in the Civil War.

Q. They still have a large pension bill for the Civil War?—A. They still have a very large pension bill for the Civil War, and curiously enough that bill up to I think the year 1908 or 1909 kept on increasing although the number of pensioners receiving pensions kept on decreasing. The reasons given for that do not affect this particular question, but as the Civil War veterans grew older they naturally grew more disabled, and the more disabled they were the more pension they got. Some of them died, and of course were taken off the pension list, but others grew older and more disabled, and the stoppage of the pensions of those that died did not make up for the increase of pension to those that survived.

*By Mr. Nesbitt:*

Q. They must have reviewed them every year?—A. Not every year. Some were permanent, but they reviewed all temporary disabilities every year. Finally, not so long ago, they decided that instead of having those old fellows medically re-examined every year they would simply increase the pension from time to time as those old fellows grew older. That is the system under which they are working now, as I understand from a conversation which I had the other day with a man who was connected with the Pension Bureau in Washington.

*By the Chairman:*

Q. What is their present pension regulation on this point in connection with the present war?—A. So far as the present war is concerned they have an entirely new set of regulations. They provide that a widow marrying subsequent to disability may receive a pension provided the man dies as the result of a disability incurred on service, and providing that the marriage takes place within ten years of his discharge. I think there is also a provision that he must be in fairly good health; that is to say, he must be a fairly good insurable life, as it were.

*By Mr. Nesbitt:*

Q. When he marries?—A. When he marries.

*By the Chairman:*

Q. You might get these pension regulations for us.—A. I can get you the exact clauses; I have them at the office.

Q. Bring them with you the next day, so that we can see what the clauses are—A. I know they do pay pensions to widows who marry subsequent to disability. They have tried to get away in a measure from that system, but have not been able to do so entirely.

Q. In the case of a man who had been discharged dying during the recent epidemic of influenza, is his widow entitled to a pension?—A. If he was married previous to his disability she is entitled to a pension, provided the condition of the man would preclude his getting better from the influenza, that is to say if a man had chronic bronchitis and was taken down with influenza followed by pneumonia it would probably be said that the chronic bronchitis caused his death.

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*By Mr. Bonnell:*

Q. I have a particular case of that nature in view which came under my observation and after writing a great many letters I have not been able yet to get any information in regard to that case?—A. What is the name of the man?

Q. Boardman of British Columbia, he died from pneumonia.—A. I will look that matter up and get the information.

*By the Chairman:*

Q. The point is whether disability was caused by service; what is the practice in the Department?—A. The practice is to award pensions whenever it can be said that the disability suffered on service was a contributing factor; it must be a very definite contributing factor, but it does not need to be a large contributing factor.

*By the Chairman:*

Q. Number 13 is also a question of policy. Have you any data as to how many dependents might be involved in that?—A. It is hard to say; if there is an epidemic such as that of influenza and pneumonia which we had recently there would be a very large number involved, but otherwise there would not be such a large number.

Q. I suppose that we can, if any of the members of the committee think it desirable, get from the Pay and Separation Allowance Branch of the Militia Department, a statement of the total number of dependents of men that served overseas, but that would not serve us very much, it would be pure speculation. Then coming to number 14, that clause 9a should be deleted. Have you any comments to make on that, Mr. Archibald?—A. No, the only comment I might make——

Q. You might explain to the committee just what is meant by that?—A. The reason for which the clause was first put in was this there are a very large number of men who have been disabled overseas but who have not been so disabled as to be discharged and they have taken jobs on the pay corps or headquarters staff, or any job which might be open to them in Canada or in England only they are not fit for service overseas. Those men were never discharged, and they were never pensioned. Many men were discharged in the early days when fit for home service only and later on re-enlisted for home service only. In fact some men re-enlisted for service in the firing line. Perhaps they have lost a couple or three fingers which, in the early days disqualified them, but in the later days this injury did not disqualify them. These men re-enlisted and were working in the office alongside men with the same disability that had never been discharged. The result was that one man was getting pay plus his pension, and the other just had his pay, although both had been disabled to the same degree. Then again men in the front trenches with three fingers off might be getting a 15 per cent pension while other men might be in the trenches with the same degree of disability, without pension, because later on men with injuries of that nature were merely sent to England until convalescent when they were sent back to the firing line; these men were only getting their pay.

*By Mr. Devlin:*

Q. Why did they not get a pension?—A. Because pensions are not awardable until a man is discharged.

Q. Are not pensions given to the men by the Government in payment of the debt the Government owes them. If the men are compelled to fulfil their obligation of service it should not discharge the Government from its obligation to give them a pension?—A. That is just what the Government is doing; pensions are paid for loss of capacity of civilian employment, but pensions are not considered from the point of view of military employment at all. So long as the man is in military employment the question of pension can not come up, because pension is awarded only for loss of capacity in civilian employment. Therefore the man who is disabled and is not discharged never is considered for pension because he has so far lost no capacity for

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civilian employment, for the reason that he is not being employed in a civilian capacity. The other man who has been discharged and has later re-enlisted returns to the same position he was in before he was discharged. In other words he is not in civilian employment, he is in military employment, and, as such, is not entitled to a pension. That is the argument, whether it is a good argument or not I do not know.

*By the Chairman:*

Q. That is a question of policy which we will have to pass upon when we reach that point.

*By Major Andrews:*

Q. Since the war is over and all these men will shortly be discharged does this argument apply?—A. It will apply to this extent that it is expected that the country will still keep an army or militia and it will apply to the men joining the militia again later on, if there is to be any pension law which has to do with the pension of the militia man and not with the C.E.F.

*By Hon. Mr. Bêland:*

Q. The man's pension is resumed the moment he returns to civilian life?—A. Oh, yes, it is resumed immediately; it is only during service in the army that the man does not receive pension.

*By the Chairman:*

Q. Number 15 asks that should a man on the strength of the D.S.C.R. for treatment die from any cause whatever his dependents should receive a pension. Have you any comments to make on that, Mr. Archibald?—A. The pension law at the present time provides not only for a pension but for insurance for the soldier so long as he is in the service. This clause asks that insurance provisions be extended to cover the time while the man is taking treatment. That is to say from the time he puts the uniform on till the time he takes it off he is pensionable for whatever happens to him. This clause 15 would apply the insurance provision to the time while the man is taking treatment in the D.S.C.R. or is taking vocational training.

Q. It would extend the pensionable period so that he might be entitled to draw pension after his discharge up to the time he ceased to be undergoing treatment?—A. That would apply to all long treatment cases, for such cases as tuberculosis, but there are a large number of cases, going for re-treatment after discharge of say two, three or four weeks' duration and that would also apply to them.

Mr. HUGH CLARKE took the Chair, the Chairman Hon. Mr. Rowell retiring.

WITNESS: I have a case in point which I desire to bring up, at the request of the Commissioners. This statement is made by our secretary, and reads as follows:—

This is another case which might well be brought forward at a meeting of the Parliamentary Committee on Pensions, in regard to the pensionable status of soldiers receiving treatment from the Department of Soldiers' Civil Re-establishment.

You will recall that at this morning's session of the committee the question was raised by the Secretary of the G.W.V.A., and further that I stated at that time that it was my understanding that in certain instances soldiers have been and are being discharged from the C.E.F. direct to the D.S.C.R. for treatment without their pensionable status having been determined. In such cases, through no fault of the soldier's, his dependents are cut off from the possibility of pension because of the creation of the D.S.C.R. on the part of the Government as a matter of convenience in supplying him with necessary treatment, rather than keeping him on the strength of the C.E.F.

As pointed out by T. R. in his memo. to the Commissioners, there might be two practically similar cases of soldiers, one receiving treatment from the

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C.A.M.C., the second receiving treatment from the D.S.C.R., and both dying from causes not attributable to service in the actual meaning of the term. Nevertheless the first case would be considered as dying on service with a consequent pension for dependents but the second case could not be considered as pensionable.

(Sgnd.) STANLEY B. CORISTINE,  
Secretary.

Mr. MCGIBBON: What is the Government's idea in adopting a regulation like that? Apparently on the face of it, it is grossly unfair.

The ACTING CHAIRMAN: When he is with the C.A.M.C. or on service he is in uniform. After he goes over to the Department of Soldiers' Re-establishment he is a civilian. They draw the line there.

Mr. MCGIBBON: But the Government admit they have not discharged their obligations to him when they take him on for treatment.

WITNESS This involves the whole question of the principle which is at the bottom of all pension regulations. In Canada we adopt the principle of insurance, namely, that the man shall be pensionable for whatever disability he suffers during service. In all the other countries of the world they have adopted the principle that soldiers should be pensionable for that which the country did to him, namely, whatever was attributable to his service or due to his service, or, as in the case of the United States, in the line of duty. We have practically adopted (more than adopted, one might say) the principles upon which compensations are paid to workmen. Workmen are paid compensation when their disability is suffered during the course of their employment. Pensions in Canada are paid when the disabilities are suffered during service, which is even wider than "during the course of employment". In the United States, in Great Britain, in France, and in all the other countries they say that pensions are payable when the disability which was suffered during service is attributable to the service or due to the service, or is in the line of duty, which is narrower than our law. Our provision is very wide as it is. If we adopt the principle however, there is no reason why we should not extend its application to cases of treatment when the man is discharged direct for treatment from the permanent forces to the Department of Soldiers' Civil Re-establishment, but we would be going a tremendous distance if we applied the principle to those men who, after discharge, say six months, a year, or two or ten years after discharge require treatment for the old disability, and then went into the Soldiers' Civil Re-establishment Hospital to get treatment and died of something else—we would be going a tremendous distance if we applied the principle of insurance to those men. As we understand the law, so long as a man is a soldier anything he suffers is pensionable. As soon as he becomes a civilian he is only pensionable for that proportion of his disability which can be said to be due to service. We go back to the old pension principle as applied in other countries in regard to pensions for men after discharge. During service we apply the Workmen's Compensation Act principles practically.

*By Mr. McGibbon:*

Q. We unload our responsibility before we discharge our obligation?—A. It might be said that we unload our responsibility before we discharge our obligation in those particular cases which are discharged direct to the Soldiers' Civil Re-establishment for treatment, but not in regard to those cases which come up for treatment as I say, six months, a year or ten years after discharge.

Q. I quite agree with you as to the later cases which might come up in the years to come, but we have not reached that stage yet?—A. By no means—well we have, with some. I saw a case yesterday of a man discharged in 1916. He was asked to come in for re-examination to our district office. He came in, was re-examined, his pension re-assessed, and he returned to his home. He lived six miles from Kapus-

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casing. He got as far as Kapuscasing, and found he had the "Flu," and he went into the hospital there, and he wrote to us, although he lived six miles out, and said that that was his home town or village, Kapuscasing, and he asked us if we would not pay his expenses during the time he was in the hospital at the rate we paid on giving him his re-examination. We wrote to him that he had reached his home, and that his attack of influenza had nothing whatever to do with his services or with his having been called in for re-examination, and that we could not see our way to pay him.

Q. It might have had something to do with him being called in for re-examination?—A. We said as far as we knew, and we gave him the opportunity of proving it. It is simply a case of "might."

*By Hon. Mr. Beland:*

Q. How many days was he on the journey?—A. It was six miles from Kapuscasing.

Q. How many days after he left home before he contracted the influenza?—A. Not more than four days.

Q. It is altogether likely he did contract it, because it is a highly contagious disease?—A. Yes, but would you suggest or could it be stated definitely that he could not have contracted it if he had remained in Kapuscasing?

Q. No, you could not say that?—A. It is an epidemic. A man might contract it anywhere.

Q. He may have contracted it as a result of leaving his own home?—A. Yes.

Q. It is more than probable that is the case?—A. Yes, but it is not probable enough to allow the Government to pay out money in consequence. However, that is a side issue.

*By Mr. McGibbon:*

Q. But when you ordered him in for re-examination, the object is to reduce his pension?—A. No, that is not the object.

Q. That is frequently the result?—A. That result may occur. On the other hand he may continue to receive the same pension or may have it increased. Very frequently he has it increased, not quite so frequently as he has it decreased, but very nearly.

Q. The same thing pertains to all the treatment they get under the Soldiers' Civil Re-establishment Department. There are two objects as I understand it, one is to restore the boy but by restoring him you automatically reduce his pension?—A. No, quite the contrary. A man has chronic bronchitis he will receive a pension for chronic bronchitis in its cured stage, then he will develop chronic bronchitis and will take treatment. He gets his treatment free. He gets his sustenance free and pay and allowances for himself and his wife while he is receiving treatment. Then if they put him back in the same position that is to say suffering from chronic bronchitis, he gets the same pension.

Q. I do not think that that applies to all cases?—A. It applies to a very large proportion. These recurring diseases for which they are getting treatment nearly always become active and need treatment. If they are reduced to the same state as they were before treatment was taken, the men go back on the same pension. We find that in less than ten per cent of the cases which take treatment from the Department of Soldiers' Civil Re-Establishment, that is spasmodic treatment, where they are in for two weeks or for a month, in less than ten per cent of the cases is there any change in the pension when a man goes out.

Q. I do not think that is a fair application. Do you not think it would be fairer if you pensioned them without the treatment?—A. If the man was left without treatment he would become sick. It might be a mild case of chronic bronchitis at one time, and if he did not take the treatment he might continue to be sick for a long while, and he might develop not only chronic bronchitis but asthma.

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Q. That brings us back to the original point whether the Government are unloading their responsibilities before they have discharged their obligations?—A. The Government, so far as I understand it, are endeavouring to give the man the best chance possible to earn his livelihood.

Mr. MCGIBBON: I quite agree.

The WITNESS: Not only from the point of view of treatment during his service, but also after his service. So far as the pensions are concerned, the treatment has nothing whatever to do with them. If the treatment benefits the man and his disability is reduced, the man is in a better condition to carry on in life, and his pension is reduced accordingly. If the treatment brings him back to the same position as formerly, he is not in a better position in life and he is not reduced. If the treatment does not bring him back to the point at which he was originally and he is in a worse position than formerly the pension is increased. But the pension has no relation to the treatment whatever.

*By Mr. Devlin:*

Q. Have you any principle governing tuberculosis cases? Do you follow the same line of action as in cases of bronchitis for instance?—A. Yes, in all cases when we re-examine a man, or when a man comes into the office and makes the complaint that he is sick, it does not matter what he is suffering from; whether it is bronchitis or tuberculosis, or a case of heart, we immediately refer him to the Department of Soldiers' Civil Re-establishment, and they re-examine him and find out whether he needs treatment or not. If he needs treatment, they take him on for treatment and give pay and allowances, not only to the man himself but also to the wife, and this pay and allowance is approximately equivalent to the military pay and allowances plus Patriotic Fund.

Q. In considering these cases, do you take the first medical examination passed by the man?

The ACTING CHAIRMAN: I may say, Mr. Devlin, that all that was gone over at the last meeting of the committee.

*By Mr. Andrews:*

Q. It would appear to me after what has been said that this clause 15 is not an unreasonable one, and that any other action would be entirely illogical?—A. In so far as these men are discharged direct from the Militia Department to the other department, I think it is absolutely logical to follow out the same principle. On the other hand, the principle, if extended to those men who may come up for treatment in five or six years, would I think cause a tremendous expenditure of the country's money without adequate reason.

Q. It might be overcome by setting a time limit for remarriage?—A. You might have this case for example, you might have another epidemic in 1924. Three hundred men are receiving treatment from the Department of Soldiers' Civil Re-establishment. Out of these perhaps ten or fifteen die of influenza. If this principle were applied the widows of those ten or fifteen would receive pensions. On the other hand, there might be five hundred or six hundred pensioners who did not happen to be in the Department of Soldiers' Civil Re-establishment institution might also die of influenza, and the widows of these men would not receive pensions simply because the men did not happen to be receiving treatment at that particular time.

*By Mr. McGibbon:*

Q. Supposing a man returns in two or three years suffering from some disease directly attributable to the war and dies as the result?—A. If he dies as the result of disability incurred during service, his widow or dependents will receive a pension.

The ACTING CHAIRMAN: I have already made a suggestion to the chairman of the committee that the scope of the committee be widened so as to include the consideration

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of the question of burial of all ex-soldiers where necessary, and that we make a recommendation in that regard. A good many instances occurred during the "flu" epidemic, and it is desirable to avoid anything that looks like pauper burial for the soldier. Other proposals have been made that soldiers' cemeteries should be set apart in the large centres and that in the smaller centres plots where the soldiers might be buried should be secured. There is an organization in Montreal that has taken up this matter for the province of Quebec.

Mr. REDMAN: In Edmonton they are doing that now.

The ACTING CHAIRMAN: It seems to me desirable that a general policy should be outlined dealing with this question all over Canada. The idea has been proposed, too, that in these larger cemeteries suitable monuments should be placed, and that in the larger places monuments with the name of each man buried in the cemetery should be erected. This matter will come before the committee again and be discussed in all its bearings, not only as applying to pensioners, but to all soldiers.

Committee adjourned until 11 a.m. Tuesday, March 18, 1919.

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Committee Report No. 1 of 1971

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COMMITTEE ROOM No. 318,  
HOUSE OF COMMONS,  
OTTAWA, TUESDAY, March 18, 1919.

The Special Committee on Pensions and Pension Regulations met at 11 o'clock a.m., the Vice Chairman, Mr. Nickle, presiding.

*Members present:* Messieurs Andrews, Béland, Bonnell, Brien, Clark (N. Bruce), Cronyn, Green, Lang, Lapointe (St. James), McGibbon (Muskoka), Nesbitt, Nickle, Power, Redman, Ross, Rowell, Savard, and Sutherland.—18.

The VICE CHAIRMAN: I have received a letter that the Minister of Militia asked me to present to the Committee. (Letter read as follows):—

THE VETERANS OF FRANCE AND COMRADES.

*For God, My Right.*

Meeting Place, Sons of England-Hall,  
HAMILTON, Ont., March 7, 1919.

From Mr. JOHN ANDERSON, M.C.,  
40 Shaw Street,  
Hamilton, Ont., Can.

To The Hon. the Minister of Canadian Militia.

DEAR SIR,—At a regular meeting of the 1st Degree Veterans of France, (men who served in a front line trench), held in the S.O.E. Hall, Hughson St. North, February 27, 1919, at 8.00 P.M., Mr. John Anderson, M.C., presiding, it was unanimously resolved to call the Government's attention to Section 12 of the New Pension Regulations.

At present it reads, "that should a soldier die, who is in receipt of a class 1 to 5 pension, his widow and children would be entitled to draw a pension equal to the widow and children of a soldier killed in action."

This organization earnestly petitions your Government for a reconsideration of the section in question, with a view to its extension so that it may read: "If a member of the Forces, to whom a pension has been granted, in any of the classes 1 to 10 dies, leaving a widow, to whom he was married at the time of his incurring his disability, such widow shall be entitled, until re-marriage, to pension at the rates set forth for widows in schedules C. and D., of the Pension regulations and shall be entitled to draw the allowances for each child, at the rates set forth in the foregoing schedule." Furthermore, this organization suggests that Section 12 be extended still further to read: "That should a soldier die, who is in receipt of a class 10 to 15 pension, his widow be entitled to pension at the rates of two-thirds of the total pension, at present granted to widows of soldiers who belonged to classes 1 to 5, all children of such soldiers to receive pensions in a like ration."

Furthermore,—"That soldiers who die, who are in receipt of a pension 15 to 20 class, his widow be granted a pension equal to one-third of the pension at present granted to widows of soldiers who belong to classes 1 to 5 and all children of such soldiers to receive pensions in a like ratio."

(Sgd.) JOHN ANDERSON, M.C.,  
For 1st Degree Veterans of France.

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The VICE CHAIRMAN: Here is a letter which has been received from the representative of the Les Sac-au-Dos de 1914 (Société Militaire Française) Montréal, (letter read):

“ Montreal, March 17, 1919,  
 Hon. N. W. ROWELL,  
 Chairman of Pensions Committee,  
 House of Commons,  
 Ottawa.

SIR,—May I be permitted to place before you and the Committee of which you are the Chairman, the present request as coming from thousands of French soldiers, former residents of this country, through their association, known as “Les Sac-au-Dos de 1914” (Pack bearers of 1914).

The Frenchmen who resided in this country before the war and who, as reservists of the French Army, left Canada to take part in the mighty struggle for liberty which has just ended, beg to solicit the favour of being placed upon the same footing as the members of the C.E.F., as regards pensions.

We fully realize and appreciate very much the great efforts made by the Canadian Government and the Canadian people during the last four years, in assisting our families in such generous manner while we were serving at the front, as well as the very kind treatment that is granted our returning soldiers. However, we feel we are entitled to some further consideration in view of our previous record in this country and also in view of the peculiar position in which we, French born of Canada, are placed under the circumstances, and we are taking the liberty of appealing again to the Canadian authorities for assistance and protection.

It is our earnest and humble desire that the Canadian Government supplement the French pension so as to make it equal to the corresponding rate of pension paid to members of the C.E.F.

Our request is based upon the following reasons:

1. The majority of the French reservists were old residents of Canada, where they built a home and settled definitively, many of them being naturalized British subjects.

2. These reservists have fought alongside of the Canadian troops for a common cause in a war which affected Canada and the whole British Empire as much as France herself.

3. They are entitled to active membership in the Great War Veterans' Association, which goes to show that the Canadian soldiers make no difference between Allied Veterans in Canada.

4. Many of them were married with Canadian girls, and, as a matter of fact, several of the widows in behalf of whom we also plead now, are Canadian born and their children are future citizens of this country.

5. The amount paid by the French Government to disabled soldiers and widows does not meet the wants of the beneficiaries in Canada.

6. *Canada will profit by enabling these people to remain here, because it will ensure for the next generation a large population of readily assimilated citizens at a lesser cost than by the ordinary process of immigration.*

The expenditure on that account will be insignificantly small, as shown by the figures quoted below: Number of reservists, 5,000; killed, 250; pensioned, 100; widows, 80.

The figures quoted above are the approximate figures given out by the Consul General who will be glad to confirm them, should you care to inquire from him.

The maximum paid by the French Government for total disability is \$480, but there are no cases of total disability in our colony, as they remained in



## APPENDIX No. 3

France. The men we have to deal with are incapacitated in a proportion of 60 per cent as an average, and the average pension paid is therefore \$288.

The corresponding amount given to a member of the C.E.F. would be 60 p. 100 of \$720, that is \$432, which means that the Canadian Government would have to expend each year on account of the men:  $100 \times (432-288)$  or \$14,400.

As regards the widows, the French Government pays them a pension varying from three-quarters to one-half of the maximum, according to the number of children; let us say an average of \$360.

If you figure at an average of two children per family, the corresponding amount given to the widow of a Canadian soldier would be \$600, and the difference to supplement the French pension would be \$240, making a total for the 80 widows of \$19,200 per annum.

Therefore the total expenditure for the whole French colony of Canada would be approximately \$34,000 a year.

We beg to draw your particular attention on the condition of widows who have no relatives in France on account of their Canadian nationality. These women who cannot expect any assistance from overseas, except the French pension referred to, will be put through a lot of hardship, if the Canadian Government, which is the Government of their native country, do not help them in some way or another.

We beg to submit the whole to the consideration of your committee, trusting that you will see your way clear to provide for the future welfare of those who have sacrificed all in order that justice may prevail throughout the world.

I beg to remain, Sir,

Yours very respectfully,

G. P. Chevassu,  
Secretary.

Hon. Mr. Rowell, having arrived, took the chair.

Mr. LAPOINTE: I would suggest that the committee should write to the Consul General for France asking him to furnish a statement of the number of pensioners and widows, and the scale of pensions paid to them, so that the committee will be able to consider the question. The letter speaks for itself but I think we ought to have that information.

The CHAIRMAN: This matter came up at the last meeting of the committee when it was decided to get the information suggested, and the secretary has already written for it. Then there is another letter dealing with the same matter except that it covers the widows and children of all reservists who have served overseas, but who were living in Canada when the war broke out.

The CHAIRMAN: I have also received the following letter:—

OTTAWA, March 14, 1919.

Dear Mr. ROWELL,

I am forwarding to you herewith as Chairman of the Parliamentary Committee on Pensions,

(a) Recommendations from the Women's Advisory Committee of the Repatriation Committee with regard to pensions for dependents of soldiers of allied countries who were citizens of Canada before the war.

(b) Resolution passed March 5 by the National Chapter, Imperial Order Daughters of the Empire.

With regard to "a", I would draw your attention to the fact that valuable information is attached bearing on the number of pensioners who would be affected by an extension of the existing regulation to include soldiers of allied

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countries. The total number is not large, and I would suggest that the principle of the recommendation is sound.

Yours faithfully,  
VINCENT MASSEY.

Then follows the recommendation *re* pensions for the dependents of allied soldiers living in Canada, as follows:—

In this time of world reconstruction it is encouraging to note the closer friendly relationship being established between the nations who have been allies in the struggle for world freedom. It is also gratifying to record the recognition given by the Canadian Government to the soldiers of our Allies residing in Canada or coming to this country. They shared the burden of the struggle with our Canadian soldiers and they are now sharing the rewards of victory and the privileges accorded by the Government to our own soldiers. This is illustrated by the work in the different departments of the Soldiers' Civil Re-establishment where these men are offered the same advantages of treatment, training and education as are offered to Canadian soldiers and sailors. Opportunities for land settlement are also given equally to these allied soldiers and to our Canadians. This is just, fair and generous, for these men, British, French, Belgian and Italian—mostly reservists—answered their native country's call in the time of the world's great need, many of them leaving their dependents in Canada to be cared for until the soldier returned to the country of their choice. It is fortunate that this policy, sound from both social and economic point of view, carries with it a generous recognition of the service rendered by these men, who, though soldiers in the Allies' armies, were already Canadian citizens.

Some of those who answered their country's call or who enlisted later in the armies of our Allies, did not and will not return. They have made the great sacrifice and given their lives for the ideals of Liberty and Justice and for Humanity. Our debt to them can never be wholly paid, but we can recognize their service by recognition of the needs of the women and children whom they have left behind here in Canada. Throughout the war the Canadian Patriotic Fund has recognized this obligation, both national and international, and while the men were on service, the Patriotic Fund carried their dependent families on their books, granting them, in all cases, a much heavier allowance than that accorded the families of Canadian soldiers, because the British, Italian and Belgian Governments did not make as large a grant of separation allowance nor did the soldiers draw as much assigned pay as Canadian regulations allowed Canadian soldiers and their families. The cost of living, ever increasing during the war years, affected these families of our Allies residing in Canada, equally with the families of our own Canadian soldiers, and the Fund not only gave its monthly grant, but in addition, made up the difference between the Allied and Canadian Government allowances. Not only has this been done while the men were on active service, but since some of these soldiers have died or have been reported "missing", the Fund has continued to carry the families on their books, although going beyond the scope allowed by their Act of Parliament in so doing. This, for the same reason, viz., that pensions granted by the Allies were less than those granted by the Canadian Government and wholly inadequate to meet the needs of the families residing in Canada.

The Patriotic Fund, however, will soon cease to exist, and these families, some 475 approximately, (325 British, 80 French, 20 Italian, 50 Belgian) will be subject to want or will become objects of charity unless the Government makes adequate and suitable provision for them as a recognition of their Canadian citizenship and of the great sacrifice and service made by their men, now killed and missing in the war.

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The Women's Advisory Committee of the Repatriation Committee therefore ask if the same just and generous recognition extended to the soldiers of our Allies coming back to Canada cannot in principle and deed be extended to the women and children residing in Canada, who have been left widowed and fatherless as a result of the war. The Women's Advisory Committee, therefore, recommend that the Canadian Government make up the difference between the sum of the Canadian pension which would be paid to these women and children and the sum actually being paid them by the British, French, Belgian and Italian Governments, the amount of pensions to vary with the increase in pension made by these respective Governments, whose pension legislation is now under consideration and review, and to be granted to the aforesaid dependents as long as they reside in Canada. Such action on the part of the Canadian Government would legitimately and naturally follow the present recognition of service on the part of the soldiers of the Allies, who are now receiving treatment, training and re-education at the expense of the Canadian Government and also taking advantage of land settlement on the same terms as our Canadian soldiers.

It will be easily seen how small a tax would be involved for the Canadian people as the numbers quoted are bound to decrease as the children grow older, or, if the widow remarries. The great return in international goodwill and in the actual well-being and contentment of this group of our Canadian citizens is, on the other hand, an important factor in the consideration of our recommendation. Attached are memoranda from the respective consuls and officers concerned with payment of allowances to soldiers' dependents residing in Canada who receive these grants through the Consuls of Great Britain, France, Italy and Belgium.

JEAN S. ROBSON,  
HELEN R. Y. REID,  
EDITH E. BOWLBY.

Then at a meeting of the National Chapter, I.O.D.E., March 5, the following memorandum was passed:—

Daughters of the Empire request the Repatriation Committee to take steps to have increased the pensions given to children of soldiers and sailors made orphans by reason of the war so that greater educational advantages may be within reach of these children during the age when they would be expected to be in attendance at High Schools and collegiate institutes.

We have another communication which was sent to the Acting Prime Minister and forwarded to me.

1416 Standard Bank Building,  
VANCOUVER, B.C., March 4, 1919.

The Honourable Sir THOMAS WHITE,  
Acting Premier,  
Ottawa, Ont.

SIR,—I would like to draw your attention to the following facts to show that a grave injustice is being done to the parents and dependents of so many of our young men who enlisted voluntarily from this province in the Canadian Expeditionary Forces and who have been killed in action. In a large number of cases it has been the only son who has answered the call of his country and in others the whole family comprising two or three sons have been killed, thus leaving the aged parents without any support whatever.

Now when there are so many soldiers coming back, steps are being taken in numerous business places to place these men with the result that so many of the fathers of the boys who have been killed are being let out of their post-

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tions and returned soldiers taken on in their places. In addition to this the terrible anxiety of the last four years has weighed on the minds of so many parents of these boys that they are now physically unable to support themselves.

It does seem most unfair that these dependents cannot be placed on the same basis as the widows of the men who have fallen and I would ask you to kindly look into this matter with a view to having the Pension Act amended to include the mothers, fathers and dependent sisters of those men who gave up all and who if they had not gone to the war would now be able to keep their parents and dependents in comfort. Surely the parents of those who have paid the supreme sacrifice should be entitled to the Government's best consideration, "for what greater love hath any man than this, that he lay down his life for his fellow man." It seems extraordinary that the Pension Board should not have received explicit instructions regarding this grave matter making it optional for the bereaved dependents to make the application, for this pension.

Trusting this matter will receive the Government's earnest consideration, I beg to remain,

Yours respectfully,

W. FITZGERALD.

The CHAIRMAN: That will be placed on record. There are two more communications this morning, one from Mr. Clark of the Department of Soldiers' Civil Re-Establishment.

THE CLERK (Reads):

"DEPARTMENT OF SOLDIERS' CIVIL RE-ESTABLISHMENT,  
OTTAWA, March 13, 1919.

DEAR MR. ROWELL,—The question of soldiers obituaries in Canada has been under consideration for some months by the Departments of Soldiers' Civil Re-Establishment and Militia and Defence, but no general policy has been decided upon. Both Departments pay the expenses of burial up to a certain maximum where such assistance is required. That, however, embraces only men in uniform and discharged soldiers undergoing treatment or training with the Department of Soldiers' Civil Re-Establishment, and does not provide for payment of burial expenses in the case of ex-soldiers who are not receiving such treatment or training.

The suggestion has been made from many quarters that this is a duty which should be undertaken by the Government, and I would suggest that the scope of the work of the Parliamentary Committee on Pensions be widened so as to include consideration of a general policy to ensure that no ex-service man should have pauper burial.

I may say that several proposals have come to this Department, and I think to the Militia Department, that soldiers cemeteries should be provided in large cities, and soldiers plots in cemeteries in smaller towns; that the Government should pay, not only for the expense of the burial, but also for suitable marking for individual graves and one substantial monument in each cemetery or plot on which would be engraved the name of every soldier buried in such cemetery or plot.

Yours very truly,

Signed HUGH CLARK.

The CHAIRMAN: That can be also filed, and we can decide later on whether we wish to take it up.

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Mr. NESBITT: Supposing a soldier is on leave without pay, and takes sick with the influenza and dies; would he be entitled to have a burial allowance? Perhaps Mr. Clark could answer that question.

Mr. HUGH CLARK: No, but the Department of Militia and Defence in such cases pays the burial expenses.

Mr. NESBITT: I had a letter this morning, refusing to pay in the case of a young man. This young man was given leave of absence for ten days, took sick with the influenza, and a Military constable was sent to arrest him. They found him in bed, and he was afterwards removed to the hospital and died. Before Parliament met I applied for the burial allowance, and I got a letter this morning refusing payment because he was on leave when he died.

The CHAIRMAN: We can decide on that later. There is another communication here. It is the reply of the Department of Militia and Defence to the request for information as to the total amount necessary to provide a war service gratuity. The Secretary will kindly read it.

The SECRETARY (Reads):

“DEPARTMENT OF MILITIA AND DEFENCE,  
OTTAWA, March 14, 1919.

DEAR SIR,—*Re*: War Service Gratuity—With reference to your letter of the 12th instant, I enclose herewith a statement showing the estimated cost of War Service Gratuity authorized by P.C. 3165 as \$125,000,000. This statement is of necessity a rough one as statistics are not available and estimates as to the number of soldiers who would be eligible for the gratuity and the average length of their service have had to be made.

I might say that the calculations were made by the Chief Accountant, Militia Department, and I understand also by the Overseas Military Forces of Canada authorities, and the figures of each of these were within \$5,000,000 of this amount.

Yours truly,

Signed J. G. Langton,  
*Brigadier-General, a/Paymaster General.*”

Approximately 53,000 accounts for Post Discharge Pay have been opened in districts and Ottawa up to November 30, 1918, at a total expenditure of.. . . . .	\$6,678,978 00
Estimated expenditure on retroactive feature on account of above mentioned accounts, say.. . . . .	\$ 5,000,000 00
Estimating that War Service Gratuity will be payable to 300,000 soldiers who prior to November 30, 1918, had not received Post Discharge Pay, that the average length of service of these soldiers will be two years and calculating that one-third of these soldiers will have dependents entitled to receive Separation Allowance.	
Expenditure estimated—	
One-third with dependents eligible to receive Separation Allowance—100,000 soldiers at \$500, minimum for two years' service.. . . . .	50,000,000 00
Two-thirds without dependents eligible to receive Separation Allowance—200,000 soldiers at \$350, minimum for two years' service.. . . . .	70,000,000 00
	\$125,000,000 00
Deduct estimated cost of old scheme of Post Discharge Pay on the basis of the first 53,000 accounts at.. . . . .	50,000,000 00
Net estimate of additional expenditure.. . . . .	\$75,000,000 00

The CHAIRMAN: Then there is a communication from Mr. Buchanan drawing attention to the statement made in the Imperial House of Commons by Major Cohen

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in reference to provision for disabled soldiers. It appears, however, to be more germane to the work of the Soldiers' Civil Re-Establishment, though Mr. Buchanan seems to think that it is a proper matter to come before us. It deals with re-education, and the work that men may do who are partially or totally disabled.

Mr. GREEN: That is more for the Soldiers' Civil Re-Establishment Department.

The CHAIRMAN: Yes, I think it is more appropriate to the Soldiers' Civil Re-Establishment Department. It is hardly within the scope of our work. It is a very interesting statement. The major asked permission to address the House sitting as he had lost both his limbs in the war.

The CHAIRMAN: At the last sitting we had just finished with Mr. Archibald. I understand that Mr. McGibbon had some questions to ask him.

Mr. KENNETH ARCHIBALD, called.

*By Mr. McGibbon:*

Q. There was just one matter that I wanted to clear up in regard to decentralization. Reading over the minutes, I gather that you made the statement that the medical examiners awarded the pensions?—A. Subject to check for gross errors at the head office.

Q. That does not seem to be the actual practice. The actual practice as I understand it is that it is only the man who appeals that appears before the medical examiner?—A. Perhaps I had better go over the whole business from beginning to end. At the present time men are being boarded on militia form B-227, that is they are boarded for discharge. It has nothing whatever to do with pensions excepting in so far as the form requires a report on the man's condition. The documents come from overseas with the men, and are taken to the military districts from which the men are discharged. As soon as each man is discharged the medical board, B-227, together with any forms which he may have are forwarded to the Board of Pension Commissioners in the different cities.

Q. Just so; but who is to pass on them?—A. Thereupon the medical officer in the Board of Pensions in the district examines those papers and he decides as to what pension the man is apparently entitled to from his examination of these medical documents.

Q. That is all I want; but the impression we received from your evidence the other day was that the man who actually examined the soldier set the pension, whereas it is the man who examines the documents does so?—A. The medical examiner, after having decided what pension the man is apparently entitled to, instructs the clerk in the district office to write to him intimating to the man that he is going to get such and such a pension. He, also, at the same time informs the man that if he is not satisfied with the amount he may appear in person for examination. If, however, the man is satisfied, nothing further is heard of it, and the recommendation is forwarded to Ottawa for payment. On the other hand, if he is not satisfied, the man appears before the medical examiner and is examined; thereupon the medical examiner is at perfect liberty to change the award made previously or not, as he sees fit. But, in any case, he will explain to the man exactly why his disability is placed at that particular percentage.

Q. But unless he appeals it is settled?—A. It is not an appeal; it is merely a statement of dissatisfaction. For instance, if you were a returning man, upon arrival in Canada you would go to your home, and perhaps three or four days later you would receive a letter in which you would be informed that you had been awarded a 25 per cent pension, and notifying you that if you are not satisfied with that award you may come in to be examined.

[Mr. Kenneth Archibald.]

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Q. But the point I want to make is that the man who actually determines the pension does not see the pensioner except in cases where the man appeals: that is correct?—A. I think "appeal" is the wrong word. The pension is not settled at all till the man has had an opportunity of expressing whether he is satisfied or is not satisfied. The disability is estimated, and the man is informed what the estimate is.

Q. What his pension will be?—A. What his pension will be "unless you are dissatisfied you will get so much pension"; but it is not really settled until the man says "I am satisfied" or "I am not satisfied."

Q. The reason I asked questions on this point is because the board are trying to work out a scheme which will be satisfactory, and if the committee can help them to reach a further state of decentralization everybody agrees it will be of material assistance to them.—A. If it were possible for the medical board discharging the soldier to at the same time estimate his disability and give him his pension that would save us a tremendous amount of worry.

Q. That is the point I am coming to.—A. On the other hand, we have found that while the medical boards know a great deal about describing disabilities, and about why men should be discharged, they do not know especially about estimating his disability for pension. The estimating of disability is not a part of the ordinary routine of a doctor. A doctor may spend a half dozen years in college, and half a dozen more years as interne in a hospital, and know nothing whatever about estimating of disability.

Q. I do not agree with you at all?—A. Or know very little about it. On the other hand if a doctor reads such books as Sacht's on workmen's compensation he will very shortly know a great deal about estimating disability; or if he comes to our office to receive instructions he will very shortly know a great deal about the estimation of disability, but unless he has received some training along these lines he cannot estimate disability, and get it in uniformity with the estimate of another doctor.

Q. I quite agree with you in regard to uniformity but it is, I think, the view of everybody all over the country that the old methods of dealing with this matter has been a failure, and they are trying to get away from it, and the point is whether this committee can help the Pension Board to evolve a better scheme of estimating disability?—A. Previous to this de-centralization, until just previous to the meeting of this committee last year, military boards used to estimate the percentage of disability and I personally saw two cases where the descriptions were absolutely similar, from a lay point of view, and were absolutely similar from a medical point of view; I am not a medical man but I read them over and you could transpose the two—one came from Montreal and the other came from out West—in the one case the estimate of disability was 10 per cent, I do not know whether that was the western one or not, and in the other case the estimate was 75 per cent.

Q. Both of them might have been correct?—A. Both might have been correct, the descriptions were absolutely alike, exactly the same.

*By Dr. Bonnell:*

Q. In the diagnoses for nephritis although the descriptions might be similar the estimate might not necessarily be the same because there is a great variation which might easily range from 10 per cent to 75 per cent.—A. It is quite possible there might be that variation, but, on the other hand, in these two cases as it turned out there was not.

Q. What happened in these two cases?—A. In this case, at least in the one case, the 10 per cent award was made something like 30 or 35 per cent, and the 75 per cent was pared down, the two were unified and there was no complaint.

Q. They were both wrong then, they must have been if you reduced 75 per cent to 35 per cent and brought the 10 per cent up to 35 per cent.—A. No, not necessarily.

Q. I am speaking of the original findings?—A. Yes, the original findings were both wrong.

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Q. Who determined the right proportion, or how was it arrived at, by further examination?—A. It was determined by our people at the head office who had experience of a very large number of cases of nephritis; they took the description and read it over carefully and came to the conclusion that so much was the correct percentage of disability from the description, not from having seen the man in any way at all.

*By Dr. McGibbon:*

Q. It was absolutely impossible to do justice in that way?—A. On the one hand you have to get away in the first place from the faulty estimation of disability by a medical board which has not been trained along the lines of estimation of disability. On the other hand you have to get away from the other side of it, namely, the awarding of pensions by men who have not seen the pensioners concerned. We endeavour to do this by means of de-centralization. We have men trained along the lines of estimating the percentage of disability, and we have sent them out to our district offices and we say to them "Estimate the amount of pension after seeing the man, if you can; on the other hand if you are quite certain with regard to the disability make the estimate even if you do not need to see the man".

Q. My point is this—and it is an important point in the working out of this—that the great bulk of the men who come home are anxious to get discharged, and are not going to make any complaint which is going to hold them in the army, and the man comes home, and his pension is fixed according to his record, and it is only in those cases where the man, after seeing what his pension is, states that he is not satisfied with it and appeals, that the Pension Board fixes the pension?—A. It is only in those cases.

Mr. POWER: A man wants to get out of the army and won't tell his whole disability.

*By Mr. Redman:*

Q. Should you not have a doctor skilled in awarding disability sitting on the Medical Board, who will actually see the man?—A. When the decentralization plan was first spoken of I endeavoured to have that arrangement made, but the decentralization plan did not go through at that time. In the meantime the Militia Department put into force the system of holding all Medical Boards for discharge in England. It was impossible for us to send over a sufficient number of men skilled in estimating disability to handle the number of discharges which are being made overseas.

*By Mr. Lang:*

Q. Considerable trouble is being caused out West by the Ottawa officials reducing the rate of pension. The Medical Board examine a man and place his disability at 50 per cent, and they complain that Ottawa has a habit of reducing that to 25 per cent, therefore there is a tendency on the part of the Medical Board to increase the disability to get the soldier what they think he should get?—A. That is, I think, all old stuff now. That was one of the reasons why we put in this decentralization plan. Up to perhaps six months ago Medical Boards used to re-examine these men for pension. That is the Military Medical Board. They did not estimate the per centage of disability. They have not been estimating the per centage of disability for over a year now, but nevertheless they used to tell the man, "I think you will get so much." The case would come to Ottawa and the man might not get so much. It was for that reason we established this decentralization plan, and sent our medical men to our district offices. The men do not come to the Military Board any more. They go direct to the office doctor, and the doctor tells the man "You are going to get so much pension," and if the man says "I am satisfied," there is no need for an explanation. If he says "I am dissatisfied," the doctor will explain to him why he is to get so much pension, and when the doctor's recommendation comes to head office it is not changed, unless there is a gross error.

[Mr. Kenneth Archibald.]



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*By Mr. Power:*

Q. Is there a confidential report goes in?—A. The confidential report has been done away with entirely.

*By Mr. Nesbitt:*

Q. If the man is still dissatisfied he can appeal?—A. He can keep on appealing for ever. So long as he is dissatisfied we will give him a hearing.

*By Mr. Brien:*

Q. In this decentralization plan what method have you for fixing uniformity of action in determining pensions? You get a report from No. 1 or No. 13 and what way have you of deciding on uniform pensions for a certain disability?—A. We have no means whatever of deciding on cases so that there will be uniformity of awards, except the fact that we have trained all the men that are now examining, and we hope that through their training, they will be able to secure a certain amount of uniformity. On the other hand we have still men at the head office who are going over these cases after payment is made. They go over them from the point of view of checking them. They read the description of the disability, and if they find a case in which the estimate at the district office has been 50 per cent, when, according to the report from the district office it would appear that it should be only 30 per cent, they will thereupon correspond with the district office doctor and say to him: "From your district office report this would appear to be a 30 per cent disability. You have awarded 50. Please give us your reason," and the man's pension will go on at 50 per cent so long as the district medical man is quite certain that 50 per cent is the right award. For instance you may have a case of nephritis; the district report perhaps would not be entirely clear. Nevertheless the doctor who examines the man sees that he is in a very much weakened condition and gives him a 50 per cent award. When the documents come to head office they look over them, they do not appreciate the very much weakened condition of the man, and they say it should be only 30 per cent. They correspond with the doctor in the district, and he explains to them: "It is quite true that if this man were not in a very weak condition he would be only entitled to 30 per cent, but being in a weak condition, he is entitled to 50 per cent," and the only means of getting uniformity is by means of this check and this correspondence.

Q. I wanted to ask you about another matter in connection with gratuities.

The CHAIRMAN: The Pension Board has nothing to do with gratuities.

Mr. BRIEN: In this connection I think it has.

*By Mr. Brien:*

Q. It is a rule of the Pension Board to grant no pensions for functional disabilities?—A. When the disability are clearly functional or hysterical, no pension is granted as a rule.

Q. I believe that recommendations have gone in from special boards advising that these gratuities be increased. They are allowed to give up to \$100, but not beyond that?—A. Yes.

Q. I believe they have some cases of simple neurosis, which should call for a short term pension, or a good substantial gratuity, and that many of those cases would improve very rapidly and feel that justice had been done to them if these boards had the privilege of saying to them, "We are going to recommend a good large gratuity, or a six months' pension, and that will be the end of your recompense?"—A. Our reason, of course, for refusing pensions to hysterical cases was that we had been in conversation a great many times with Colonel Russell. He has convinced us that in the larger proportion of cases the awarding of a small pension would tend rather to prevent a man's cure than to aid it. He said, however, that he would recommend the payment of a gratuity in some of these cases, but under the law as we have it at present we cannot give a gratuity of more than \$100.

[Mr. Kenneth Archibald.]

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Q. That is just the point. Has any evidence been brought before the Committee recommending an increase of gratuity or a short-term pension?

The CHAIRMAN: No.

*By Mr. Brien:*

Q. I agree that a long-term pension for cases of this kind would not be in the best interests of the pensioner, but I think that a short-term pension, say for six months, or a larger gratuity would be very beneficial and well deserved.—A. I am not competent to speak of that at all, but from what I heard from Colonel Russell, I think your statement is probably correct.

The CHAIRMAN: We have asked that Colonel Russell appear. He is away at present, but we hope to have him later.

Mr. BRIEN: Would it be possible to have Major Boyer, of Toronto, to give evidence in this matter? I do not think there is any man in Canada who has had greater experience or who is doing greater work in neurological cases than Major Boyer.

WITNESS: He is under the control of Colonel Russell, I think. He is the neurologist for the Toronto Hospital.

Mr. ANDREWS: We have Major Tait here. Perhaps he could give us some views along that line.

The CHAIRMAN: We would like to finish with Mr. Archibald first.

*By Mr. Sutherland:*

Q. Last year Colonel Russell addressed the Committee, and seemed to have rather radical views with regard to the treatment of those nervous cases. Has the Board acted on his recommendations, and if so, have you found it necessary to revise the pensions?—A. I cannot say whether we invariably acted on the recommendations which came from the neurological boards throughout the country, but I know that it is the rule that we shall act on their recommendations in hysterical cases.

Q. My reason for asking the question is because I know of a man who was drawing a 35 per cent disability pension, but who on the recommendation of the Central Board here was cut off entirely, but was later on re-instated as a 100 per cent disability. I believe that the Board acted on Colonel Russell's advice in that case.—A. I think I remember that case. The man was re-instated on a 100 per cent disability for the time during which he had failed to receive treatment, and it stopped from the time the man started treatment. It is expected that the man will be cured, if it is the same case that I have in mind.

Q. Did not the medical examiner at Guelph say that it was not purely a nervous case?—A. I do not know whether we are speaking of the same case.

Q. What I wanted to find out was whether Colonel Russell's advice was considered decisive by the Board, or infallible. He was rather extreme, if I remember correctly.

The CHAIRMAN: May I make the suggestion that on these matters touching the medical side we should have the medical expert of the Board here to give testimony. We can have him at any time.

*By Mr. McGibbon:*

Q. Do you not think that you should either cure these men who break down, or give them relief.

The CHAIRMAN: That is a question which we will discuss when we come to make up our report.

Witness retired.

## APPENDIX No. 3

Professor W. D. TAIT, called.

*By Mr. Nickle:*

Q. What are you professor of?—A. Psychology.

Q. This Committee is particularly interested in that class of work. Tell us what your ideas are in relation to returned soldiers?—A. I am not an expert on pensions. I understood that I was to come here to discuss the nervous and mental side of the question, and I shall be glad to answer any questions.

Q. What is your idea as to the best treatment which the country should accord to those nervous cases?—A. I would say give them adequate treatment in the neurological hospitals and a pension, because I do not think that these men can be fully cured. What I mean is this: a man may have had shell-shock, and as a result he may have a certain form of hysteria which may have resulted in functional paralysis. I quite frankly admit that the paralysis can be cured.

Q. What do you mean by the term functional paralysis?—A. Paralysis in which no organic lesion is found. That may be relieved by treatment, but the story does not end there. I am of the opinion that a state of neurasthenia is developed in all cases of shell-shock. That is what you may call exhaustion neurosis. That to my mind is incurable. The man's will-power is impaired, and his confidence in himself is impaired, and I do not think that such a fellow can come back to normal.

*By Mr. Power:*

Q. What do you think of the statement made last year by Colonel Russell to the effect that 75 per cent of shell-shock cases could be sent right back to the front?—A. I am speaking of genuine shell-shock cases. Even then a man may go back to the front, and still have neurasthenia. A man may be able to do a certain amount of work. There are different grades, some are worse than others, depending to a large extent on the man's previous history and his general nervous condition.

*By Mr. Nickle:*

Q. Do you mean by the expression functional paralysis that there is paralysis to a certain extent but that there is no physical disorganization?—A. Quite.

Q. Will the balance reassert itself?—A. No, I do not think it will. The paralysis may be cured; a man may regain the use of his arm or leg, but the cause of the functional paralysis, the shock, the absolute exhaustion of the nervous system still persists, and a weakened will-power, perhaps, and various other mental factors.

*By Mr. Bonnell:*

Q. What do you mean by exhaustion of the nervous system? Is there any pathological change?—A. That is a question for physiological chemist, and I do not think it has been thoroughly threshed out. If you can tell me the chemical changes which take place when a nervous impulse travels across the synapse I will tell you what the change may be. I do not know.

*By Mr. Cronyn:*

Q. Would you go so far as to say in these shell shock cases that there is no actual nerve exhaustion?—A. A man may resist shell shock for a long period but if he is in the mud and water, without sleep, for four or five days he is predisposed to shell shock.

*By Mr. McGibbon:*

Q. I saw a case overseas in the hospital where a man lost his voice from shock, and there were several of them who had shrapnel. In the course of treatment one man had been in the operating room and was given ether as an anesthetic, and he talked very freely; in what way, I could not say, but he recovered from nervous exhaustion very quickly. It seems to be a very quick recovery.—A. I think it was Doctor Russell who was telling of a man who could not use his arm and the doctor said

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to him "If you cannot use it we will have to cut it off" and he heated an iron in the furnace. He said to the man "you had better look the other way whilst we burn this off." The man turned his head away and the doctor took a cold iron and applied it to the arm and the man thought that his arm was being removed. He was cured of the paralysis. Of course these are extremely sensational cases but they do not get rid of the matter.

*By Mr. Ross:*

Q. What you say is that if a man has really had shell shock there is some nervous exhaustion that justifies the Government in giving him a pension.—A. Yes, I have come across a number of cases where men have suffered from shell shock and I am of opinion, from my own observation as well as from what I have read, that in cases of this kind there is a definite disability. A case came to my notice the other day from the west, that of a man who is in receipt of a five dollar pension and he was so bad that he could not get a job, nobody would employ him.

Q. If I understand you correctly you take the position that these men have suffered disability as a result of service and that the government should, accordingly, give them a pension?—A. Yes.

Q. Is there any well defined division between functional paralysis and some organic lesion or do they blend one into the other—I am not a doctor?—A. Nor am I—yes, there is a big distinction; they may go together, a man may have them both at once.

Q. So that a man with functional paralysis may suffer probably from the result of it or from lesion—can you mistake one for the other?—A. There are certain tests to distinguish.

Q. Would you go so far as to say that men with paralysis should be simply given a gratuity and thrust out to scratch for themselves?—A. No, I think they should have a pension.

*By Dr. Brien:*

Q. Might I ask a question right there: We have the experience of the Danish Government with regard to functional neurosis from industrial occupations and also that of the German Government in the treatment of these cases. The Danish Government gave a gratuity or short term pension and the result was that 93 per cent of their neurasthenic cases recovered. The German Government gave a long term pension or a pension during time of disability for neurasthenic disability and they only had 9 per cent of cures.—A. I hold that all cases of neurasthenia the man is never the same, he is never completely well afterwards.

*By an Hon. Member:*

Q. You hold the German idea?—A. I do not care what the German idea is.

Q. We have lots of cases of "railway spine." I have known of cases where men claimed that they had received injuries to the spine which developed neurasthenia from which they suffered for a number of years; in some cases they sued the Railway Company and succeeded in obtaining damages from the Company; shortly after they had secured the damages they became quite well again.—A. A neurasthenist is never fully recovered. As a matter of fact you may never be able to lay your hands on any definite physical test; sometimes there are mental symptoms, but a man has never the same confidence in himself; he knows he is broken down and you will find if he is up against a strenuous proposition he breaks down again.

Q. There is another question I would like to ask which bears on this point. I understand the German soldier is subject to shell shock just the same as the soldiers of the Allies and you know, do you not, that there have been no cases of shell shock in the case of German prisoners who have come through the barrage.—A. No, there have not been, and there has only been one case in eight thousand of our soldiers who have gone through the barrage.

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Q. There is nothing more gruelling, nothing more likely to break down a man's resistance than going through the barrage?—A. Yes, there is,—mud and ice, and four days without sleep is far worse than the barrage.

Q. They do not break down as much under those as they do under the barrage.—  
A. Oh yes, they do.

*By Mr. Nesbitt:*

Q. Granting all you say to be correct would not the best cure for men suffering from nervous trouble be to get them to work which would engage their attention?—A. The best cure to my mind is a light occupation, that will take the man's attention from himself. The neurasthenic and shell shock cases are inclined to be abnormally introspective; if there is something the matter with them they are inclined to make much of it, and they are thinking of their own troubles; in fact that is the disease. Providing he has nothing to worry him—

Q. We cannot imagine a case, except we get in the Garden of Eden, where there is no worry.—A. You know the case of Weir Mitchell, the great American nerve specialist, who was a neurasthenic, and who became very much run down and went over to Paris to see Janet, the great French specialist. Janet did not know him and said to him: "There is only one man who can help you and that is Weir Mitchell."

*By Mr. Cronyn:*

Q. What would you say to the suggestion that if the man be pensioned while he was suffering from functional paralysis and that after he is cured and comes out of the hospital he is taken up again on the basis of neurasthenia?—A. Of course, he will not be drawing pension while treating for paralysis, he will be in the hospital and would not be drawing pension during that time. He should be taken on as a neurasthenic after discharge from hospital.

*By the Chairman:*

Q. What would you say to the suggestion, in view of the opinion expressed by Dr. Russell and other medical men, that granting a pension to the man who was suffering from paralysis would tend to continue the disability?—A. It would.

Q. You agree with that?—A. Yes, it would tend to that, but I think the matter could be left for some time, perhaps, before it is decided after the paralysis is cured. The man does not come up for his pension until some time after he has been treated.

Q. If I rightly understand your position, it is this: you differ from Dr. Russell and some medical men who have given evidence, only in this respect, and it is a very important one, that there is a residue, so to speak, of disability which never can be cured under normal conditions if the man has experienced a nervous shock.—A. It is a mental disability.

Q. A mental disability you think still remains?—A. Yes.

*By Mr. Nickle:*

Q. When a man is suffering from functional paralysis what treatment do you adopt?—A. I would say, cure him before you turn him out.

Q. And if you have not cured him, he is entitled to a pension.—A. Yes. There is a mental residue left of disability.

*By Mr. Andrews:*

Q. Do I understand the form of treatment advocated by Colonel Russell and his staff to be this: that men who have lost their self control should be treated by hypnotism and turned out and cured?—A. No, it is not hypnotism. They use electrical treatment and other methods. It is not hypnotism.

Q. Is there any difference between mental suggestion and hypnotism?—A. Not much. If hypnotism is properly used, it is quite proper. It is safe and effective

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in certain cases. A man may be treated by hypnotism provided he wishes it. The easiest man to hypnotise is the strong-willed man. The hardest man to hypnotise is the man with a weak will.

*By Mr. Nesbitt:*

Q. You would have hard work to hypnotise an idiot?—A. Yes, that is quite true.

*By Mr. Sutherland:*

Q. Do I understand you disagree with the policy of the Pensions Board that in the true shell shock cases, a refusal of pension would, by suggestion, hasten complete recovery?—A. In the treatment of nervous cases the question of pension should not be brought before the men at all, and when everything possible in the way of treatment has been done for them they should be eligible for pension.

Q. After a man is discharged from hospital, they having done what they could for him, it is suggested that a refusal of pension would be conducive to recovery?—A. I was under the impression that here and other places with physical science shell shock was apparently cured and the man was considered as without a disability. I may be wrong.

Q. But they get treatment?—A. Yes, they get treatment yet.

*By Mr. Nickle:*

Q. You say the man suffering from functional paralysis should be treated as long as treatment is necessary. In the event of the functional paralysis not being completely eradicated, and the man discharged, he should be paid a pension?—A. Yes.

Q. And if the functional paralysis is completely eradicated he is entitled to a pension because there is the impairment of the man in relation to his self control?—A. Yes.

Q. What do you call the true shell shock cases, to distinguish between the true and false?—A. It is very difficult. I cannot do it in the abstract.

Q. You used the expression, "true shell shock cases" as applying only to the men who have come within the sphere of concussion; that is true shell shock?—A. Yes, he might be away from it and still have it. Shell shock may be caused in two different ways as a matter of fact. It may be caused by simple nervous exhaustion, after the man has been in the battle line too long, and has been pumelled and pounded, and death threatening him in one form and another, and then there is the concussion where there is the possibility of brain tissues being disorganized and perhaps ruptured. They are two different cases entirely; one is purely a nervous case, and the other nervous and organic.

*By Mr. Nesbitt:*

Q. Would it not be better to call the one exhaustion rather than shell shock?—A. The Army Medical Corps use the term shell shock to cover all these cases.

*By Mr. Nickle:*

Q. Putting it generically, you use the term shell shock as being illustrated by that class of case where there is an impairment of the nervous forces through prolonged strain, or where there is organic and nervous disorganization from concussion and prolonged strain, through exposure to danger and otherwise.—A. Yes.

*By Mr. Andrews:*

Q. Then you have heard of the malingerer who suffers from shell shock?—A. Yes, the malingerer will complain of shell shock.

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*By Mr. Power:*

Q. Is it not true that men suffering from shell shock have remained at the front to the end of the war?—A. Well, I would call it neurasthenia. It is another term for neurasthenia.

Q. You would give a man a pension if he never left the trenches?—A. If the Medical Board say he is nervously impaired? Yes.

Q. He would have nothing on his record to show that?—A. Every man who is discharged has a Medical Board before he is discharged, and that is the time to bring it up.

*By the Chairman:*

Q. How could you measure the percentage of disability in the case of a man suffering from functional paralysis and the possibility of his recovering, so far as all physical evidence is concerned, his normal health?—A. It is a very difficult problem.

Q. Will you think it over? I would assume, if your view were adopted specifically, that there should be a pension to cover the residue, as we have described it, because of the impairment of his nervous energy or capacity. How are you going to measure it? How far does that disable him from earning his living in the ordinary labour market of the world?—A. I would have to consider that question.

*By Mr. Andrews:*

Q. I understand the American army established some tests in regard to the susceptibility of the men to shell shock. Can you tell us what that was?—A. I do not think those tests were used in regard to the susceptibility to shell shock. The tests used in the American army were for the purpose of grading the men according to their intelligence and with some effort to get at the part of the army for which they were best fitted. That was the purpose of that test. I do not think they had any direct reference to the men with a nervous breakdown. They might have found a more intelligent man would not succumb to shell shock. I am not sure if that is true or not.

*By Mr. Bonnell:*

Q. We had similar tests in our own army with reference to men who went into the flying corps?—A. I do not know how far they were used in the Flying Corps. They were used in the American army, and I am sorry they were not used in the Canadian army, because they would have been beneficial. In the American army there is a record of a man's education, his previous occupation, his intelligence, etc.

When he leaves the army, that card is available.

Every psychologist in the American university was in the American army.

*By the Chairman:*

Q. What would be your explanation—I can guess it, but perhaps you can have it put down—of the announcement which appeared in the press a few days after the armistice was signed to the effect that several thousand shell-shock cases had recovered.—A. Partly cured.

Q. Did you see the announcement?—A. Yes. The same thing is true of prisoners captured. They have it.

Q. Tell us why.—A. The reason is that shell shock is technically a defence neurosis.

*By Mr. Brien:*

Q. Would motive neurosis do as well?—A. No, it is a defensive thing. The man is afraid of being afraid, and he does not want anybody to see it, and this paralysis, or some other form of disability, keeps him away from the trenches on a good excuse so that he will not show his cowardice.

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Q. That is the true form, but you get your motive neurosis next, do you not?—A. There is always a motive, the motive is the preservation of life.

Q. That is the true motive?—A. Yes, the preservation of life.

*By Mr. Andrews:*

Q. Follow that to its logical conclusion, and should we not give everybody a big pension; we would then have no further worries about living.—A. That might be.

*By the Chairman:*

Q. As I understand it, your view is that it is purely functional, and that the giving of treatment would not lead to a cure if given at the time.—A. At the time. No matter what treatment is accorded this man, there is still a mental disability left. I am very strong and emphatic about that.

Q. And you think it should be provided for?—A. Yes.

*By Mr. Nickle:*

Q. You go further, you say that a man should not be discharged until he is cured.—A. I do not say that.

Q. I mean unless you give a pension?—A. Yes. I say do what you can for the man.

Witness retired.

Mr. C. W. BOLTON called:

*By the Chairman:*

Q. You are in the Department of Labour?—A. I am one of the statistical officers of the Department of Labour.

Q. Does the Labour Department collect from month to month statistics showing the rise and fall in the cost of living in different cities?—A. Yes, we get the prices of foods, rent, and so on.

*By Mr. Nickle:*

Q. What is the object of that statement which is published in the Labour Gazette? What does it illustrate, the cost of living?—A. Do you mean the main table?

Q. The table of retail prices each month, giving the family consumption.—A. We have two tables, one is a table of retail prices in sixty cities separately, and the other is a table giving the cost of a list of foods, etc.

Q. How much food does that allow for?—A. As much food as an average family of five would eat.

Q. The food list shows what in the opinion of your department is a requisite amount of food for a family of five?—A. Yes, probably more than a family would need in a given week, but it is not in excess of what an ordinary family would require, to allow for a fair margin.

Q. It is prepared on the presumption, I understand, that it meets the requirements of a family of which the man works hard.—A. Yes.

Q. But if he was working at a different class of employment, he would eat less of one of these foods, and more of some others?—A. Yes, in this list we have prices from the various cities of foods which are heavy, that is rich, nutritious and energy producing foods, but we have no statements as to the lighter foods, such as oranges, fruits puddings and things like that. We have therefore a large quantity of the staples to make up for the additional expense on the lighter foods, which is not omitted so that the total shows the same approximate results in the rise and fall.

Q. What is the result as to the cost of living in Canada for a man, his wife, and a family of three children, including rent, clothing, and everything?—A. The statement in the Labour Gazette now runs about \$13 for food, and \$21, that is for food, fuel,

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light and rent. There is a statement further that this is from 60 to 80 per cent of the cost of keeping the average family; that is, a man who got small pay would find \$21 equal to eighty per cent of what he required to keep his family, while a man who had a larger income would find it sixty per cent. He would have a much larger margin for expenditure on other things, less essential.

*By the Chairman:*

Q. Take the eighty per cent case, what is the amount?—A. \$21 during the last few months.

*By Mr. Power:*

Q. Does that include clothing?—A. No, food, fuel, light and rent.

Q. You estimate it at eighty per cent?—A. That is for a man with a small wage.

*By Mr. Nickle:*

Q. What is the result of your information as to the fair average cost in the cities for the maintenance of a man, his wife and three children?—A. It varies from city to city, and from province to province. In the large cities it tends to remain higher than in the smaller cities. In some parts, such as the Rocky Mountains, at Fernie and Nelson, for instance, it is much higher than in some other parts. It is lower in such a place as Charlottetown, which is a small city.

Q. Would you reduce that to dollars and cents giving the same for various cities?—A. The average throughout the country is \$21 to cover eighty per cent of family expenditure—

*By Mr. Redman:*

Q. \$21 per week—A. \$21 per week.

*By Mr. Ross:*

Q. That is a man has to have \$21 per week to supply himself, his wife and family of three, with everything except clothes?—A. There would be other things besides clothes.

Q. Insurance?—A. He would not have much for insurance.

*By Mr. Cronyn:*

Q. \$1,092 is 21 times 52 and that does not include clothing. The witness says that is 80 per cent and if you multiply that it comes to \$1,360—A. If you add 25 per cent to the \$1,050 you would get just over \$1,300.

*By Mr. Redman:*

Q. Have you experimented to ascertain whether families eat these particular things you have mentioned in your schedule?—A. I do not think you would want to live on all these things which would form a very heavy diet and it is only in a family where the man was working very hard that they would eat that much, or if there happened to be a growing boy going to school he would need it.

Q. So that in actual practice some families might get along with a great deal less so far as food is concerned.—A. Yes.

*By the Chairman:*

Q. What are articles included in that list of food?—A. This list of food includes 29 articles (list read by witness). That budget includes about 10 pounds of meat a week, 3 pounds of butter and 2 pounds of cheese, etc.

Mr. Ross: There is no workman's family in this country that eats ten pounds of meat a week.

Mr. NICKLE: What the committee wants to know from this witness is what is a reasonable amount, in dollars and cents per annum for a man and his wife and three

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children; from that information we can work out a scale. What is the minimum wage for a man with a wife and three children to secure a reasonable existence, in comfort, in Canada to-day? That is what we want.—(No answer.)

*By the Chairman:*

Q. Have you the necessary data from which to form an opinion on that point?—A. We figure on \$21 per week for food, fuel, light on the average, that figure probably allows a good margin, and a great many families are living below the average and are getting along very well. That is the average for the cities and in the smaller places it is lower.

Q. What we want to know is what a family of five should have to live on adequately; but I do not know whether Mr. Bolton is in a position to give that?—A. We have never made any investigation to find out how much it requires to keep a family in supplies, there are no statistics to show that, and no way of finding that out except by making an investigation.

Mr. CRONYN: We had a budget submitted by the Mayor of Edmonton which shows that a widow and three children require \$1,751.35 a year.

*By Mr. Nesbitt:*

Q. Of course we only live in a small place, but I know of many families, not one, but many, where the husband earns \$2.50 per day for six days a week, who live and who live just as well, who dress their children and send them to school just as well as the business men in town, and whose wives appear on the street just as neat as anybody else's wife in town, they owe nobody anything, they buy a small house and lot and pay for it in a few years—A. That is, they live on \$750 a year?

Mr. ROSS: There are men in my town who do the same, but how they manage it I am unable to understand. It is not enough.

Mr. NESBITT: The man gets \$2.50 a day—I am only stating my own experience.

*By Mr. Redman:*

Q. Have you statistics for the cities of Calgary and Edmonton?—A. They are printed here in the Labour Gazette, the prices of thirty-nine articles of food.

Q. Are they higher than in the rest of Canada or not?—A. At Edmonton there is not much difference from the average for the Dominion.

Q. How about Calgary?—A. Calgary is very little different from Edmonton; for this particular month they are a little higher.

Q. What are the figures, the total?—A. We do not total them up by cities.

*By Mr. Nickle:*

Q. Do I understand that the Labour Department have nothing to enable them to reach the conclusion as to what is a fair wage for a minimum comfortable existence in Canada?—A. We have never collected any statistics of that nature. The information which we have collected from different places and information which is turned in occasionally from Conciliation Boards indicates that families of workingmen will require as high as \$1,500 a year as a minimum, and sometimes they state they require still higher.

Q. I am not concerned with what their claims are, but want to find out whether there are any statistics in the department to show how much it should cost to reasonably nourish and sustain a family of five people in the average city of Canada.—A. We have no statistics which will provide a good basis for making such a statement. You can make an estimate from various information, for instance from the information which has already been received from various sources, and which I can say runs from \$1,000 in the smaller places to \$1,200 in the larger places for what I would call the minimum comfortable standard of living. That is not a low standard, but a fairly decent standard, and a better standard would run from \$1,200 to \$1,500.

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Q. What would you say as to that estimate of \$1,800 for a woman and three children—A. That, of course, is very much above the average. For a woman and three children that is very high as compared with any other city.

*By the Chairman:*

Q. The fact is that you have no information in the department as to the actual cost of living, or keeping a family, based upon an investigation of what is the actual cost of families in any of the particular cities? Your estimates are based on the retail cost of certain commodities and certain fixed quantities?—A. Taking these statements put in by various numbers of employees at times, you can deduce what would be a reasonable budget, and verify that in different ways with other information, and on this I was basing my estimate of \$1,500; not on a guess of my own, but on such statements as these, verified by supplementary information. For instance, \$12 for food would be a very good average; that is leaving a comfortable margin. Then \$250 would cover the cost of clothing for the average family, clothing a woman decently, not extra well, but still around the average, and the rent varies of course with the locality. Five dollars a week is certainly above the average, but not very much, so that the total would run round \$1,200 for a decent living, and for the small cities it would be as low as \$1,000.

*By Mr. Andrews:*

Q. When the postmen were on strike in Toronto they published figures with regard to the cost of living and sent them all over Canada and I suppose they went to the Department of Labour.

THE WITNESS: That budget published monthly indicates that the cost of a family in a city is about \$1,200 a year.

*By Mr. Ross:*

Q. What practical use do you make of these figures?—A. We publish them in the Labour Gazette.

Q. But what use do you make of them? They do not seem very practicable.—A. The publication in the Labour Gazette is the principal use we make of them. At various times, particularly when wage disputes are in progress, people write and ask us for these statistics, and we send them those Gazettes, and sometimes copy out tables of figures so that they can use them.

*By the Chairman:*

Q. It shows the rise and fall in the cost of the staple products from month to month?—A. Yes.

Q. It shows the rise and fall in the cost of living?—A. Yes. It shows the cost of food each month and the cost of keeping a family. It is rather above the average, I think. It allows plenty of food for a family of five where the man does hard work. We put it out instead of an index number, because people used to complain so much of our index number in regard to wholesale prices. They did not understand it and the budget is easily understood, and also easily misunderstood.

*By Mr. Nickle:*

Q. It does not indicate what a family should eat but what a family might eat?—A. Yes, it indicates the cost of that list of food, and any one looking at the list can see whether it is too small or too large.

Q. It was not promulgated as a dietary?—A. No.

*By Mr. Redman:*

Q. Have you considered the possibilities of causing indigestion by people trying to eat the entire diet?—A. I have tested it in that way from the dietary studies.

[Mr. C. W. Bolton.]

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of Dr. Atwater, the United States expert on that question, to see whether it contained too much, and I found it was a little more than the amount required for a family of five, with a man at hard work.

*By Mr. Andrews:*

Q. What steps do you think should be taken in order to ascertain the cost throughout the country of keeping an average family?—A. Some inquiry should be made throughout the country as to the cost of keeping an average family who were pensioned on the level on which the Government wants to keep them, to provide the education of the children on the scale on which it is desired to provide it. I have always thought that considerable information might be obtained from the Patriotic Fund, because they have been dealing with this question for some years, but I have no knowledge of what information they have.

*By Mr. Cronyn:*

Q. For the average family of five it is \$1,056 if the man is totally disabled but not helpless?—A. In a large city they would find that pinching them severely.

Mr. REDMAN: Mr. Archibald was to bring an extract from the minutes of the Board of Pension Commissioners.

Mr. ARCHIBALD: I have it here. These cases are contained in the minute book. On the other hand, there are differences in practice and different interpretations of the pension regulations which are not contained in the minute book, and which apparently have always been adopted without a minute being made concerning them.

The CHAIRMAN: Does this require any explanation from you, or is it self-explanatory?

Mr. ARCHIBALD: I think it is self-explanatory.

The CHAIRMAN: Then it can go upon the record.

The Committee adjourned until Friday next, March 21, 1919.

HOUSE OF COMMONS,

COMMITTEE ROOM No. 318,

OTTAWA, FRIDAY, March 21, 1919.

The special committee appointed to consider the question of pensions and pension regulations met at 11 a.m., the Chairman, the Hon. Mr. Rowell, presiding.

*Members present.*—Messieurs Andrews, Béland, Brien, Clark (N. Bruce), Cronyn, Green, Lang, Lapointe (St. James), McCurdy, McGibbon (Muskoka), Nesbitt, Nickle, Power, Redman, Rowell, Savard and Sutherland—17.

Mr. Nesbitt moved, seconded by Mr. Brien that 500 copies of the proceedings of this committee be printed.

Motion agreed to.

The CHAIRMAN: A letter has been sent by Mr. Thomas O. Cox, Assistant Director S.A. and A.P. There is only one paragraph in the letter which is of importance, which will be embodied in the proceedings.

This paragraph reads:—

On the 1st December last, we had in force here 92,000 "open" Separation Allowance accounts for soldiers serving overseas, and there were in force overseas about 30,000 accounts. These overseas accounts increased as soldiers married, and were transferred to Canada as dependents returned. In addition to these 92,000 accounts payable from here, there were a considerable number payable from the districts for soldiers who had returned from overseas, for which we have no figures. Up to the 30th November, 1918, we had closed in all about 40,000 accounts. These figures, of course, are estimates only.

Then we have a communication from the Imperial Pension Office, Department of Militia and Defence, which reads:—

OTTAWA, March 18, 1919.

V. CLOUTIER, Esq.,

Clerk of the Committee on Pensions,

Room No. 325, House of Commons,

Ottawa.

SIR,—With reference to your letter dated the 17th of March, 1919, and to the first paragraph of that letter, I have the honour to state:—

(1) That the Records in this office show the number of British reservists in Canada who rejoined the Imperial Army during the present great war was two thousand seven hundred and fifty (2,750), of whom about 50 per cent were married.

(2) I regret I am not in a position to answer your second question, i.e., give you the number of possible pensioners of such reservists. Pensions are awarded by the Ministry of Pensions, London, England, and I receive authority to pay those who come to, or are in Canada. No record is kept as to whether such pensioners have been reservists.

I have the honour to be, sir,

Your obedient servant,

S. WALTON,

For Officer Paying Imperial Pensions.

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The CHAIRMAN: Here is a letter from General Mewburn raising a question of policy; it was written to Sir James Lougheed and he sends me a copy. He suggests:—

“That the Pension Regulations be amended with a view to eliminating the injustice which is being done in the matter of pensions to officers who reverted to a lower rank in England for the purpose of going to France.

My attention has just been called to another class of officers who are suffering under the same injustice, viz: Certain officers of the permanent force who reverted in Canada for the purpose of going overseas, and in whose cases pensions are paid according to the rank held by the officer at the time of his death or disability.”

It was a subject discussed at the meetings of the Pension Committee a year ago. This is the letter of General Mewburn to Sir James Lougheed which raises that consideration. The Secretary will please read it.

The SECRETARY (reads),—

“My dear Sir James,—We are, at present, having some difficulty on the subject of pension to officers and non-commissioned officers who reverted in England to a lower rank for the purpose of serving in France.

According to the regulations at present in force, as interpreted by the Board of Pension Commissioners, the pension due an officer for disability incurred in service at the front, and the pension due the widow of any officer killed in action, is granted at the rate pertaining to the rank in which the officer was serving at the time the death or disability occurred. My own view is that this is a gross injustice, and that it is manifestly unfair that an officer or his dependent should be penalized by having had a keen enough sense of his duty to revert to a lower rank in order to see active service. We have, for instance, the typical case of an officer who went to England with the rank of major in command of a company and who, when his unit was disbanded, reverted to the rank of lieutenant in order to go to France, and was there killed. His widow has been granted a pension at the rate pertaining to the rank of lieutenant while a major who refused to revert and who suffers disability would have his pension graded at the rate pertaining to the rank of major.

There is also the further fact that during 1916-17, when these reversions were taking place officers who were reverting were informed by authority of G.H.Q., Canadians, London, that such reversions would not affect either pension or separation allowance. There is no doubt about that fact. My Adjutant-General, (Major-General Ashton), who was in command of the Shorncliffe area during the early part of 1917, remembers distinctly telling many officers that the above was the rule, as laid down by G.H.Q., Canadians, London.

I understand that a recommendation has been forwarded to you by your Board of Pension Commissioners to the effect that the regulations at present accepted be changed so as to readjust the matter in accordance with the above facts, and I am strongly of the opinion that this should be done, and that failure to do so would work a very serious injustice and cause tremendous dissatisfaction throughout the country.

Would you be good enough to give this matter your serious consideration when the matter of the consolidation of the Pension Regulations comes before you.

Yours very truly,

(Signed) S. C. MEWBURN.”

The CHAIRMAN: That letter may go on record.

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HON. MR. BELAND: That is from the Minister of Militia?

The CHAIRMAN: Yes, he sent it to Sir James Lougheed. Here is another letter in reference to the pension payable to English soldiers. It is from Mr. W. S. Summerhayes, Toronto. It brings up a point which we have had under consideration. The Secretary will kindly read it.

The SECRETARY (reads):

TORONTO, 19th March, 1919.

DEAR MR. ROWELL,—I hope the Committee on Pensions will be able to recommend some relief in the case of the widows of English Reservists who were living in Canada when war broke out.

I am interested in a woman in this class who has been working for my family for five or six years and during the past three years I have made a number of efforts in her behalf but without success.

When war was declared her husband was within ten days of the expiry of his term as a reservist. He immediately returned to his old regiment (the Royal Warwicks, 1st Battalion) and being a trained soldier was quickly at the front as a private. He was killed in action in June, 1915, being then a corporal (a lance sergeant really) leaving a widow and two children. The English pension for herself and children was originally \$19 a month and (after an intermediate increase) it was raised to \$25 a month (four weeks) at which it now stands.

It is obvious a woman cannot maintain herself and two boys (present ages of 10 and 8) on such a pension and it is necessary for her to work by the day (four or five days a week) to supplement the pension and she cannot give that attention to her children which they should have.

We quite understand that the British authorities cannot do more for her than for others in the Imperial Service but I understand that the Commonwealth of Australia has placed English Reservists' widows there on the same scale as their own soldiers.

The class is not a large one in Canada, perhaps 2,000 or 3,000, but I do not believe the Canadian people would wish the hardship to continue.

The hardship of the case can be shown by this illustration. Living in the same house as my reservist's widow in Toronto was another woman who came from the same town in England. Her husband was not a reservist but enlisted in the C.E.F. He also was killed in action (being then still a private) leaving three small children. His widow is receiving the Canadian scale (\$64 a month with promise of an increase).

The position therefore is this; the widow of a Canadian private soldier with three children receives \$64 a month while the widow of a Canadian English reservist (a corporal with two children receives only \$25 a month).

Canadians surely cannot be willing to let Canadianas (who happen to be reservists) to suffer this injustice.

Yours faithfully,

(Signed)

W. F. SUMMERHAYES.

HON. MR. BÉLAND: To what does the figure two thousand refer?

The CHAIRMAN: To 2,700 reservists, of whom fifty per cent, he says, were married. The number of pensioners he cannot state as his only information was as to the pension to be paid in Canada.

MR. NICKLE: While on this point, I may say that Sir Herbert Ames would like to attend and give evidence in reference to that matter, the Patriotic Fund. He has certain statistics that he thinks might help us.

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The CHAIRMAN: We shall be very pleased to hear Sir Herbert. Here is a letter from Clarence F. Smith, Chairman of the Relief Committee of the Patriotic Fund, Montreal, on the same matter. You might read that Mr. Secretary.

The SECRETARY (reads):—

MONTREAL, March 19, 1919.

N. W. ROWELL, Esq.,  
Chairman Pension Commission,  
Ottawa.

Dear Mr. ROWELL,—As you are the Chairman of the Pension Committee now sitting, I should like to draw your attention to a few important facts connected with the widows and orphans residing in Canada of our Allied soldiers of the British, French, Italian and Belgian armies.

You doubtless know the great difference in pay and allowances that exist between the grants made by the Canadian Government to Canadian soldiers and their families and those made by the countries referred to. The same difference holds good in the case of pensions. We have in this country approximately 475 widows whose husbands fought in the armies of Great Britain, France, Italy and Belgium. The Imperial Pension office reports 325 British widows, and from the European Consuls we have the report that there are 80 French, 20 Italians, and possibly 50 Belgian widows. In no one instance is the pension these women are drawing sufficient to cover the cost of living in Canada for themselves and their children, quite apart from their educational needs and comforts, which in all decency and humanity should be assured as well as a bare minimum cost of living.

The Pension Act is under revision in all these countries and in France and Italy the grants may possibly be doubled, but even then they will be much lower than those given to Canadian widows and children. As all these men who had given their lives for their country had come to Canada with their families and had taken up their residence and citizenship here, though answering the call of their native country as reservists of the different armies, the Patriotic Fund feels that from every point of view, national economic and social, the dependents of these men should be recognized just as generously as the widows and children of our Canadians. Failing sufficient increase in the Pension Bills of the countries concerned, the Patriotic Fund is convinced that the Canadian Government would be acting advisedly in making up the differences between the pension received or to be received by these dependents of our Allies, and the amount given to Canadian widows and children of the same rank, providing in every case that these families reside in Canada.

The increase in international good-will which would follow upon such action on the part of the Canadian Government would more than make up for the comparatively small tax on Canadians to cover this need. The assured content and family stability of those immediately affected would also contribute to the national welfare, instead of having a disaffected group living in our midst in conditions below what we consider a decent family standard for our Canadians. The Patriotic Fund has felt the justice of their cause and the tragedy of their position so keenly that they have gone beyond their charter by keeping on their books all these families after the men have been killed. The Patriotic Fund will, however, officially end with the return of the last soldier from overseas and unless some provision is made for this special group with its special needs, a stigma will certainly be attached to Canada in their connection.

The Canadian Government has recognized the claims of soldiers of the Allies who returned disabled and are in need of medical treatment or training and they are receiving the same privileges under the regulations of the Soldiers'



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Civil Re-establishment as are accorded to our Canadians. The suggestion *re* augmenting the pension of these women as outlined above is, we consider, not only just but logical, when we take into consideration the generous treatment accorded to soldiers of our Allies who have returned to Canada. The fact that the great sacrifice has been made by these women and their husbands should add weight to their just claim.

As the Pension Board is now sitting, we have great pleasure in recommending this matter for their serious and generous attention. Miss Reid of our Committee, has furnished the Repatriation Committee, of which she is a member, with full data and copies of the consular letters in this connection, and it is possible that the matter will be brought to your attention also by the Director of the Repatriation Committee.

Yours very truly,

CLARENCE F. SMITH,  
*Chairman of Relief Committee."*

Mr. REDMAN: I would suggest that we write to the Militia Department and have them prepare, a list of casualties which they have in their Department and which has not been reported for pension. When we get that list then we will be able to strike an average of the pensions that have been already given and we will be able to estimate the total amount that will be required. We must have that estimate before us when deciding whether the pensions are sufficient or whether we can afford to go higher. What we require is just the total number which has not been discharged for pension.

The CHAIRMAN: I understand Mr. Casselman wants to present something to us for our consideration.

Mr. CASSELMAN: Mr. Chairman and Gentlemen, with your permission I would like to bring before the attention of the committee a case which does not appear to be covered by the present pension regulations and while it is an individual case there will, no doubt, develop a series of similar cases. The case I refer to is that of a boy from my County who happened to be in South America when the war broke out. Hearing from home letters Canada was about to send a force to England he applied to the British Ambassador at Montevideo as to the course he should pursue in order to enlist. On the advice of the British Ambassador at Montevideo he sailed, at his own expense, to England. When he arrived in England the first Canadian Contingent had not then arrived. He fell into the hands of a Recruiting officer at Liverpool who advised him to enlist in the Imperial Army. He did so and he claims—I have a letter written before his death in which he stated that he made the claim—that he stipulated when enlisting that he was to be transferred to the Canadian Force on the arrival of the Canadian Army in England. He was promised that he would be transferred, but he never succeeded in getting the transfer made. He was told when he applied, and he applied several times so he states, that he would be of more use where he was in the Imperial Army, as a bombardier, than he could be in the Canadian Army. Unfortunately, near the close of the war he was killed. In the meantime he had married in England and he left a widow in England with two children I think. My information is that she is in receipt of a pension allowed by the English regulations and I am informed that that pension is considerably lower than the Canadian pension. However he was a Canadian and his wife intends coming to Canada to his father's people; she is very poor and she has two children. The contention is made that she should be in receipt of a pension of the same amount as that granted to the widows of Canadian soldiers with like dependents. That, Mr. Chairman, is the case and I would like to obtain some information in regard to the matter as to what I can do, and, if I can do anything towards getting this widow an increase of pension.

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The CHAIRMAN: The situation is this that at the present time, under existing regulations, no pension can be granted to that widow as her husband would not come within the scope of our regulations, but the matter will be considered when we come to prepare what amendments if any we recommend should be made to the existing regulations, or to the law, if we should report a bill to the House. On behalf of the committee I have to thank you for bringing the matter to our consideration.

Mr. CASSELMAN: I thank you for your consideration. I think the fact is before the Pension Board that he was desirous of being transferred to the Canadian Force, and also that he had been promised the transfer.

The CHAIRMAN: You are aware, of course, that we cannot make regulations to cover particular cases; our recommendation will have to be with regard to regulations covering cases of the class you have described.

Mr. WILSON (*Saskatoon*): Mr. Chairman, I desire to bring before the committee a matter which has been voiced by the wives and mothers of our soldier's organization in the City which I represent. The organization to which I refer numbers about seven hundred and the matter to which I refer may have been brought to your attention before as a copy of the Resolutions which accompany the letter I received was forwarded to the Premier. However, I promised to bring it to your attention, and I shall do as I promised. I will without further remarks just read the letter I received and the resolutions which accompanied it. (Reads):

"THE SOLDIERS' WIVES' AND MOTHERS' LEAGUE, OLD CITY HALL,  
21ST AND 3RD AVE.,  
SASKATOON, SASK., December 24, 1918.

JAMES R. WILSON, Esq., M.P.,

331 4th Avenue North, Saskatoon, Sask.

DEAR SIR,—I herewith enclose you three resolutions, which were unanimously passed at a mass meeting of Soldier's widows and dependants, in the Great War Veterans' Hall, on Wednesday, the 18th instant, at which meeting I had the honour of presiding.

The matters referred to in the resolutions are of very great importance, and I along with many others feel that Parliament should have seen that an increase of pension was given, knowing full well how utterly inadequate the pensions are to meet the existing high cost of living.

Therefore, I hope you will now see how urgent the need is, and endeavour to prevail on the Government to do something when Parliament assembles for the January session, to alleviate the present distress caused by the low rate of pensions.

Thanking you in anticipation, I remain,

Yours very truly,

(Mrs.) EMILY SUTTON, *President,*  
*S.W. & M.L."*

221 Poplar Cres.

*Resolution No. 1.*

We, the widows and dependants of soldiers of the City of Saskatoon, Saskatchewan, receiving Pensions from the Dominion of Canada, at a meeting held in the City of Saskatoon, December 18, 1918, do hereby state that:—

Whereas, the existing rate of pensions is absolutely inadequate to meet the present high cost of living, and

Whereas, the said widows and dependants find it is impossible to live on the pensions granted.

Now therefore be it resolved, that we, the widows and dependants assembled, do most earnestly request and appeal the Dominion Government of Canada,

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that the present rate of pensions paid to widows and dependents be raised to \$60 per month for dependents and \$14 per month for each child.

And be it further resolved, that a copy of this resolution be forwarded to the Premier of the Dominion of Canada, Sir R. L. Borden, and the Dominion members of the Northern Constituencies of the province.

MRS. EMILY SUTTON, *President,*  
*Soldiers' Wives' and Mothers' League.*

*Resolution No. 2.*

Whereas, a large number of men who were citizens of Canada and British Reservists were called to the colours in 1914.

And whereas a large number of these men have been killed in action and have left widows and dependents residents of Canada.

Now therefore be it resolved that we, the widows and dependents assembled, that the Dominion Government of Canada be requested to make arrangements, whereby widows and dependents of British Reservists, receiving pensions from the Imperial Government, receive the same amount of pension as widows and dependents of the C.E.F.

MRS. EMILY SUTTON, *President,*  
*Soldiers' Wives' and Mothers' League.*

*Resolution No. 3.*

Whereas, Canada is a country with democratic ideals, and

Whereas, the Canadian Expeditionary Force is a citizen army largely composed of men without previous military experience, and

Whereas, all make equal sacrifices,

Therefore, be it resolved, that the widows and dependents of the City of Saskatoon, urge the Dominion Government of Canada, that there should be equality of pensions for all ranks of the Canadian army.

MRS. EMILY SUTTON, *President,*  
*Soldiers' Wives' and Mothers' League.*

My private opinion is that there is too great a discrepancy between the allowance to the widow left without dependents and the allowance to the widow with dependents. A lone widow receives \$40 a month. At the time this resolution was passed the allowance for the first child was \$10 and for the next \$8. I think since that time an Order in Council was passed increasing that to \$12 and \$10. A young woman who has been left a widow without dependents is not compelled to maintain a home and has not the responsibility that a woman who is left with children has. If a woman is left with one child, of necessity she must provide a home. How can a woman with one child provide a home with the additional \$12? I think the best way to overcome the difficulty is to increase the allowance for the children so as to give something corresponding with the responsibility which devolves upon the widow who has a family to take care of.

Mr. MCGIBBON: Is it desirable to present here individual cases that are apparent hardships under the regulations?

The CHAIRMAN: If they illustrate a principle, if they raise a question which should be considered on a broad line of principle, but not an individual case where there is a difference of opinion with the Pension Board.

Mr. CRONYN: I have a case in point. It deals with Section 22-C, and 32-A. Section 22-C says distinctly that the parent or person in place of a parent shall not be entitled to a pension when the widow or any children of a member of the forces are

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alive and entitled to a pension or allowances. Section 32-A is what is called the special hardship case. I think if I read the letter addressed to the Board of Pension Commissioners it will give you the facts of the case. The letter reads:

LONDON, ONT., Feb. 12, 1919.

The Secretary,  
The Board of Pension Commissioners,  
Union Bank Bldg., Ottawa.  
*re* Mrs. Hannah Hoile.

Dear Sir,—I have been asked to bring to the attention of the Board the case of the above-named widow, whose only son was killed in France on October 30, 1917.

John Hoile was a married man, and his widow and children are in receipt of a pension. His mother, however, is a widow, over 60 years of age, in delicate health, and unable—as a seamstress—to earn a livelihood. During her son's lifetime she frequently appealed to him for assistance, which was always forthcoming.

Mrs. Hoile is the daughter of a former soldier, the widow of a soldier, her only son was killed in France, and his son (her grandson) is still overseas in the C.E.F. The four generations of menkind immediately connected with her have all served the Empire.

While the Board would be prevented, under Regulation 22-C, from awarding a pension, it is possible they might be sufficiently impressed with the case to recommend action by the Governor in Council. If that view is entertained I shall be glad to secure (by Declaration or otherwise) such evidence as the Board might require.

If, on the other hand, the Board rule against the case, I would ask that it be brought to the attention of the Parliamentary Committee on Pensions, if and when such Committee is appointed at the next session.

I have not seen the answer of the Secretary of the Board, but it was to the effect that they would not consider that particular case a special case of hardship. I have been pressed very strongly to lay the matter before the committee, and I have no doubt that it is only one case of many.

The CHAIRMAN: There are a number of cases, and they do involve a great hardship in the case of mothers who have been supported wholly or partially by a son, and who have no other means of support. The whole pension under the regulations, goes to the widow and children. It is not covered by existing regulation, and the Pension Board have ruled that it is not a special case coming within 32a, in view of 22c, whether it is desirable or not, but it raises a question for a consideration when we come to deal with it.

Mr. MCGIBBON: I have in mind the case of a boy who enlisted, and was in the army for some months and took typhoid fever. He was treated for ten weeks in the army hospital and invalided out. After some months he re-enlisted, and was accepted in all these examinations as a first-class risk, and after being in the army probably a year and a half he got overseas and developed Bright's disease and was discharged. He was totally incapacitated. He has been refused a pension, and as a matter of fact, he is a subject of charity, begging round the country.

The CHAIRMAN: Why is he refused a pension?

Mr. MCGIBBON: They assume pre-enlistment disability, in spite of the medical examinations to the contrary.

The CHAIRMAN: Did he actually serve in France?

Mr. MCGIBBON: He did not, he got as far as England.

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The CHAIRMAN: He is not covered by the change we made last year. That is really a question of fact, is it not, whether there was a pre-enlistment disability which produced that result. Last year we amended the regulations so as to provide in the case of a man who has actually gone to the front and been under fire. I think it was section 7a that dealt with it.

Mr. MCGIBBON: I submitted evidence on this point from the doctor, covering the period from the time he was an infant, and there was no other doctor he could have up in that country, and this doctor stated that the boy had not been sick to his knowledge except once and never had any symptoms of Bright's disease. His name was Private Wood. I have talked over the matter with Major Coristine. He is inclined to give the boy a pension, as he thinks the case is deserving, but he cannot under the regulations.

The CHAIRMAN: He can give it unless he is convinced on the evidence that it was a pre-enlistment disability.

Mr. ARCHIBALD: That is right.

The CHAIRMAN: If he is convinced on the evidence that there was a pre-enlistment disability, the man did not suffer as a result of the war and does not come within the pension regulations.

Mr. MCGIBBON: The point is this; there is no direct evidence bearing on Bright's disease, except the examination of the urine, and that apparently has not been done. Consequently, there is no evidence that he had it. They had the boy under treatment in the Army for ten weeks with typhoid fever, and apparently did not find anything wrong.

The CHAIRMAN: I think the file had better be turned up.

Mr. NICKLE: I think we laid down the principle, and it was recognized, that where a man had enlisted, the presumption was, he was sound, and that the onus of proof was on the Pension Commissioners to say that he had disability prior to enlistment. You used the expression "transmission."

Mr. MCGIBBON: Transmission.

Mr. NICKLE: I understand that the regulation was that it had to be proved that he had it.

Mr. MCGIBBON: I think that should be the case.

Mr. NICKLE: I remember that we discussed that very fully.

Mr. MCGIBBON: I may say in further explanation that his medical history sheet made up over in England states that the boy complained, giving a history as to shortness of breath, and swelling feet which might be indicative of that trouble. The boy denies that he ever gave such a history at all.

The CHAIRMAN: We will have the file. I understand that the practice of the Commission is as stated by Mr. Nickle, that they must have evidence which satisfies them that the disability was pre-existent before they are justified in awarding a pension.

Mr. MCGIBBON: I think it should be that.

The CHAIRMAN: We have here this morning Dr. Gliddon, and we will take his testimony now.

Dr. W. O. GLIDDON: Called.

*By the Chairman:*

Q. Just tell us your position at the Board of Pension Commissioners.—A. I am assistant Medical Adviser.

Q. How long have you been in the service of the Board?—A. Since October, 1917.

Q. What was your position before that?—A. Practising medicine as a specialist in neurology.

Q. Where?—A. Ottawa.

Q. Have you been overseas?—A. No, Sir.

Q. You became assistant Medical Adviser in 1917?—A. I was on part time, until November, 1918. In November, 1918, I was placed on full time.

Q. Would you just describe to us the procedure you adopt in dealing with neurasthenia or shell-shock cases from the standpoint of administration of the Pensions Board.—A. We have followed in its practical entirety the advice of Colonel Russell, the Chief Neurologist, in the handling of these functional cases.

Q. Where are the men treated for these diseases?—A. At the special neurological centres which are four at present, Montreal, Toronto, Winnipeg and Vancouver.

Q. Who are in charge of these centres?—A. Colonel Russell is at the head, and he assumes complete charge himself of the Montreal centre; Major Boyer at Toronto; Major Armour at Winnipeg, and Captain Manchester at Vancouver.

Q. Just describe to us the procedure. Take some typical case and tell us how you deal with it.—A. The man returns from overseas with a diagnosis, for example, of neurasthenia, a functional condition. R.O. 1047 states that he must be discharged from a special centre. We have modified that owing to the rush of work due to demobilization, and we accept the report of a medical board on discharge which is either signed by a neurologist as one member of the Board, or which embodies a neurologist's report from one of the special centres. If the neurologist recommends treatment, the case is referred to D.S.C.R. for treatment at the special centres. If pension is recommended, we follow as closely as our regulations will permit, the recommendation of the neurologist who has examined the man. For example, if, after examining the man and talking to him, he makes a recommendation, and his report bears out his recommendation, that the case would be done harm by a pension and that it should be closed with a gratuity which is satisfactory to the man, we award according to the degree of disability, a gratuity varying from \$25 to \$100. If the recommendation is for a pension for a period of six months, the man is placed on pension for that period, the average pension being 10 per cent; and at the end of six months he is examined by a neurologist and his condition is again gone into.

*By Mr. Brien:*

Q. Has there been a recommendation by any of those neurologists to increase the amount of gratuity, or to make a larger short-term pension?—A. There has been as regards the gratuities but not as regards the amount of pension.

*By Mr. Nesbitt:*

Q. What gratuity do you give them now?—A. From \$25 to \$100, depending on the condition.

*By Mr. Brien:*

Q. What is the attitude of the Board towards that recommendation?

The CHAIRMAN: I should think that is a question of policy for the Board. I do not know whether the doctor can give any evidence as to that.

*By Mr. Power:*

Q. Who decides that the examining member of the Board is a neurologist or not?—A. Colonel Russell.

[Dr. W. O. Gliddon.]

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Q. He is really the judge of whether the practitioner in any particular city is a neurologist?—A. Yes. The men at the neurological centres are all men that have been overseas with one exception.

Q. I understood that these men were discharged after being examined by a board of judges one of whom was a recognized neurologist, is that right?—A. No, not necessarily we have provided for that in the middle west by a temporary measure to overcome the rush of work and the inability to get trained neurologists back from overseas.

Q. You have picked out men in each centre?—A. We have submitted the names as recommended, to Colonel Russell, and if the man is approved by Colonel Russell we will accept his report.

*By Mr. McGibbon:*

Q. Do I understand you to say that this is final—when you pension a man off, or give him a gratuity, is that final?—A. No, sir.

Q. What is the idea, you discharge him for treatment?—A. Yes, but if at any time there is a relapse of the condition he always has the right to have his case reopened; if the condition warrants it he will be referred for treatment and on discharge his pensionable disability again considered.

Q. As I understand it you had him up to the condition where you can do no more good by treatment; is that correct?—A. Yes.

Q. And then you discharge him without a pension in a disabled condition. Do you think that is fair when the man has broken down in the service of his country?—A. If the disability on discharge is a negligible disability.

Q. What do you mean by “negligible”?—A disability of less than 5 per cent.

Q. On what grounds do you estimate that disability?—A. On the grounds that we will estimate any other condition, sir, under the general pension’s practice.

*By the Chairman:*

Q. When you say “on the same grounds as any other disability,” that is the general ground of impairment of earning capacity in the general labour market?—A. Yes.

*By Mr. McGibbon:*

Q. Will you give us by way of illustration a case where you have given discharge under the conditions you refer to?—A. The typical case of neurasthenia is that of a man who has some tremor of the hand, or he has a slight tremor of the lips, and possibly complains of a headache at varying intervals and generally complains that he cannot concentrate as previously.

Q. Do you think he has not a greater disability than 5 per cent?—A. He possibly has, but we also look at it from the other standpoint, that of treatment, and the standpoint of getting that man back to normal.

Q. I understand that you are finishing your treatment with him when you discharge him?—A. We are continuing treatment by not giving him a pension.

*By Mr. Brien:*

Q. That is just the point where a recommendation comes in for a large gratuity?—A. Yes. If the neurologist that examines the man considers that the better form of treatment for that man is to give him say \$100 gratuity rather than give him a pension of so much for say two years, then we follow that recommendation and give him a gratuity of \$100.

Q. Is it not considered by the nerve specialists who know the man’s condition, and who know what he has gone through and that he is going to have a certain amount of impairment, for probably two years, that it is better for him if he does not get a continuous pension?—A. Yes.

[Dr. W. O. Gliddon.]

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Q. But they think in their own minds that he should have a greater gratuity than is allowed at the present time. For instance in some cases he might be given \$1,000 or more instead of, as now, giving him \$100 which makes him feel that he has been treated unjustly?—A. I had not heard that point discussed myself.

*By Mr. McGibbon:*

Q. It has been discussed and a recommendation made?—A. It has, possibly, been discussed among the neurologists but that has not come to my attention.

Q. The point I want to get at is—I think you are on the right line with regard to treatment, but you stop there and you discharge a man with a gratuity of \$100?—He can always come back.

Q. But what is the attitude of the Board—that is final, and that is a great injustice?—A. It is final unless it is the opinion of the neurologists, after we place that man on pension, that we are doing him injustice.

Q. But you must get back to the recognition of this fact that this man broke down in the service, and you must restore him to the normal condition in which the army got him; but you are discharging him with a mere gratuity?—A. We do not discharge them until their disability is brought to a minimum.

Q. I would not say that a man in that condition is in a position to carry on in the way in which he should be able to?—A. He will be able to very quickly.

Q. You are assuming that?—A. I am not assuming.

*By Mr. Nesbitt:*

Q. If he does not he can come back for treatment?—A. Yes, all he has to do is to write back and he will refer him for treatment.

*By Mr. McGibbon:*

to write back and we will refer him for treatment.

Q. Do you not think it is an absolute obligation of this Government, if a man breaks down under service to restore him to a condition in which he can provide for himself? You cannot turn these men out in the wilderness and say to them "Do for yourselves."—A. I differ from you in that.

Q. There is not a practitioner in neurology that has not had experience of that kind?—A. Hysteria is very quickly cured nowadays.

Q. Some of it is and some of it is not. Neurologists are not infallible. I have had cases in one of my wards in France where four of the leading men in England diagnosed it as functional disease, and yet the man died; so you see we cannot lay down any hard and fast rule.

The CHAIRMAN: I suppose all the witness can tell us is what their procedure is. If we think that procedure should be altered it is for us to make a recommendation. Let us get all the testimony Dr. Gliddon can give us and then we can discuss these matters afterwards.

*By Mr. Andrews:*

Q. I gather from your statement that you consider the discharge of men without pension good treatment?—A. Yes.

Q. Do you consider that better treatment than putting him into one of your centres?—A. Well, we have to depend on the special report that we get on that point. If the neurologist at the special centre recommends that the man is better out, that it is best for him to be in employment rather than being in the hospital then we follow that recommendation.

Q. It strikes me on the face of it that you have two treatments, that if the man is bad enough you put him in the hospital, and if he is not bad enough you put him out to work.—A. No, Sir.

[Dr. W. O. Gliddon.]



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*By Mr. Cronyn:*

Q. As I recall the evidence of Professor Tait he appeared to be strongly of the view that in these genuine functional cases that have been under treatment, the best treatment that can be given, there was a residum of disability, I think he termed it, of neurasthenia which might unfit the patient for many years from pursuing his ordinary vocation and that turning him out without a pension is not the best. What do you say as to that?

The CHAIRMAN: Less fit than normal?

Mr. MCGIBBON: The point was that nervous exhaustion never could be totally cured. Personally I quite agree with him.

The WITNESS: I agree with that, that there is what you might call a potential disability, and always will be in that man: that is, if he is put under a strain again he is very liable to develop neurasthenia again. That is the ordinary result in civil practice with neurasthenics. You get them back to normal, and put them at work at their former occupations. At some time in the future they get into a conflict of some kind, with business worries, perhaps, and they will break down, but in the meantime they have carried on.

*By Mr. Cronyn:*

Q. Would you agree with Prof. Tait that in all these genuine cases there must be nervous exhaustion and neurasthenia?—A. I do not get just what you mean exactly.

*By Mr. McGibbon:*

Q. The point was that in shell shock and neurasthenic cases there were different variations and graduations of nervous exhaustion, and that they never could be restored to normal. A man is put under a strain and will give way.—A. Yes, I agree with that.

*By Mr. Nickle:*

Q. Do you think that neurasthenia is synonymous with functional paralysis?—A. No.

Q. By neurasthenia do you mean nerve exhaustion or waste?—A. The technical term that we use is repression neurosis.

Q. Can you use some smaller term that I might understand? Is neurasthenia synonymous with nervous waste?—A. No.

Q. What do you mean by that expression, in simple language?—A. The condition where a person under strain will not be able to accommodate himself to it, and will, as you will commonly say, break down.

Q. If the lack of accommodation is less than 5 per cent you would grant him a gratuity?—A. Yes.

Q. And suppose the lack of accommodation was more than 5 per cent disability, what would you do?—A. He gets a pension.

Q. Then it is not so much the question of the trouble, it is a question of the percentage of disability. That statement is sound in principle, is it not; you would abide by that?—A. Yes.

Q. And the standard should be the adaptability of the man to earn his living in the manual labour market of the world; that is your standard of measurement as a pension officer?—A. Yes.

Q. Coming to the functional paralysis, and using Dr. Russell's expression, suppose the censor is not working, and the man breaks ground, and you have done your best and cannot cure him, what is your practice?—A. He receives his pension.

Q. How much?—A. According to his disability.

[Dr. W. O. Gliddon.]

Q. I read the following from Dr. Russell's examination:—

“Q. Will the reason always appeal?—A. If the man has sufficient intellect.

“Q. But assuming he has not?—A. If he has not, he has nothing that you can appeal to; in a case like that; mental deficiency for instance. The only way you can cure these things is by force, you cannot appeal to his reason, you have to make him. After my examination I know at once and in my mind there is no question about it, it is simply a functional condition or an organic condition.

“Q. And where the functional condition is so perverse that you are not able to effect a cure, or restore him to normal condition, will you say that no pension should be granted?—A. I would.”

You take the opposite point of view?—A. The last time Col. Russell was in Ottawa about five weeks ago the point was discussed very thoroughly with the Commission in the presence of Colonel Russell, and I was there myself, and the conclusion was that in cases of hysteria—that is functional paralysis—if the neurological centre where the man was receiving treatment were unable to benefit him he would be sent to the Dominion institution in Montreal under Colonel Russell. If Colonel Russell was unable to benefit him he would receive a pension.

Q. Has this policy been abrogated?—A. Yes.

Q. Which goes to show that medicine is a mobile science?—A. I think it always has been.

*By Mr. Brien:*

Q. Do they still call such a case a functional case?—A. Yes.

Q. How long ago was that discussion?—A. About five weeks ago.

*By Mr. McGibbon:*

Q. Do you think it is always possible to differentiate the functional from the organic?—A. I think it is always possible. It is sometimes very difficult. I think with an extremely careful examination and period of observation that it is always possible.

*By Mr. Nickle:*

Q. I asked Colonel Russell this question:—

“Q. How do you suggest his wife and family should be looked after?—A.

That does not enter into the consideration.”

Is that the policy of the Board—A. If he was under treatment he would be receiving pay and allowances.

Q. In relation to the giving of pensions I asked Colonel Russell:—

“Q. And where the functional condition is so perverse that you are not able to effect a cure or restore him to normal condition, will you say that no pension should be granted?—A. I would.”

You say that policy has now been changed?—A. Yes.

Q. Then I asked Colonel Russell:—

“Q. How do you suggest his wife and family should be looked after?—A.

That does not enter into consideration.”

Is that still the policy of the Board?—A. I would not judge so. If we have changed the policy as regards pension, I think that would cover the point, would it not?

Q. I would think so myself. So the policy of the Board at the present time is to recognize neurasthenia and functional paralysis as a pensionable disability in relation

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to his inability to earn his living in the manual labour market of the world, provided you are not able to restore him to his normal condition?—A. Yes.

Q. Therefore you regard the obligation of the state as existing, that the man should be either cured or paid?—A. Yes.

*By Mr. Sutherland:*

Q. When did the Board arrive at that conclusion?—A. I think it was about five weeks ago.

Q. Have you found it necessary to make a complete reversal of your decision and in your views as to granting pensions in regard to total disability?—A. I have not seen a case yet.

Q. I have a case here. The man was discharged at Guelph in July, 1918, with a 100 per cent disability which was afterwards refused by the Board on the ground that a refusal of pension would be a suggestion to hasten complete recovery. That was in July, 1918, and the young man I understand is now receiving a 100 per cent disability pension. That is a case of complete reversal?—A. I might point out that his discharge was prior to the date when the definite policy as regards the handling of functional cases was laid down, that was September 4, 1918.

*By Mr. Nesbitt:*

Q. He was discharged a year ago?—A. The order is dated September 4, 1918.

MR. SUTHERLAND: I brought up this case because I asked the question whether you found it necessary at any time to make a complete reversal. In this case the man is denied a pension altogether, and finally is granted a 100 per cent disability.

*By Mr. McGibbon:*

Q. Here is a question which I asked Colonel Russell a year ago:

“Q. Concussion does have an effect upon the brain cells that cannot always be determined by examination?”

His answer was “I think so.” What is your opinion on that?—A. I agree with him that the true condition of shell-shock is a condition of concussion. What we commonly call shell-shock is what we are speaking of now, neurasthenia, an entirely different condition from shell-shock.

Q. Does not that bring you back to the point that a differentiation between the organic and functional is absolutely impossible?—A. I do not think so.

Q. Do you not think it possible for concussion to have an effect upon the brain cells that cannot be measured, and still be organic?—A. I think the type of case you take would be such a rarity that we would not see it. If a man has suffered enough concussion to affect the brain, that effect will be by hemorrhage into the brain, and if the hemorrhage is severe enough we will find organic symptoms.

Q. I grant that you may have a hemorrhagic condition, but do you not think it very conceivable that you would have such a disturbance of the nerve cells that we cannot measure it, and still be organic. It seems to me that it is very possible.—A. It may be possible, but it has not been brought out so far in medical science.

Q. That may be because our knowledge of that condition is so very limited?—A. As we get the knowledge, I presume we will have to change our policy in the handling of such cases. We can only handle such cases according to our present day knowledge.

Q. Why put them down as functional because you cannot get a pathological lesion?—A. I would think that the findings and the history of the case correspond exactly with the findings in the equivalent condition in civil life.

Q. We never had equivalent conditions in civil life, not of shell-shock. We never had men going through a barrage.—A. The condition of the man when he gets back here on discharge is practically identical with the condition of neurasthenia as found in civil life.

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Q. My whole point put briefly is this, that I do not think we should take such arbitrary ground in measuring the effect of concussion upon the delicate organisms of the nervous system. I think the condition is too arbitrary.—A. So far as I am concerned, I am only following the authorities, French and British, on the subject.

Q. Of course you can follow them, but you must not think them infallible.—A. I do not think we can put ourselves up as knowing more than they.

Mr. MCGIBBON: Well, they have had only three or four years experience just the same as other people.

*By Mr. Nickle:*

Q. Do you not think that there is a tendency to attach too much importance to the professional, and too little to the sociological side of the question?—A. We are trying to obviate that at present, in that lately we have been using the Social Service Workers and attempting to get an idea in that way of how men are carrying on in civil life.

Q. By implication, your answer admits my premises.—A. Yes, possibly, Sir.

Q. I have an extract here from the minutes of meeting of the Board of Pension Commissioners of September 4, 1918. (Reads):

It has been very strongly represented to this Board by the Director General of Medical Services and the Board of Consultants, Department of Militia and Defence, that pensions should not be awarded for conditions which are functional or hysterical. The reasons given are:

(a) That these conditions are cureable provided the desire for cure is present in the patient; and

(b) That it is frequently the case that the hope and desire for pension is greater than the desire for cure, with the result that the possibility of being awarded pension acts as a definite obstacle to cure.

Can you tell me why that representation was made by the Militia Department and not by your Department?—A. I do not know that.

Q. Has any minute been made countermanding that minute?—A. It was not necessary.

Q. Does this minute not mean that pensions are not to be awarded for conditions which are functional or hysterical?—A. The use of the words "should not" does not mean that they would not be awarded. It means that they should not warrant any pension.

Q. In the opinion of those gentlemen and of this Board of Pension Commissioners no pension should be given?—A. That is if the condition was such that by special treatment it could be cured.

Q. That is not what it says, (Reads):

"That pensions should not be awarded for conditions which are functional or hysterical."

The question of pension or gratuity does not come up until the time of the discharge of the man. It means that he can get no pension for a hysterical condition. It can mean nothing else. Do I understand you to say that that minute has not been revoked?—A. Yes.

Q. Why not, if the policy has been changed.—A. They use the words "should not."

Q. It means in your opinion that no pension should be granted? When in your opinion should a pension be granted?—A. When there is a disability which cannot be cured.

Q. At what time?—A. After treatment.

Q. At discharge?—A. Yes.

[Dr. W. O. Gliddon.]

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Q. So that until the time of discharge no pension should be given till the man has passed through a special centre.

Q. That is not what the minute says. It says "that hysterical conditions in patients should warrant no pensions or gratuity" surely that must mean after discharge?

*By Mr. McGibbon:*

Q. The question of pension or gratuity does not come up until discharge. As a matter of fact does not that mean the opinion of the medical adviser, as expressed in this minute, that no recommendation should be given by the Pension Board for hysterical condition as entitling a soldier to a pension? We will go further to show that I am right (reads) "That in cases where hysterical disability is associated with lesions due to organic diseases or when nervous disturbances of so-called reflex origin are present the hysterical manifestations should not be taken count of in estimating the amount of pension." That is surely after treatment is it not?—A. No, Sir.

Q. (Reads): "That in physiopathic conditions, that is the so-called above mentioned reflex nervous troubles when refractory to treatment and due to traumatism acquired on service, gratuity in proportion to the actual disability should be awarded." In that case it means that a gratuity and not a pension shall be awarded?—A. Yes.

Q. That well marked neurasthenic conditions even without objective disturbances might receive a small gratuity?—A. Which has been changed to read "small gratuity or pension."

Q. Has there been a minute made to that affect?—A. I do not know whether there is a commissioner's minute, but there are instructions to the medical branch.

Q. We have not had the minutes produced, but as I understand you, the policy set out in the Minutes which I have been reading has within the last five weeks been changed and the policy you have referred to has been invoked.—A. As regards the Pension Board.

Q. And Pension administration?—A. Yes.

Q. This Minute is practically cancelled, in effect?—A. No, Sir.

Q. In what respect is it not cancelled?—A. It is not cancelled, Sir, in the event of hysterical conditions under Section A, as I said before if after the treatment on the advise of the neurologist the condition has not been improved then we award a pension.

Q. But it is changed to this effect that if, on treatment, hysterical conditions are not absolutely removed then these conditions are recognized as entitling the man to a gratuity or a pension?—A. Yes.

Witness retired.

Mr. KENNETH ARCHIBALD recalled.

*By the Chairman:*

Q. Before going into other matters is there any statement you wish to make with regard to matters referred to you by the committee at the previous meeting?—A. With regard to the instructions which were issued, in the minute passed by the Pension Commissioners dated September 4th which has been under discussion the word "should" in that first paragraph which has been quoted means "should when they come up for consideration not be awarded." In other words the case will be referred immediately to the neurological centre where treatment will be given. If the treatment is successful then no pension will be awarded. If the treatment is unsuccessful and the neurologist says it is unsuccessful then the pension will be paid. The Minute has been changed to that extent.

Q. Quite lately?—A. Yes.

[Mr. Kenneth Archibald.]

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*By Mr. Powers:*

Q. Has it been changed with regard to old cases?—A. Pensions were awarded in a very large number of cases passed upon by the Board of Pension Commissioners in the old days before they had any such treatment for shell shock. Such cases come up for re-examination, and if it appears that there is functional disorder no pension is awarded. The man is now referred to the neurological board for report. If by treatment they cannot improve his condition we award a pension under the recent ruling, which was issued about five weeks ago.

*By Mr. McGibbon:*

Q. The whole policy has been changed from what it was?—A. Insofar as shell shock cases which were never treated for pension before it has not been changed but in regard to cases which have been treated and have not recovered under treatment it has been changed. Supposing one of these cases that has been cured has a relapse, his case will probably be brought to the attention of one of the district officers and the district medical examiner will immediately refer him to the neurologist for a report; the neurologist will probably recommend him for treatment, and if he cannot be recured then we will give him a pension.

*By Mr. Nickle:*

Q. Take clause B, "That in cases where hysterical disability is associated with lesion due to organic diseases, or when nervous disturbances of so-called reflex origin are present the hysterical manifestations should not be taken count of in estimating the amount of pension." There is no doubt whatever that hysterical manifestations were not to be taken into account when the man was being given a pension?—A. The same practice applies; the man will be given a pension if the disability is partly organic. He will be referred for a report or treatment for the hysterical condition.

*By the Chairman:*

Q. What other figures have you to give us?—A. The other day I gave figures with regard to officers who were pensioned, and also with regard to officers' dependents who are pensioned. I am submitting figures to-day with regard to other ranks and their dependents who were pensioned to December 31, 1918:—

STATISTICS, MARCH 18, 1919.

*Dependents of Non-commissioned Officers and Men Receiving Pensions to December 31, 1918.*

	Pte.	Sergt.	R.S.M.	W.O.
Widows.. . . . .	8,612	947	14	15
Mothers.. . . . .	4,271	118	....	
Fathers.. . . . .	656	26	....	
Grandparents.. . . . .	29	....	....	
Children.. . . . .	13,139	2,247	11	39
Orphans.. . . . .	562	12	....	
Brothers and sisters.. . . . .	85	....	....	

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Number of Non-commissioned Officers and Men Receiving Pension to December 31, 1918.

Class.	Pte.	Sergt.	R.S.M.	W.C.
1..	764	70	3	
2..	15	1	....	
3..	37	4	2	
4..	24	5	....	
5..	253	30	1	
6..	643	48	2	
7..	233	15	....	1
8..	256	17	....	
9..	910	61	4	3
10..	83	7	....	
11..	1,352	118	2	1
12..	236	10	....	1
13..	2,273	166	4	2
14..	555	46	....	
15..	1,382	128	1	
16..	2,000	187	6	
17..	6,561	585	10	2
18..	4,102	355	13	3
19..	7,026	608	29	6
20..	2,016	171	8	8

*By the Chairman:*

Q. What other points have you to bring before us?—A. I was requested to bring forward information regarding the complaints made with regard to disability pension. The information I was asked for was as to whether the complaints affected the amount of money paid; I cannot say whether the complaints affected the amount of money except as to the small pensions, the 5 per cent and 10 per cent pension. There is nearly always a complaint with regard to that class of pension that it is too small. I have here a record which has been kept for a number of months showing the number of complaints that we have. It shows the number of complaints geographically distributed, the nature of those complaints, and the action taken on them.

Q. You might just give us those complaints? Take the complaints geographically distributed, what does your report show?—A. For instance in the month of February there were 609 complaints altogether; 250 of these were from pensioners, 216 from the District Officers of the Board of Pension Commissioners, 13 from the Great War Veterans' Association, 54 from others and 66 from the Travelling Representative of the board. The 609 complaints were distributed geographically thus: 3 from the British Branch, 21 from Calgary, 2 from Charlottetown, 11 from Edmonton, 32 from Halifax, 43 from Hamilton, 58 from Kingston, 32 from London, 43 from Montreal, 28 from Ottawa, 4 from Quebec, 29 from Regina, 16 from Saskatoon, 28 from Saint John, 123 from Toronto, 42 from Vancouver, 11 from Victoria, 56 from Winnipeg, 32 from the United States, 1 from New Zealand, 1 from Newfoundland and 1 from China. The nature of the complaints was as follows: 296 insufficient award, 157 no award, 84 discontinued without pension, 72 pension refused. In these complaints it is very difficult to say whether the complaint of insufficient award, for instance, has reference to the money involved, or whether it has reference to the estimation of disability. I am of the opinion that in general it is the money.

Mr. REDMAN: It comes to the same result.

The WITNESS: And if you awarded \$10 for a certain disability you would have probably a quarter of the percentage of complaints that you would have if you awarded \$5.

*By the Chairman:*

Q. A man is not particularly concerned in the percentage of disability you estimate but he is concerned in the amount of money he gets?—A. We have similar reports for several months. We have been keeping a register of complaints for six or seven months.

[Mr. Kenneth Archibald.]

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Q. Is there anything in your records which would indicate whether the complaints of insufficient pension are chiefly in the case of men particularly disabled or in the case of widows who have to support children?—A. These complaints refer only to disability cases, but we have very frequently letters written by widows, by widowed mothers, by members of Parliament by almost everybody who is interested in pensions at all, to the effect that a certain widow whose case they know about cannot live on the pension which is awarded, but I do not think the complaint is an extremely general one. I think a very large number of the widows supplement their pensions in one way or another and manage to live quite well on them. It is the case of widows who have two or three children, and perhaps who are not able in any way to supplement their pension from whom we have the complaint.

Q. Has the board made any investigation itself on the question of the cost of living, on which to form a judgment whether the pensions are reasonable?—A. We have no means whatever of making any investigations as to the cost of living and we have not attempted to in any way.

*By Mr. McGibbon:*

Q. Is that confidential schedule which was sent out to the doctors still being used to fix the basis of disability in settling the pensions?—A. Since this decentralization plan has been put into force and for two or three weeks before we instructed our medical examiners not to make a confidential report. It was simply an estimate of disability from the medical examiners' point of view which might be changed by head office medical examiners.

Q. That is changed downwards but not upwards?—A. Yes, upwards as well as downwards.

Q. By whom was the confidential schedule prepared?—A. The disability table was drawn up by a number of doctors and by the statistician of the Workmen' Compensation Board at Toronto. It was drawn up originally towards the close of 1916, and it has been changed from time to time in accordance with experience which we have gained in dealing with pensions.

Q. It was submitted to this committee for confirmation?—A. It was submitted last year, not for confirmation but for information. It is printed in that book you have in your hand.

Q. Do I understand you to say it is no longer in use?—A. Not at all. I thought you were referring to the confidential form for the estimation of disability. This table of disability is still used and it has been amended from time to time.

Q. I might suggest that it be handed over to this committee?—A. It would be very easy to give you copies. We always have copies on hand.

Mr. MCGIBBON: The trouble seems to be, as near as I can tell, that this committee can make all the regulations they like and the Pension Board will not observe them.

The CHAIRMAN: That is not correct, I think, except as to one or two points, the general regulations which this committee have adopted have been carried into effect by the Pension Board. As far as I am aware, they have been made effective.

The WITNESS: This table was prepared after very thorough examination of all statistics available.

Mr. REDMAN: I think we should have a right to consider it.

The CHAIRMAN: We have a right to consider it. It was presented to us last year and we did not see fit to make any changes, and it should be brought here for the information of the committee. If the committee desire to make any recommendation it is quite free to do so.

Mr. REDMAN: I think the Pension Board must have some ideas in regard to this matter, and they may have some recommendations, and perhaps it would be well to have their views before us.

The CHAIRMAN: We would be very glad if they will present their suggestions to

[Mr. Kenneth Archibald.]



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us. Mr. Archibald might prepare a written statement, and we could ask him questions about it.

Mr. REDMAN: I find an Order in Council, P.C. 1881, 19th August, 1916, to the effect that if men revert in rank to go overseas, their pension, in the event of death, shall not be interfered with. It seems to me the recommendations we made last year were contrary to that Order in Council, which was the law.

The CHAIRMAN: This Order in Council refers to deaths only. Our recommendations referred to disability. There is that distinction to-day in administering it. Mr. Archibald might explain the situation in that class of case.

The WITNESS: This Order in Council, 19th August, 1916, particularly dealt with separation allowances. The officers who were reverting in England in order to proceed to France were interested, not for themselves, but for their dependents, and the recommendation from overseas was that the separation allowance should not be reduced when the reversion took place, and that pensions, in the event of their death, should be awarded as at the rank from which they reverted, to protect their dependents. The officers themselves did not think at that time, so far as I know, about their own pensions should they become disabled. Since that time many of these men who reverted in order to proceed to France, have been discharged, and pensions have been awarded to them as at the rank to which they reverted. These officers now say: We intended that to apply to ourselves quite as much as to our wives and children.

*By the Chairman:*

Q. In other words, their view is that when it was understood by them that their pensions would not be interfered with if they reverted that covered disability as well as their dependents?—A. That is the statement now, but at that time the belief was that it referred to their dependents.

*By Mr. Nickle:*

Q. On this question of functional paralysis, as I understand you, the Board now recognizes functional paralysis and hysterical conditions if incapable of being cured as entitling the man to a pension. They consider him a disability?—A. They consider him a disability, yes.

Q. All the pension reports and orders laid down the principle that disability was pensionable?—A. Yes.

Q. Where did the Pension Commissioners get the authority to pass that minute of 4th September,—if I remember the date correctly—by which they stated that a disability contracted during service was not pensionable? Where did they get the legislative authority for that?—A. The commissioners took this view: That functional paralysis, for instance, was not a disability. While it appeared to be a disability, and the man was actually paralysed, nevertheless, it was not a disability because it was susceptible of cure provided the man took treatment.

Q. In other words, they say that if a man has a disability, if he refuses to take treatment it is not a disability. That is too involved for me?—A. It is a case for a metaphysician, I think.

Mr. NICKLE: I will leave it at that.

*By the Chairman:*

Q. Is there any further information that you were asked to bring to clear this up?—A. I have here two cases in which pensions have been awarded to the widows of two generals. These pensions were awarded for long service. Since they were awarded the sons of the two general's widows have been killed. These sons were supporting their mothers to a certain extent. According to our regulations, under paragraph 22a, we now review these cases and award a pension sufficient to provide maintenance. Our policy has been that the amount scheduled for dependents is sufficient to provide

[Mr. Kenneth Archibald.]

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maintenance, and if the particular dependent has an income greater than the amount scheduled, no pension will be awarded. If the dependent has an income of say only a half of the amount scheduled, then we will award half the pension. That is the principle on which, I think, section 22a was based. With regard to these two general's widows, if we apply that principle, we will give one of them a pension of \$300. Her husband's pension, being a general's pension for long service, is \$500, and the amount scheduled for a captain's pension—her son being of the rank of captain—would make the award \$800. Therefore, we will add to the pension which she is receiving on account of her husband, \$300, which will give her \$800, and which we consider sufficient for the maintenance of a captain's widowed mother. In the other case, we have practically the same condition of affairs except that the widow has a little larger private income. In this case, it would appear we would not be able to award any pension on account of the death of her son, who was a lieutenant, because she has got a pension of \$500 on account of her husband, the general, who died after giving long service, and a small additional income. I do not know whether that was the intention of the committee last year, or not, but the commissioners thought it would be well to bring these two cases to the attention of the committee, because there has been quite a lot of letter-writing to the papers about these particular generals' widows.

*By the Chairman:*

Q. The general ground of complaint is that they should receive a pension as the mothers of deceased soldiers irrespective of the pension granted to them for the long service of their husbands?—A. That is part of it. They think that the long service pension of \$500 for a general's widow is absolutely inadequate. They also think that it is so inadequate, we should not cut down the pension which we have already given, namely, \$800, for the captain's mother, and \$720 for the lieutenant's mother, merely because the latter happens to have a private income of \$500.

*By Mr. Nesbitt:*

Q. Were the sons supporting their mothers?—A. In both cases there was an assignment of pay, and in both cases a separation allowance. You cannot deal with one case differently from what you deal with other cases, no matter whether it is a general's widow or a private's widow.

*By the Chairman:*

Q. What is the other case, Mr. Archibald?—A. This is the case of two widows, one a legal widow living in Canada, and the other a bigamist widow whom the soldier married when he went overseas. I will read you the memorandum written by the Secretary asking me to bring the matter to the attention of the committee.

The attached is a case which might very well be brought forward at a meeting of the Parliamentary committee on pensions.

You will note that the deceased soldier had not been living with his wife for a period of some years prior to enlistment. Although he had on at least one occasion written her suggesting that she return to him, she did not do so. After enlisting and proceeding overseas it appears that he contracted a bigamist marriage with another woman while on leave from the front. There does not appear to be any issue from either marriage.

Upon his death the "illegal" wife was pensioned. Upon learning of his death the legal wife makes application for pension.

The commissioners concur in the idea that in this instance the legal wife has no claim as she had not been supported by the soldier for a considerable period prior to his enlistment.

It is the opinion of the commissioners in general in such cases that the status of the common law wife must be considered as pensionable at least in part. If there had been no separation from the legal wife prior to enlistment the complexion of the case would of course be altered.

[Mr. Kenneth Archibald.]

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You will note, that in the meantime instructions are being issued that all such cases be passed individually to the commissioners for consideration.

Any provision which is brought forward under this heading to the Parliamentary committee, should, of course, take into consideration the possibility of a relationship being entered into by a woman for the purpose of securing to herself a pensionable status; i.e., provision should be made against the possibility of such a relationship being attempted for the purpose of securing a pension on the chance of the husband being killed.

(Signed) STANLEY B. CORISTINE,  
Secretary.

Q. Have you many of these cases?—A. We will have quite a large number, I have already seen four or five of them. According to the provisions of the pension regulations at the present time that illegal wife would not be entitled to a pension at all because the only time when an illegal wife is recognized is when she was in this unmarried condition with the soldier previous to his disability. In this case the legal widow has no claim for pension because she was not supported by the man for a period of years before his death.

Q. Is there anything in the regulations which shows that a widow will not be entitled to a pension unless she is supported by her husband?—A. Yes, that was the recommendation of last year.

The CHAIRMAN (reads):—

The Commission shall have authority to refuse a pension to the widow of a deceased member of the forces who has been separated from him and who was not supported by him for a reasonable time prior to his enlistment and during his service.

That is a very different thing from saying that she is not entitled to it. I do not see where there is a lawful wife living how you can give a pension to a bigamist wife.—A. That is just exactly why this regulation was recommended.

*By Mr. Nickle:*

Q. That recommendation was made because there were a great many men who were married in England and left their wives there—in some cases the wives had taken up and were living with another man—and these men had taken up here with another woman by whom they had families. The question came up as to which woman should get the pension and it was decided that where it could be shown that the legal wife had no legal claim upon the man the woman here would be entitled to the pension.—A. In most cases the lawful wife does not take any notice of the man at all until she sees his name in the casualties and then she turns to the Government.

Witness retired.

Committee adjourned until Tuesday, March 25, 1919.

You will find that in the circumstances, it is not possible to say that the Commission has acted in a manner which is not in accordance with the law. The Commission has acted in a manner which is in accordance with the law. The Commission has acted in a manner which is in accordance with the law.

**THE COMMISSIONERS OF THE GENERAL LAND RATES**

Q. Have you any other matters to raise? A. I have no other matters to raise. I have no other matters to raise. I have no other matters to raise.

Q. Is there anything else you wish to say? A. There is nothing else I wish to say.

The Commission has acted in a manner which is in accordance with the law. The Commission has acted in a manner which is in accordance with the law. The Commission has acted in a manner which is in accordance with the law.

The Commission has acted in a manner which is in accordance with the law. The Commission has acted in a manner which is in accordance with the law. The Commission has acted in a manner which is in accordance with the law.

Q. That recommendation was made in the year 1914. It was made in the year 1914. It was made in the year 1914.

A. It must have been the year 1914. It must have been the year 1914. It must have been the year 1914.

Committee appointed on 17th July 1914. Committee appointed on 17th July 1914. Committee appointed on 17th July 1914.

HOUSE OF COMMONS, OTTAWA,  
 COMMITTEE ROOM No. 318,  
 TUESDAY, March 25, 1919.

The Special Committee appointed to consider the question of Pensions and Pension Regulations met at 11 a.m., Mr. Green in the Chair.

*Members present.*—Messieurs Andrews, Beland, Bonnell, Brien, Cronyn, Devlin, Green, Lang, McCurdy, McGibbon (Muskoka), Nesbitt, Nickle, Power, Redman, Ross, Savard and Sutherland.

The CHAIRMAN: The Secretary has received a reply to Mr. Redman's request for information.

The CLERK reads:

DEPARTMENT OF MILITIA AND DEFENCE,  
 OTTAWA, March 24, 1919.

Dear Sir: Receipt is acknowledged of your communication of the 22nd instant, requesting a statement giving the total of casualties, as shown on our records, which have not yet been reported for pension.

It is regretted that such information is not available in this Directorate owing to the fact that we have no information as to the number of pensions which have been requested, granted, or otherwise.

I have passed your letter over to the Chairman of the Board of Pension Commissioners who may possibly be able to give the particulars required.

Yours very truly,

F. Loggie Armstrong.

The CLERK: I have another communication from the St. Catharines Branch of the Great War Veterans' Association (reads):

March 17th, 1919.

Dear Sir: A letter has been received from Mr. L. Cunningham, Secretary for the St. Catharines Branch of the Great War Veterans' Association, enclosing a resolution drafted at a public meeting there on March 9th, 1919.

I am sending a copy of the resolution for your kind attention.

The letter has been acknowledged.

Yours faithfully,

C. V. Massey, Secretary.

RESOLUTION FROM THE GREAT WAR VETERANS' ASSOCIATION,  
 ST. CATHARINES BRANCH.

Whereas the census taken of the children of soldiers and sailors made orphans, or placed at a disadvantage through the war, show their number to be very large.

And whereas the country will need the best of qualifications in our men and women of the future, if we desire to compete in equality with the rest of the world.

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And whereas it is our duty to guard the interest of the children of the men who gave their lives for to safeguard civilization.

Therefore be it resolved that the Great War Veterans' Association, St. Catharines Branch, request the Repatriation Committee to take steps to have a special allowance granted to children of soldiers and sailors made orphan by reason of the War, so that greater educational advantages may be within reach of these children during the age when they would be expected to be in attendance at High Schools and Collegiate Institutes.

Census taken of children effected to January 1, 1919—

Children, motherless and fatherless . . . . .	614
Children, fathers totally disabled . . . . .	4,436
Children, fathers killed, died of wounds or sickness . . . . .	15,399

#### RESOLUTION ENDORSEMENTS

Public meeting Repatriation Committee, March 9th, 1919. Moved, Mrs. Dr. Mullock, seconded Capt. Malcolmson that the resolution just read be adopted, carried unanimously.

The CHAIRMAN: It appears to me that this is a matter for the Repatriation Committee.

The CLERK: I have two replies relating to the reservists of Italy and Belgium (reads):

Montreal, March 19th, 1919.

Dear Sir: I beg to acknowledge receipt of your letter of the 15th instant, inquiring (1) the number of Italian reservists, residents of Canada who joined their colours overseas during the recent Great War, (2) the number of possible pensioners of said reservists. In reply to Inquiry 1, I may say from 5 to 6,000 Italian reservists joined their colours; to Inquiry No. 2, that the number of possible pensioners resident in Canada will not be more than 20.

Trusting that this is the information you require, and assuring you of my pleasure to give you any other assistance necessary, I am, Sir,

Faithfully yours,

L. Zunini,

*Royal Consul-General for Italy.*

The CLERK: The following is from the Consul-General for Belgium (reads):—

Ottawa, March 21st, 1919.

Dear Sir: In reply to your inquiry of the 15th instant, I beg to place before you, herewith, a copy of a letter I addressed to Mr. Alfred Tarut under date of the 19th February last, in reply to a similar inquiry from the Franco-Belgian Sub-Committee of the Canadian Patriotic Fund at Montreal.

As shown by this communication, I am not, I regret, in a position to supply you in a satisfactory way with the information you require. My letter to Mr. Tarut actually points out that while I assisted about a thousand Belgians, most of them unmarried, in joining the Belgian Army, I am not aware of the number of my compatriots who left Canada on their own accord and at their own expense to fight under the Belgian colours. The same letter moreover explains why I, unfortunately, am not in a position to give even a reasonable estimation as to the number of Belgian families resident in Canada whose support lost his life in the military service in Belgium.

I am to-day addressing the Belgian Department of Foreign Affairs with a view to obtaining, if possible, more accurate data in this matter.

Yours faithfully,

M. Goor.

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Then follows a letter in French, addressed to Mr. Alfred Tarut of the Franco-Belgian Sub-Committee of Patriotic Fund, Tarut. I have made a free translation of it (reads):

A large number of Belgians, residents of Canada, who served overseas, enlisted in the C.E.F. I have tried to get information in this respect, without success.

The Consul-General did however direct his attention to the repatriation of about one thousand Belgians who had left Canada to rejoin their colours. But this number does not represent the total of Belgians who rejoined the Belgian Army. In fact, many Belgians rejoined the Army at their own expense without advising the local agents of my jurisdiction. Concerning such I have no knowledge.

With reference to the heads of families in Canada who enlisted in the National Army, I have no knowledge.

The remuneration to the family of the Belgian soldier is 1.25 francs per day, plus 50 centimes, per day for each child under the age of sixteen. Several families so far have neglected to apply for such remuneration. I discover this every day.

So far, to my knowledge, Belgium has passed no law in respect to pensions for the widows of soldiers killed during the war. Immediate assistance to the amount of from 100 to 150 francs can be granted upon request to the person acting in behalf of the person who supports the family.

So far, there have been but five requests for aid. Three of these reside in the Montreal District, one in Nova Scotia, and one in Ontario.

One hundred and twenty Belgian families received aid from the Canadian Patriotic Fund in the district of Montreal. Five supporters of these families are missing. Less than 50 per cent of the Belgians reside in the Quebec Province. There are Belgian groups of farmers, miners, and working men in the Prairie Provinces, British Columbia, Nova Scotia and the southern part of Ontario.

To the best of my knowledge there are not fewer than fifty widows of soldiers in Canada who rejoined the Belgian Army.

The CHAIRMAN: We had better have this made part of the record.

The CLERK: At a previous meeting a member of the committee, Dr. McGibbon, I believe, requested that a copy of the table of disabilities be obtained from the Pensions Board. Yesterday I received this copy.

Document placed on file.

Mr. POWER: I have two questions to bring before the Committee. One is a request from the Associated Canadians of the R.N.M.B.R., representing people who evidently enlisted in the Royal Canadian Navy and who wish to be placed on the same basis as members of the Canadian Expeditionary Force.

Document filed as follows:

#### ASSOCIATED CANADIANS OF THE R.N.M.B.R.

Concessions to which we should be entitled.

"We, as Canadians, recruited in Canada, and having served overseas, should receive the same recognition as men in a Canadian Expeditionary Force, i.e., pay and allowances, from the date of joining the Service, to be made up to that of our equivalent rating in the R.N.C.V.R. overseas section.

Demobilization gratuities and benefits to be made equal to those of the R.N.C.V.R. overseas section.

Arrangements made for men previously discharged to be on the same lines as men from Canadian Expeditionary Forces.

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## THE REASONS OUR GOVERNMENT SHOULD GIVE US THESE BENEFITS

1. We are Canadian citizens who have served our King and country.
2. Men of the country were asked to join the branch of the Service that their qualifications most suited them for, and as Engineers we did so.
3. We were not aware at the time of enlisting that overseas R.N.C.V.R. recruiting was to be authorized.
4. The Department of Naval Affairs in Ottawa encouraged recruiting in the R.N.M.B.R., and offered every facility for transferring from Canadian Units, thereby acknowledging our practical and technical training to be of more value in this Service than in the Army.
5. We have done our duty as Canadians, and expect our Government to recognize our services in the same manner that it does all Canadian units who have served overseas.
6. Our Imperial gratuities are totally inadequate to provide us with a fair start in civil life in Canada, as against those granted to Canadians of overseas units. Moreover our Imperial separation allowance to dependents has been so small as to entail hardships, and in many cases misery.
7. Every Canadian has fought to protect the rights of small nations. Can our Government ignore us simply because we are a small section of a great country?
8. The Canadian Government did not ignore us at the time of elections, nor were they backward in acknowledging as Canadians those of us who received decorations.
9. We consider our requests to be just and fair, and no more than we can reasonably expect our Government to do for us.
10. We do not think our Government has properly understood our position up to the present, as we have not been able to make proper representation to it except through Canadian authorities in London, who have invariably referred us to the Admiralty, whereas we wished to deal with our own Government, and we believe that is why no steps have been taken by the Government before, and why our troubles will be immediately rectified upon our return.

N.B.—New Zealanders in the R.N.M.B.R. have been compensated by their Government.

The other matter I desire to bring before the committee is the case of James Barrington who enlisted in the Royal Artillery in 1867 and transferred to the Canadian Force in 1878. He retired in 1916 after having given faithful service to the Dominion Government for 38 years, for which they gave him a gratuity of \$1,500. He is now 78 years of age and is in receipt of a pension from the Imperial Government of two shillings and ten pence. He is recommended by Lieut.-Colonel Laferty of the Canadian Ordnance Department.

The CHAIRMAN: This is a matter for the Government rather than for the Pensions Board.

Matter referred to the Council for consideration.

MR. DEVLIN: On page 44 of the evidence on Friday the matter of pension to the widows of two generals is referred to. I did not happen to be at that meeting, but since that time the widow of one of these generals called me up by phone, and I know that the case was taken up with Major Redman, and, I suppose, with other members of the committee. The case is that of Mrs. Vidal whose husband, had he lived, would be entitled to a pension of about two-thirds of his salary, whatever his salary was, at the time of his death. Instead of that the widow gets \$500 as a pension. She has also lost her son, and \$300 are to be added to that, making it \$800 per year. Mrs. Vidal has absolutely no means other than this. She has worked, I know to my own personal knowledge very hard, she was working as housekeeper in the Chateau Laurier and left that position to go overseas and worked in a military hospital, so that the work of the whole family was for war purposes. Mrs. Vidal could not possibly live on \$800 per



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year; I do not think there is anybody to-day can live on that amount, much less a woman of her position. It seems to me that it is an act of great injustice because she happened to have her husband a soldier, and her son a soldier that gave up his life in defence of his country that she should be reduced to this minimum. I would like to place her case before the committee for further consideration when the matter comes up with a view to making a recommendation to the Government. She might be brought here before the committee if necessary.

Mr. REDMAN: I told Mrs. Vidal last night she possibly had better write a letter to the chairman of the committee, setting forth her case, and possibly it might be that she could appear before the committee if she desired to do so.

The CHAIRMAN: I would suggest that Mrs. Vidal prepare a memorandum submitting her case to the consideration of the committee.

Mr. BRIEN: I would point out at this stage that there are literally thousands of similar cases. I have one where the man was making \$250 per month on the C.P.R. before he went overseas and was killed and his widow is now getting a very small pension. If we make an exception of one we will have to take them all into consideration.

Mr. POWER: I have the case of the widow of a sergeant-major who is getting \$100 per year pension and is making her living as a wash-woman.

The CHAIRMAN: Mr. MacNutt has a matter which he desires to bring before the Committee.

Mr. MACNUTT: Mr. Chairman, I have a case which was brought before the Pensions Board last year but, owing to a technicality, I think, it was not considered favourably. I understand that the Pensions Board has now wider powers and, possibly, those enlarged powers will enable them to overlook this technicality. The case is that of a very old couple two of whose sons went to the front, and in about a month, they were both killed. The name of the family is Greenhow, of Balcarres. I may say that the papers, affidavits, and everything in connection with the case were sent last winter to the Pensions Board, and are still on file there. I have also a note from the Secretary of the Patriotic Fund, the Rev. Mr. Chase, and copies of a memorandum from some of the neighbours. The particulars of the case are that this old couple had three sons, two of them went to the front and the third was no use, he could not make his own living; so that this old couple are now dependent upon the charity of the neighbours. As it says here in the memorandum I have: "the storekeepers see that the old couple do not actually want". It seems to me that it is up to the country to see that they do not want and that the responsibility of securing them from want should not be left to a few people around that particular locality. These two young men gave their lives for the country and the country should see that their dependents do not want. A small pension would, at least, relieve their necessities, their wants are not great, and would relieve the old couple from being dependent upon charity. I do not think that they would have been dependent on anybody or in want if the boys were alive. The reason given for not allowing a pension is that the boys had not assigned their pay to the parents. I suppose that the assigning of the pay is accepted as a guarantee that the parties to whom it is assigned are depending upon the soldier, but surely, if it can be proven otherwise, that these parents were dependent upon the sons, that fact should be accepted as sufficient proof. I think these men were expecting to send their money back to the old folks. They are rather illiterate people and do not realize the situation.

Mr. NESBITT: Give the names to Mr. Archibald and he will draw their file.

Mr. MACNUTT: I have a memo of particulars here. (Memo handed to Mr. Archibald.)

Mr. SUTHERLAND: Were the sons contributing towards their parents' support.

Mr. MACNUTT: Yes. The old people are now helpless and can do nothing. The old man had a job cleaning out a little hall for which he received a few dollars a month

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and he is hardly able to do that now. They will not live long, and it will not cost the country much. If the two boys had not gone to the front no doubt these people would have been in good circumstances. The sons were unmarried.

The CHAIRMAN: Mr. Archibald will draw the file and we will look into the case.

Major GEO. F. BOYER examined,

*By the Chairman:*

Q. Will you tell the committee what your position is?—A. I am in charge of the organic and functional nervous disease cases in Military Districts No. 1, No. 2 and half of No. 3. Most of our cases come from Military District No. 2, but we draw extensively from Military District No. 1 and quite a bit from Military District No. 3.

*By Mr. Devlin:*

Q. From what part of Military District No. 3?—A. I do not know.

Q. Do you take in any of the Quebec side?—A. No, we do not touch Quebec at all; at least I cannot recall a case from Quebec. I can recall a few cases from New Brunswick. I think they have just found their way up there.

*By Mr. Nesbitt:*

Q. If I remember correctly, there was some doubt in the committee as to whether the neurasthenic or shell shock cases should be pensioned or should get a gratuity, and what amount of gratuity they should receive, if any, and the gentleman from Montreal, if I am not mistaken, thought that if they had this trouble it always continued to a certain extent, and we want to get your view in regard to that.—A. The first and foremost, you would have to define "shell shock." Shell shock is not pure and simple neurasthenia. The neurasthenic condition can follow from a shell shock, but shell shock as it exists here in Canada comprises a whole lot of stuff. It comprises first, we will say, the real shell shock, the case of a man, be he defective, or be he a normal individual—I mean by that the man that has always taken his station and always filled it well—that man goes to France, and under the stress of emotions, chiefly fear, becomes affected, because shell shock relates to an emotion, fear, more than anything else. All this talk in the papers that not a man was afraid is bunkum. I have not seen a man from France, barring one—and he should be in an asylum—who was not afraid. If we get up against the question of the termination of our own life we naturally have some quickening of the pulse, a little disturbance of circulation, sweating, a little tremor and stiffness of the muscles, and perhaps it is a little hard to swallow, a little feeling in the stomach, and if that keeps up long enough it will produce, if the man is honest, a condition that he tries to fight because he associates that feeling with cowardice. The real shell shock case is the man that breaks down emotionally, be he defective or not, under the stress of war. Fear is one of the worst things that break him down, the repulsion; the sights he sees are another thing, and the magnitude of the things of war are others. Now, then, we will take that group, which is a big group, and let them come first to England. I have seen that in very large numbers. That man can carry on if he is removed from the original phenomena of the emotions that broke him down. If he does not carry on it may be that he becomes what we call rationalized into civil life. He may link these up with sympathy in civil life, possibly consciously allows a few motives of pension to come in. We all know how hard it is to control a man in a sympathetic atmosphere. We all know how hard it is to train a child in another family than its own, if anybody has tried it. As a doctor I have tried it, and it is a hard job. Now, the first principle in the treatment of this man is that he should do something. You get a man who does not get that far, but he develops an hysterical condition. He is more or less at peace of mind. He has an entity that satisfies him. He sleeps well, he eats well, he is lame,

[Major Geo. F. Boyer.]

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or something of that kind, but he takes life for what it is worth, and asks the world to accept it for what it is worth, and he goes on. That is the hysteric. He never analyses. Take the case of a man who lost his speech. After he was better he said "I never tried to speak." A man of fifty-two, one of our strongest adherents. He said, "I never tried to speak because I was afraid of making a fool of myself." That is the hysteric. Come to the next man, the man who consciously produces disease, or does not try to get well. I happen to know of one case—I need not mention his name—but he comes from a certain area in Ontario. I knew him overseas. He was thirteen months in France. I mention this to show that he had an honest beginning. He was thirteen months in France, and he was thrown from a horse. He hurt part of his head, so his story was, and I believe it. He came back. I saw him in England at the shell shock hospital in Buxton. I even went so far as to give him a certificate that he was not drunk because he always walked to one side, and fell to one side. When he came out here I saw him about nine months later. I had not seen him in the interim at all; I had not heard of him in the interim. He came out here, and the first time I saw him he demanded leave to go home to see his wife. I examined him. There was something physical in him, and that is why we delayed with him for complete examination again. He was a man who could walk and run downstairs perfectly well. I examined him carefully. His signs of disorder had changed. I talked to him, and told him that he was not going to get his leave until he proved his sincerity. In two days that man was playing football; in two days that man would do anything you liked—climb a ladder, go upstairs backwards, anything you wanted. How much did that man try to walk before I saw him? How much did he try on the day I first saw him?

*By Mr. Nesbitt:*

Q. He had been off duty during those nine months?—A. He had been on duty in England at times.

*By Mr. Brien:*

Q. Did he show any symptoms of paralysis?—A. When I first saw him he showed no symptoms of paralysis. He showed a few symptoms of a bump in his cerebellum.

Q. A loss of co-ordination?—A. A slight loss of co-ordination. He staggered towards one side, I have forgotten which side it was. Now that is our procedure. The man begins with an emotional disturbance, unanalyzed which produces an analytical frame of mind. That man will get better providing he is not a defective in any degree, if he will do two things, if he will stop his repression (just crowding out), and if he will gradually do some work. Therefore, we put them into the gymnasium; we put them to making shoes, to repairing automobiles, and to carpentry, so that this man gradually assumes a position of confidence in himself, and he can acquire it. I may quote a case of true shell shock, the case of an officer. I will not give you his name, because possibly some of you may know him, and I wish to avoid personalities. This officer came to me last July. He had seen twenty-six months of hard service with the artillery. He was confused, he cried on the slightest provocation. He had a stammer, a sweat, and a flush. I asked that man to do two things, to go out and interest himself in something; I did not care whether it was planting flowers or raising buffalo; it did not matter what it was. I asked him to interest himself in something. That man suffered from the truest confusion. I won't tell you some of his conversation, so far as fear and cowardice are concerned. He had come home as a sick man, and he said to me, "I am in difficulties." There was nothing of what we call self-positivism in it. He said, "I am in difficulties," and he asked me the best way to get out of them. I saw him last Thursday. He said, "I want to go out, I am perfectly well, there is nothing wrong with me. I want to go back to civil life; it will take two or three months to get back where I was just before the war because I have been three years out of work,

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out of the way of doing work." He was a civil engineer. He said, "Then I expect to be clear." That is the type of man I say who should get a gratuity, and a good gratuity; he has proved his sincerity.

*By Mr. Nesbitt:*

Q. Would you give him a pension?—A. No, I told him I would not. He is able to return to civil life.

*By Mr. Power:*

Q. He has no disability?—A. He has no more disability than you would have had if you had been out of work at your calling for three years.

Q. Why give him anything?—A. Because it will take three months to get back to his normal.

Q. He would get his three months' war gratuity?—A. Everybody gets that.

Q. He is no worse off then than anybody else, and I do not see why he should get any.—A. That is a logical argument.

Q. The Army has cured him?—A. If you want to give a gratuity to anybody with functional disease, alright, but I am quoting sincere cases.

Q. We will give a pension to anybody who has a residuum of disability?—A. That man cannot concentrate as well as he did. Every man knows that if you go away for a month's holidays—supposing you are a lawyer—you know when you come back how long it is before you get back into harness; it may be a few days. Go away for a year, and it will take you longer.

Mr. POWER: But I would not charge my clients with it.

*By Mr. McGibbon:*

Q. Would you say that the Army has put that man back into the condition he was in before the war?—A. Yes, if he becomes analytical.

Q. I am asking you a straight question. Supposing you got him back to the condition in which you took him from private life?—A. No, he does not concentrate as well.

Q. Will his nervous system be the same?—A. I do not see any reason why it wont.

Q. What is the history of those cases continued on?—A. The history of these cases is that as soon as you let them know where they stand, that they have no prop to lean on, they handle themselves 300 per cent better than they do when they do have a prop.

Q. But would you go so far, professionally, as to stake your reputation that these men's nervous exhaustion has not injured them?—A. You are putting me on oath, are you? I am not on oath you know. My opinion absolutely is that that man can carry on as well as he did before, in three or four months' time. You asked me about pension; might I read this, this is from Sir John Collie on traumatic neurasthenia—corporation versus individual:—"The following remarkable statistics speak for themselves; in Denmark it is the practice—" Mark you, Sir, I would not turn that man out as you suggested with nothing. I believe in a gratuity for that man.

Q. Supposing he is no better at the end of that time?—A. You are giving him every opportunity to get better when he knows his case is closed. If you were dealing with these cases you would know how many of these men come back and say: "For God's sake, Sir, close it, I do not want to come back here every six months for five or ten dollars a month." It is well known in litigation that in any case you take you can prove by these statistics that the best way is to pay him for disability and see how long he is able to carry on.

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*By Mr. Power:*

Q. If the man should get wounded at the front and is cured to such an extent that he is able to carry on in his ordinary vocation, you will not give him a pension?—A. No.

Q. But here is a man who suffers disability at the front and he comes back but owing to your medical care he is completely cured, how would you deal with him?—A. I should give him three or four months out in civil life to get back to work, to pick up at the place where he left off.

Q. You give him three to four months in which to replace himself in civil life, you give every soldier who comes back the same opportunity to do so?—A. Does every soldier complain of loss of concentration?

Q. Every soldier who has been away for three or four years requires a certain period in which to bring himself back to the place at which he was when he left.

*By Mr. McGibbon:*

Q. This committee is not interested in the condition of these people that you cure. You use every legitimate means to cure them but what we are interested in is the case where you do not completely cure and, personally, I have not any doubt about the matter that it is up to the Army Medical Corps or the Canadian Government to cure these people and put them back in the condition in which they found them or to give them a pension. How can you know that they will be better in three months? You have failed to cure them, and you give them a gratuity to tide them over a certain period.—A. No, no, no, it is a question of very ordinary common law to know, if you have dealt with these cases, if you have been engaged in curing these cases, they are not cured until finally disposed of; you are dealing with human nature, that is my opinion and "in Denmark it is the practice to pay these men a lump sum payment and in 93.6 per cent of the cases they recovered from traumatic neurasthenia. In Germany, however, (these are pre-war statistics) where the sick man is entitled to a pension only 9.3 per cent recover from the same disease."

Q. I do not think your analogy is complete at all.

*By Mr. Power:*

Q. When a man once gets a pension he wants to keep on getting a pension and does not want to be cured?—A. Yes.

Q. And the man who gets a big gratuity and is told that is all he will get goes to work again. That happens in every walk of life.—A. What I am trying to do is to show the best way of dealing with these cases.

Q. The statistics do not apply because the man's interest is at stake.—A. Of course, the man's own interest is at stake too.

*By Mr. McGibbon:*

Q. The question has arisen here as to the difficulty; there is no organic lesion in these cases; in these cases that simply do not recover, that go out and show neurasthenic symptoms, are unable to concentrate or settle back in civil life again; there is no such thing as organic disease, do you not think there is exhaustion or neurasthenia that will not be cured?—A. No, I think that theory is entirely abandoned by the man who originated it.

Q. I do not think we have proved that, I do not think we have gone far enough to come to a final decision on that point.—A. I know the man well who brought that theory forward. And I know, personally, that he has abandoned that theory.

Q. It is not a question of abandoning a theory, it is a question of result?—A. Then why do you get some perfect recoveries in some cases.

Q. I am not saying it applies to every case, but my point is this, that I do not think we have knowledge definite enough or enough experience to take a man who is still suffering and to discharge him and say "This is final."—A. You are not dealing with something mental there is the man's will to get well.

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Q. Oh, yes I am, I am allowing you every latitude, you can go as far as you want. I want you to get back to the point of saying when you have not cured the man that it is up to the Government to give him a pension.—A. Who is going to be the best judge whether a man can carry on or as to his mental or physical condition? The man himself?

Q. You say that it is cured and it is not cured.—A. We say "Give these men the will to carry on, give them the motive to carry on, and the vast majority of them will carry on."

Q. You must remember that they broke down in the service of the country, and it is up to the country to restore them to the condition in which they got them or to pension them for disability.

Mr. NESBITT: Supposing they do not want to be restored?—A. Put it in plain English, suppose they do not want to be restored; I am not arguing your question—any more I am not going to say.

*By Mr. Ross:*

Q. His opinion is that they could be cured.—A. My opinion is that the vast majority of the cases can be cured.

Q. And there is not a residium of exhaustion or anything of that kind?—A. Take away the question of pension and the man can carry on.

*By Mr. McGibbon:*

Q. We do not dispute that; take that for granted, what about the minority?—A. There is a minority of men who are diagnosed neurasthenia. I saw one only yesterday. A man of fifty-two comes in with a diagnosis of neurasthenia. If you want to talk medicine, he is not a neurasthenic. He is an old man; that is what he is. He is a man that went to the war and carried on two months in France. He has arterio sclerosis. The war probably has accelerated his senility. He will get a pension. Now whose diagnosis are we going to accept for neurasthenia? An outside diagnosis, or our own? He came in as a neurasthenic. He did not go out as a neurasthenic. He goes out as a case of arterio sclerosis and senility. I will venture to say that neurasthenia is a waste paper basket to hold all sorts of diagnosis, the same as eczema was in medicine for a long time. We had a case of diabetes coming in the other day. That case came in as neurasthenia. We fish him out of that basket and put him in another category. We get a lot of such cases.

Q. It boils itself down to this: You take the ground that you can absolutely and positively define and diagnose all cases of so called shell shock. You can separate the functional from the organic in all cases?—A. I am not on oath. You are asking for positive statements—

Q. We are looking for information in regard to pensions, not discussing medicine. I claim that we should not draw these distinctions too fine or we will do an injustice.—A. I think we can draw distinctions practically on the cases as they occur. I outlined the general sum total of what an emotional case is. I outlined how that case can get back to its normal work. I take the hysterical case, the case that comes in as hysteria. A man has carried an arm limp for two years and a half and has lived at home, and has gone on in that way, and you tell him that his week end pass is stopped. You have tested his arm electrically, and you tell him his week end pass is stopped unless he gets his arm up over his head. He comes to you on Saturday and tries to do it but does not do it well. You tell him to do that fifteen or twenty minutes, and he comes back to you and is able to do it well; can you say how much that motion is under the control of the will? We give the man the benefit of the doubt, and pass him out as an hysteria, and do not pension him. That man will not remain cured in a sympathetic atmosphere. There is not a man here who would not admit that. That man has recovered, but he knows there is nothing coming. That was not a case from France. That was a straight hysteria which lasted two and a half days.

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Q. That is not the case I asked about. We only want to get down to decent principles, and not to hypothesis and we want to deal pustyly. I asked Colonel Russell last year whether he was sure that individual so-called functional cases, so diagnosed, might not be organic, and he said they might. You can see that unless you exclude those cases you are liable to do an injustice.—A. If you are dealing with hypothetical questions and that degree of medical science that is another proposition. A few years ago it was not known syphilis was due to a germ. Then they said "we think it is due to a germ," then they found it. They told us years ago there was no germ in measles, but they have found out something about it.

Q. We are dealing with the practical application in regard to pensions. This Committee is not interested in medical discussions.—A. I say in my opinion—I cannot give you any more—these cases can recover. They have no organic lesion, because we know these cases do recover and because no organic lesion has been shown. I cannot go further than that.

*By the Chairman:*

Q. In what proportion of these cases would you think mistakes might be made as between the functional and organic trouble?—A. Oh, a pretty small percentage, I should say under 5 per cent.

Q. You think that a diagnosis will show definitely in 95 per cent of these cases as to whether they are organic or functional?—A. Yes.

Q. In the other 5 per cent there might be a doubt?—A. Yes. I think those might be looked into because there might be a variable factor.

*By Mr. Brien:*

Q. That 5 per cent is just from your observation?—A. Naturally we come to as near a proper conclusion as we can.

*By Mr. Ross:*

Q. You said two men had been reported, I suppose to the head office, as having neurasthenia, and you diagnosed one as arterio sclerosis and the other as diabetes?—A. Yes.

Q. Why did you reverse the finding of the original Board? Did you see the men?—A. We see the men, and we do not report on any we have not seen. That is the case that goes through the general medical clinic. It skipped the general medical clinic, was sent to us direct as neurasthenic.

Q. But before you reversed the decision you saw this case?—A. Yes. We reverse the decision in syphilis quite often. Men come to us with a diagnosis of hysteria or neurasthenia, and we test their blood, or the cerebro-spinal fluid, and if that were positive and showed syphilis, we would reverse the decision and send the man to the syphilitic clinic.

*By Mr. Sutherland:*

Q. Your theory is that after everything possible has been done for a man in a hospital and he is given his discharge, a refusal of a pension is conducive to his complete recovery?—A. No—well, I do not just understand that question.

Q. After he is discharged from the hospital, when you cannot do anything more for him, your idea is, knowing he is not in his former condition, that the refusal of the pension will be conducive to his complete recovery?—A. I have never known a man to refuse a pension.

Q. But I mean your refusal to give it as a means of treatment?—A. We would never take a case like that and refuse a pension, or if we refused a pension, we would say a decent sort of gratuity would be the solution.

Q. But he is getting a gratuity in any case?—A. No.

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*By Mr. Power:*

Q. What percentage of men leaving your hospital, suffering from functional disability, are you unable to cure?—A. Oh, a pretty small percentage, under 5 per cent I should say.

Q. That is to say the number of shell shock neurasthenic cases that you cannot cure is under 5 per cent?—A. Yes, that we think have a residuum that is hard to clear up.

Q. That is to say 95 per cent leave your hospital absolutely cured?—A. No, just a minute; give these men a chance to get back to normal.

Q. That is 95 per cent leave your hospital in such a state that within three to five or six months they will be absolutely normal?—A. Yes.

Q. And that 95 per cent you would recommend for a gratuity?—A. Most of them.

Q. And the remaining 5 per cent you would recommend for a pension?—A. I would not recommend it in all, but I would say a pension might be considered.

Q. You would consider they might have a pension?—A. Yes.

Q. If you did not give them a pension what would you do?—A. Those men can be better dealt with by a large gratuity and a retraining to the Soldiers Civil Re-Establishment.

Q. Now we turn to the five per cent that cannot be cured, that will have a residuum that I understand you to say will be carried throughout life?—A. It may.

Q. If you say you cannot cure—I am giving you up to six months—the five per cent I understand will probably carry the residuum of neurasthenic throughout life?—A. They might carry it, depending on how well this man gets along.

Q. Take the five per cent, should they or should they not receive a pension?—A. From the point of view of the man's own usefulness, no.

Q. This man is obviously incapable of carrying on his ordinary vocation which he followed before he went to the war?—A. Some of them, yes.

Q. Therefore his ordinary capacity has been diminished?—A. I think that five per cent of them, if they look around will find pretty definite physical aggravating qualities.

Q. I am talking about the straight functional disability case.—A. It is pretty hard to put this into lay language, as I think Dr. Brien will agree. There are many men diagnosed as neurasthenics who are not neurasthenics.

Q. I refer to the men who are really neurasthenics, the five per cent who have the residuum of the neurasthenic condition. I want to know what you are going to do with them, give them a pension or turn them loose?—A. You mean my recommendation? My own opinion is that a few of those men should have a pension; others a bigger gratuity, S.C.R. Government jobs.

Q. Your solution—boiling it down—is for a few cases, these five per cent—A. I won't say that absolutely.

Q. Your view is to give them a pension—A. Yes, or big gratuity.

Q. Your view is to unload them on the Government, those who are obviously not able to work as well as they could before the war—A. Yes, get a Government position.

*By Mr. Brien:*

Q. You mean the object is to give them employment—A. We do not want to unload them in any way on the Government.

Q. These men may never get back to what they were?—A. Not necessarily. Do you think I want to be unjust to these men and allow a gratuity if I did not think a gratuity would be a factor?

Q. No, I am asking your opinion. These men will probably carry a disability through life?—A. Yes, perhaps the five per cent.

Q. Their earning capacity has been impaired through service to their country. Something has got to be done for them, don't you think? Your solution is to give them Government jobs. Don't you think we should compensate them by giving a pension

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so that they would be able to earn approximately the same amount as they did before the war?—A. Are you trying to satisfy these men, or—

Q. I am not trying to satisfy the men, but to do our duty by them?—A. I think the best way to satisfy, to deal with these men, is to give a gratuity, that is, to a very large part of that five per cent. Some of them here and there will require a pension. I think that in five per cent of the cases occupation could be found for them of a more or less arduous kind to enable them to carry on in Government jobs.

*By Mr. Ross:*

Q. To what they got before?—A. Yes. We say this: we have dozens of cases of men who come in and say, "The Government has given us a pension; there must be something wrong with us." We had a man from London the other day who dared us to refuse his pension. He said, "I have not got any complaints, but the Government has given me ten dollars a month and I will be blankety blank if there is a man who will cut it down. I want to fight; who ever will dare do it?" We simply put down that this man "does not complain of anything."

*By Mr. Devlin:*

Q. Did you put him through an examination?—A. Yes, I examine every man; there is no looking through clothes.

*By Mr. Andrews:*

Q. There is another phase of this question which has been brought to my attention, under shell shock cases. They go home but are still a little wobbly. Their mothers notice that there is something wrong with them. The man goes out to work in the factory. He works for a while and then perhaps suddenly collapses. He loses his nerve for the minute and perhaps be ordered by the foreman to get out. In a case like that do you try to reinstate the man?—A. We do try to do that, as I think my reports to the Pension Board will show. In the case of the man who is not in a position to earn anything, I do not think he has ever been refused admission to the Institution. We try there to reinstate his confidence, and get him back into a position.

*By Mr. Devlin:*

Q. In the early part of your interesting statement you supposed that a certain number should be paid a gratuity and sent out without any hope of a pension as a means of securing their cure?—A. Yes.

Q. Can you state about what percentage of cases you examine in a year that would fall under that category?—A. I should say a very high percentage. I have not got the percentages, but I would say it was very high. Ninety per cent of them would be cured; that would be my estimate.

*By Mr. McGibbon:*

Q. As I understand, these cases you are absolutely positive will get better?—A. I feel they will, but I am not positive of anything; we do not know anything positively in this world.

*By Mr. Brien:*

Q. Can you tell us what percentage of the cases you turned out on gratuity will relapse?—A. There you are dealing with a movable quantity. I cannot answer that at all.

Q. That depends upon the circumstances?—A. Certainly. As I know it, and as I read from these records, it shows that where a man got home and got up against it, had sickness in the family, the wife becomes pregnant, or he loses his job—that is why we started the social work, so as to try and see what these men's problems were

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at home. In a case like that a man is going to break down again quickly; we cannot help it. I do not know that it is a question of social or of mental hygiene; it appears to be more within the domain of mental hygiene than of the other.

*By Mr. Power:*

Q. You mean if anything worries him, if he is liable to social or domestic trouble, he is liable to have a relapse?—A. That is common in everyday life.

*By Mr. Devlin:*

Q. Would it be within the scope of your work to state about what percentage of people passing through your hands have found their way to the asylums?—A. All I can give is my opinion; very, very few of my cases are mental cases at all; I mean not mental to the degree of being asylum cases at all or psychiatric; that is the insanity state; we refer them for an opinion, and if the asylum is recommended, we pass those cases on to the asylum. We often put in a report, "This man may require institutional treatment later." We have two or three of those cases here. In other words, these men will just require to be watched or might become inmates of an insane institution later.

*By Mr. Nesbitt:*

Q. You think that you can report with a reasonable degree of accuracy those who should eventually get a pension, that are suffering from neurasthenia, as distinct from those who should get a gratuity?—A. I think so.

Q. That is within human probability?—A. Within human probability—of course we are not infallible.

*By Mr. Sutherland:*

Q. Are the medical men on the boards all of one opinion or do they differ in their views?—A. No, they differ—we have our own wrangles.

*By Mr. Brien:*

Q. The special boards at the neurological centres are pretty nearly agreed—there are four of them?—A. Yes, the boards are pretty much at one—I mean the boards in Vancouver, Winnipeg, Toronto and Montreal; those boards are working along pretty much the same lines. But amongst ourselves on an individual case we try to thrash it out from all points of view first before we report on it. Of course some men we keep in the hospital for three or four months for observation, some of them we do not keep that long because their cases are clear and obvious.

*By Mr. Redman:*

Q. Under the Army Medical Corps or the Returned Soldiers' Commission?—A. The Army Medical Corps.

Q. Can the man return for treatment afterwards if necessary?—A. That is up to the S.C.R., but at present their cases are referred to us.

Q. You do not know of any arrangement which has been made providing for treatment? For example, you send a man out and, as far as you can say, the man is cured, but some circumstances arise which causes the man to have a relapse, perhaps creating a public scene; what do you do with him?—A. That man then returns to the Soldiers' Civil Re-Establishment, but eventually he comes back to us.

Q. It has been necessary for some men to be put in some institution?—A. I think it will be until the man becomes known in his locality.

Q. That is that these men can take treatment?—A. I think that the diagnosis between epilepsy and hysteria is very difficult—we want to be sure before we write him up as being a case of epilepsy; we want to see how the pupils react, and the abdominal reflex before determining.

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*By Mr. Sutherland:*

Q. The Pension Commission and the committee here sitting are anxious to see that no injustice is done to any one particular pensioner and you are largely influenced in your views through observation of the effect of the complete recovery of these men. For instance, you admit that some of the men coming under this 5 per cent might suffer injustice in carrying out the scheme you have in view. We feel that it would be much fairer or more appropriate to be a little more generous.—A. I said that part of that 5 per cent would be very much better treated with gratuities, that is my opinion.

*By Mr. Redman:*

Q. Do you think that \$100 is a proper gratuity?—A. No, I do not; I think the gratuities are small.

Q. What would you say as to the size of the gratuity?—A. I do not know whether I am at liberty to answer that.

Q. What size gratuity do you think would have a proper psychological effect? I think you can answer that.

*By the Vice-Chairman:*

Q. As I understand it, you are giving your own opinion, not laying down a policy?—A. I think a maximum gratuity of \$300 for the majority of men; but I do not wish to be quoted on that at all. I think a gratuity of \$300 or \$400 covers nearly all the cases, or make the gratuity what you like.

Q. So long as it would keep them for, say, six months without having to work, or while looking for work?—A. No, no, let the man know, let him be on his own again, give him a chance to get back to civil life.

*By Mr. Redman:*

Q. You stated, first, that when you discharged these men there is no residuum of disability left, but at the same time you say they must be given three to four months' pay to enable them to get back to civil life. Surely you know there is some temporary residuum which will be wiped out at the end of three or four months?—A. It is a well-known fact—even medical papers have been given on this point at medical meetings—a medical man goes away for two weeks' holiday, he comes back and carries on at once, picks up the cases pretty much at the point where he left off. But if he goes away for a year his concentration is lessened.

Q. That is not my point at all. You say when you discharge him you feel that at the end of three months possibly he will be fit to go to work; what you really mean is that while you have done all you can for him his disability is not altogether disappeared and that you hope that he will be fit for work in three months?—A. There is another attitude there we have to deal with, that is the attitude of injustice that is harboured. We have had dozens of men come in and complain.

Q. In view of your contention that a gratuity should be paid to these men, it would imply that the policy in effect during the past year to discharge these men without a pension would be conducive towards recovery?—A. I know myself that I would recommend a gratuity right along. I could not speak of other policies at all. I know that has been my own policy, in which policy I believe the Pension Board co-operated.

Q. In paying gratuities?—A. Yes. The size of the gratuity is a question for the Pension Board.

Q. Have many cases come under your observation where pensions were refused and you were compelled to admit the justice of payment, and they have again been placed on payment?—A. I have applied quite a few times for a larger pension in organic cases—I mean gunshot wounds of the head or arm, involving the nervous system, or something like that. I have written letters on that matter.

Q. Other than functional cases?—A. Yes.

Q. Not in functional cases?—A. No.

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*By the Chairman:*

Q. If I understand you correctly, the recognition of a right to gratuity by implication carries the recognition that there is a disability, does it not? You can surely answer yes or no to that.—A. Yes, I should think probably it does.

Q. And it recognizes that there is a disabled condition?—A. Yes, that man has not as good concentration as he had before.

Q. That is a disabling condition?—A. Yes, temporarily.

Q. If, at the expiration of the period estimated for convalescence there has not been a complete convalescence, there is a diagnosis of the disabling condition?—A. Yes.

Q. If at the end of the time estimated, in which he should have made convalescence there is still a disability, then there is a disabling condition?—A. Yes, or motive for pension.

Q. If there is a disabling condition, he is entitled to a continuance of the pension?—A. Yes, I think the course followed there would be that he should be readmitted to the hospital.

Q. If he were not re-admitted to the hospital, he would be entitled to a continuance of the pension?—A. I suppose he would be, if the case were real.

Q. But you are giving him a gratuity?—A. Yes.

Q. That is supposed by implication to mean that there is no further entitlement to pension?—A. We do not say when we give a gratuity that this man is able to go out and carry on. We give a gratuity because from practical experience that is the best way to deal with it.

Q. You proceed on the assumption that the gratuity is the best way to effect a cure?—A. We proceed on a physical examination negating mental disease and negating physical disability. We get a psychiatric report on anything that is—

Q. Please answer it yes or no.—A. It is hard to answer without a long explanation.

Q. Is that the problem that confronts you?—A. The problem that confronts us is that we try to be absolutely fair to these men. We have fished men out of the diagnosis of the functional field and put them into the organic field.

Q. We are trying as practical men, and not as experts, to deal with the question practically. Do you proceed on the assumption that if a man has a disability he is entitled to a pension?—A. Oh, yes, if he has a real disability.

Q. Suppose he has a functional paralysis and you had been unable to effect a cure, is he suffering from a disabling condition?—A. If he has a functional paralysis—I have not seen a functional paralysis case that we would let out.

Q. I am not saying you have. I am asking you about such a case?—A. I think a functional case that has not been beaten—

Q. That is a disabling condition?—A. Yes. I suppose we had no right to prevent a man from going on his week-end leave and make him raise up his arm in the way I have spoken of. That man for two years and a half had hysteria. If he were allowed to go on, and if our powers were cut down to the extent of not having any powers in these cases, we would not get anywhere.

Q. Stripped of all its verbiage it means that if the man has a functional paralysis that you are unable to defeat, he has a disabling condition?—A. I suppose you can put it that way.

Q. If he has a disabling condition, he is suffering from a disability?—A. In the eyes of the world, but not in the eyes of medicine. If we cannot do anything with him.

Q. If he has a disability, aside from the medical point of view, in the eyes of the world, if it were incurred during service, it entitles him to a pension?—A. I do not know what you are trying to get at.

[Major Geo. F. Boyer.]

## APPENDIX No. 3

Q. I do not know that I want you to.—A. I quite see that. You want me to say perfectly clearly that every man who has a disability that is not beaten should get a pension. That is what you want me to say.

Q. No?—A. I quite see that and I do not intend to admit it. A man with a hysterically locked arm could refuse an anesthetic.

Q. I want to take it from the sociological point of view, as well as the curative point of view?—A. If there is any way of getting at a man we do it, but if we cannot prove a man's disability is functional, I suppose he would get a pension, if we are stripped of our powers.

Q. I do not say "if you cannot prove it is functional", but I want an answer to this question: if you cannot remove the functional disability, what is your point of view?—A. I have not been up against that problem.

Q. But there is such a thing as a hypothetical question and answer. If you cannot cure him what is your attitude?—A. I would suppose he had an ungettable condition or was defective.

Q. Then he is entitled to a pension?—A. Not unless he proves his sincerity in more ways than one.

Q. If you cannot cure him and he is able to prove his sincerity, what attitude do you think the State should take towards his dependents?—A. You have to take in the history of that case.

Q. When I bring in the individual case, you say you must take the general principles?—A. I will read you this case.

Q. Take a specific case?—A. Take this man—I will be specific—

Q. You are giving evidence and I am asking questions.—A. I am not giving evidence. I am giving the advantage or the disadvantage of my opinion in treating these cases.

Q. Is that not evidence?—A. It is my story of it.

Q. Is it not expert evidence?—A. Two or three of these gentlemen have talked to me as if I were here on oath. I am not.—I am here trying to help this thing out, just as much as you are.

Q. I did not know you had a rough time before I came here. But now I will drop it.—A. I don't think that.

*By Mr. Ross:*

Q. With regard to your answer to Mr. Nickle as to that man who had only a functional trouble, and you could not cure him, and you say you depended upon your idea of his sincerity, you might put him down as a malingerer?—A. Absolutely. I was going to quote to Mr. Nickle a case that absolutely fits his question. There was a man, private So-and-so, who enlisted at Toronto. I can give you the details. He was shot through the forearm. I do not know his history previous to the war. You are not assuming that there is a question of will entering into this at all. You are talking merely on the symtomatical side of hysteria. You are trying to commit me to something to which I will not commit myself. This man I knew could move his fingers. I had seen him do so. It is a question of my word against his. That man would tell you that he never moved his fingers. He was shot in the forearm, and he would go on the streets and swear to the crowd that he could not move his fingers. I asked one of the other medical officers to see him to see if he would do anything for him. He could not do anything for him. Then I saw him. By the way, he has since been in Montreal, not as a patient. I asked to see him, and before that man left my room—I did not do anything but talk to him—before he left he raised his hand all over his shoulder, over his head, he gave me a good grip, and did everything you can possibly do with a normal hand. That man possibly will go as an hysteric but that man I know could use that arm. Do you mean to say that I should recommend a pension for that man if this condition returns? As soon as he knew his luck was out, he left the Army, he deserted immediately. Do you wonder that we want to take such cases in detail?

[Major Geo. F. Boyer.]

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Q. They fall into a class. I have no difficulty in putting that case into a class. What you say is——?—A. I give you my word of honour.

Q. You say that under the influence of your control—A. Not under the influence of my control at all, but by my practical way of handling him.

*By Mr. Power:*

Q. He was a malingerer?—A. Yes, but had been diagnosed hysteria for two years.

*By the Chairman:*

Q. That is not the case that is worrying me at all. I am discussing the case of an individual for whom you have done your utmost, and you have not been able to remove his disability.—A. If a man cannot be cured at any of the neurological centres, it is a case of pension.

Q. That is what I mean.—A. If he cannot be cured at any of the neurological centres, "give them a chance." If you cannot do anything with them, for the love of heaven, pension them.

The CHAIRMAN: That is what I thought myself.

Mr. SUTHERLAND: On this question we seem to be as much at sea as when we began.

*By the Chairman:*

Q. The doctor in his last statement clears up the difficulty which confronted me. He frankly admits that if, after they have had every opportunity?—A. I am not talking about hysteria.

Q. After they have had every opportunity of clearing up the hysterical or functional paralysis, and they are unable to do so, then his opinion is that the man must be recognized as suffering from pensionable disability and as entitled to a pension. Do I put it too strongly?—A. You put it strongly.

Q. Do I put it too strongly?—A. Oh, let it stand at that, if the hospitals are not co-operated with.

*By Mr. Devlin:*

Q. Before you were prepared to give a general opinion upon these cases, you went on to say that that opinion would not cover exceptional cases which you had found in your experience, that there were so many exceptional cases that you wanted to study each individual case.—A. Yes, and before we give an opinion on a difficult case we always ask for his admission, and keep him there a month or two, or three months, as the case may be, until we are satisfied that this man cannot carry on, or can carry on.

*By Mr. Ross:*

Q. Your opinion is that like angel's visits these cases of neurasthenia, that is of functional weakness that cannot be cured, are few and far between.—A. Very few, yes.

*By Mr. Sutherland:*

Q. I have a particular case here. The history sheet says it is a case of hysteria. He was in France from December, 1915, was in the front lines continuously until blown up on April 26, 1916. (Reads):

"For last month was just slightly grumpy than formerly. Was blown up by shell, was unconscious until in hospital. Was shakey, easily startled, appetite poor, sleeping poorly, nightmares of front lines. Could not move legs. Movement started to come back in four months and has gradually improved but at present time is still very weak in left leg. Other symptoms have not improved very much."

[Major Geo. F. Boyer.]

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The next report on August 8, 1918, says,

"X-ray shows slight definite dislocation in articular surface of left sacre joint, particularly at upper end."

On February 7, 1917, he was boarded at the discharge depot, Quebec, "degree of incapacity—total—for six months, then impossible to say," and so on. On May 30, 1918, he was discharged with "a partial loss of function in the left leg and arm, cause explosion of shell. No pensionable disability." On July 12, the doctor who examined him wrote to the Pensions Board recommending a one hundred per cent disability. Remember, that all this time that man was without pension at all, and going around on crutches, with a wife and family depending upon him. That was carrying out the policy of the Board up till about December last, and now this man is drawing a full disability pension. You will admit that if he is entitled to a full disability pension now, a very grave injustice was done to that man when he got no pension.—A. The fact that he is drawing full pension on the disability described by X-ray would show that he is really disabled, that is obvious.

*By Major Andrews:*

Q. I have been gathering from your talk this morning that it is your opinion that where a man failed to be completely restored and had a relapse after getting his discharge that he should, of course, be given further treatment?—A. Yes.

Q. Consequently it is the opinion that when the psychological cases are discharged they should be given not a pension, even where there may be some disability, but the difficulty is met by way of gratuity as has been provided in Denmark and other places. That is recognized as the best psychological treatment?—A. That is my opinion; in that way instead of making a hot-house plant you would be doing every single thing that is possible to make the best of the man as a citizen. I do not think that all interest should be lost in him at the end of the gratuity, not at all, but if he gets into difficulties he is always at liberty to come to the military hospital.

*By Mr. Power:*

Q. You give him this gratuity because he lacks concentration that is all that is wrong with him.—A. Yes, they have more sometimes than that but the lack of concentration is possibly the most common.

Q. That is to say inability to get down to his ordinary vocation again. My contention is, it may be right or it may be wrong, that every soldier who has been three or four years away has absolutely that same disability?—A. That is not a common complaint at the Discharge Depots; not a very common one I believe.

Q. Is it not your opinion that if a man has put in three years away at the front the same principle you have already enunciated with regard to neurasthenic cases would apply to him? He will certainly take some time before he is able to get down to his ordinary avocation?—A. Yes.

Q. Why should he not get some gratuity?—A. I cannot agree with you.

*By the Vice-Chairman:*

Q. I am not trying to trap you by the subtlety of the question: but you give a man gratuity for functional disability; in its practical working out the man gets his gratuity and his discharge, the gratuity is exhausted and he has not succeeded in the struggle; how do you think the matter should be handled—he has a wife and children to support—what should be done in that case?—A. That is a question of policy, that I think is outside the scope of my duties. That man is always eligible to go into the hospital again.

Q. Surely you would not say that we can do nothing with this man? What should be done with him?—A. Each case would have to be settled on its own merits. I can tell you of cases where a man comes and complains of not being able to carry on but

[Major Geo. F. Boyer.]

he has been able to do a whole day's work in the carpenter shop when receiving his vocational training; he conscientiously endeavours to do his work and carries on all day. We must try and get some logical industrial school for that man.

Q. That is not what I am dealing with. I have a case of a man outside, one of the electors in my constituency who is suffering from functional paralysis; that man is getting a gratuity of \$300, he has had the best that is possible done for him as far as training is concerned, he is unable to earn a living through functional paralysis; what in your view, is the duty of the state to that individual, not from the point of view of a doctor, but what is the duty of the state to that man and his dependents. I am assuming that the man is not a malingerer?—A. The duty of state there is largely the duty of the Dominion mental hygiene committee, that has been formed for the purpose of following up such cases as that; that, I understand, is what the S.C.R. is trying to do. I know the Soldiers' Aid, I have quite a bit of correspondence with the Soldiers' Aid in Toronto and they do take cases of that type. Recently I wrote a letter to them in which I said: "I am convinced of this man's sincerity, I cannot get him a job". They will take the matter up and try to get him a job at something, running an elevator or something like that. Each of these cases has to be dealt with on its individual merits.

Q. I happen to be a member of the Soldiers' Aid Association and we have done everything we could to place the man in civil life. Everything indicates that the man is quite sincere, but apparently he is unable to earn a living himself, and he has a wife and children and what I want to know is how they should be dealt with?—A. He can easily be admitted to the hospital again.

Q. You have taken him back to the hospital and you have turned him out again, and there is a re-currence of the condition. What should be done with the man? His wife and children have to be provided for?—A. If the man is sincere and nothing can be done for him I think you have a rather difficult problem; I should think in that case, if he cannot keep any job at all, if he has gone in the hospital and has been to the neurological centre without any beneficial results the best way is to pay him a pension or call in a psychiatrist.

Major A. A. FLETCHER called:

*By the Vice-Chairman:*

Q. The committee will be glad to hear what you have to lay before us?—A. I am just going to take up this question of the hypothetical case that Mr. Nickle has mentioned. It does not come under the head of hysteria because it is incurable and the test of hysteria is its curability. There are conditions that are found in which no organic condition can be found but which are not curable, for example, paralysis agitans, a condition which occurs in older people, with tremor, a peculiar gait, etc. We examine the brain microscopically and we find no evidence of organic disease yet we do not say it is hysteria. We know by experience that it does not get better and is therefore not functional. The test for functional and hysterical condition lies in one's ability to cure it. Hysteria is not a permanent thing. It must mean that the mind is accepting the disability, this false disability for some reason, conscious or unconscious; there is always a motive for hysteria. There was always a motive for hysteria in civil life, and there must be a motive for hysteria in the army. Whether the patient is conscious of that motive or not is not a part of the diagnosis. We are surprised when we discuss motive with the patient how conscious they are of the motive inducing the hysteria. Hysteria without motive, I believe, does not exist. Now with regard to the 5 per cent, I think there was more or less agreement with the 95 per cent of these cases, but this 5 per cent gave you in my opinion a large figure. Keep 5 per cent in hospital for some months and some of them develop signs of organic disease, or a psychosis. Or—of them is the case

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Dr. Boyer cited, the case which developed senility. He had aged perhaps ten years during service. Another type is the old neurasthenic of civil life. You could not cure him before he enlisted, and you cannot expect to cure him after he enlisted.

*By the Chairman:*

Q. Do you think he is entitled to pension?—A. That is a question of whether you are taking account of disabilities previous to enlistment.

Q. Assuming you are?—A. Well, no, most decidedly not.

Q. Assuming you are not taking these disabilities into account prior to enlistment, is he entitled to a pension?—A. I think he is entitled to compensation.

*By Mr. Devlin:*

Q. The complaint would have been aggravated?—A. Yes, and we can cure most of the aggravation. The aggravation must depend on a motive.

*By Mr. Ross:*

Q. These two cases you cite were cases of improper primary diagnosis?—A. Yes, and yet it would be difficult to make that diagnosis. A good many are turning out to be mental defectives. We have the authority of C. K. Clarke in Toronto for that. The hysteria becomes a delusion. Delusions are a common thing in civil life. We see in asylums men who claim they are the King of England or the Pope.

*By Mr. McCurdy:*

Q. Or the King of Prussia?—A. No. They are absolutely resistant to all suggestion.

Mr. SUTHERLAND: We witness delusions of that kind with the public.

Mr. NICKLE: And sometimes in the House.

The WITNESS: It is just a question how obstinate delusion has to be before you declare the man insane. Taking this case you referred to, do you know if a psychiatric examination was made?

The CHAIRMAN: It was simply a figment of imagination I put to you.

The WITNESS: Such a case is unfamiliar to Major Boyer or myself. I think Dr. Boyer will agree with me there. We had one man who got through two or three centres who turned out to be a mental defective, but even then he was finally beaten. When he sees that in this hysteria the game is not worth the candle, he drops the hysteria, and that is shown in civil life with women. Then the next point is, assume there are some neurasthenics due to service—

*By the Chairman:*

Q. I understand the principle you enunciate is this: that you can cure all cases of functional paralysis or true hysteria?—A. If the man is sane.

Q. Then if you cannot cure it it is not a case of functional paralysis or neurasthenia?—A. They are not the same thing.

Q. I am not saying they are; I say "or"?—A. I do not say I can cure every case of neurasthenia.

Q. Then if you cannot cure the man, do you think he is entitled to a pension?—A. No, assume there is such a thing as neurasthenia due to service, that is not hysteria, that is not functional paralysis; that is a case showing certain symptoms, something which you would call a nervous breakdown. He would talk about his disability and describe his symptoms with good judgment. These are the same as the neurasthenia in civil life; they may occur, as the result of accident. Perhaps in a street car there will be thirty people and that car will collide with another car and possibly only two of the passengers of that car will develop traumatic neurasthenia, pain sweating, and the symptoms of neurasthenia described to-day. Those cases come to court. All the thirty people in that car were subject to the same shock, but the

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emotional disturbances have had their effect only perhaps on two of the passengers. It has always been the past policy in every country to settle that case with a gratuity, no matter how large. It has always been found that the patient is going to be a better citizen to the state if that is settled with a lump sum, and we on College street in Toronto have felt that we would like to be empowered to give a large gratuity for that reason. That is from the point of view of the person paying the sum, the point of view of the patient receiving the money a gratuity is the best form of compensation. The aggravation induced by repeated examinations cannot be exaggerated. I can cite a case Mr. Nickle of hysterical convulsions—a man discharged with what we call hysterical convulsions. They might be compared to tantrums in children. One person will go to pieces with a hysterical attack. This man came up six months after discharge for medical examination and gave me his history, which was that for three months after his last examination he had had no attack. Then he had an attack. He had an attack again in about six weeks, and in the last three or four weeks previous to the examination he said he had attacks quite frequently, eight or ten. The prospect of appearing before the Pension Medical Board for examination I think unquestionably was a factor in inducing those attacks.

*By the Chairman:*

Q. What was the motive for that?—A. He did not want to lose his pension.

*By Mr. Devlin:*

Q. It would not be from fear of—A. Yes, it might be fear.

Q. Excitement?—A. Yes, or it might be fear—that is quite possible. There is no doubt about the aggravating influences of the repeated examinations from the patient's point of view. It might be fear. I would not go so far as to say that it was pure selfish motive on the part of the patient, wanting to get what he could out of the war disability, there is in all these cases an unconscious appeal for sympathy, and what better justification can a man have of his war disability than to be able to carry in his pocket a Government pension and the patients are using this as a rationalization—by that I mean a means of convincing themselves of a reality of their own disability.

Committee adjourned until 11 a.m. Wednesday, March 26, 1919.

## APPENDIX No. 3

HOUSE OF COMMONS, OTTAWA,  
 COMMITTEE ROOM No. 318,  
 WEDNESDAY, March 26, 1919.

The Special Committee appointed to consider the Question of Pensions and Pension Regulations met at 11 a.m., Mr. W. F. Nickle, Vice-Chairman, presiding.

*Members present:* Messieurs Andrews, Béland, Brien, Cronyn, Devlin, Green, Lang, McCurdy, Nesbitt, Nickle, Power, Redman, Ross, Savard, and Sutherland.—15.

The following letters were read and placed on the record:—

VICTORIA RECONSTRUCTION GROUP,  
 BOARD OF TRADE BUILDING,  
 H. T. RAVENHILL,  
 Hon. Secretary.  
 VICTORIA, B.C., March 20, 1919.

DEAR SIR,—I beg to hand copies of resolutions passed by this group on March 4. I trust they will have the active support and sympathy of your committee.

Yours truly,

H. T. RAVENHILL,  
 (Hunter).

The Secretary,  
 Standing Committee on Pensions,  
 Ottawa.

### VICTORIA RECONSTRUCTION GROUP.

*Copy of Resolutions passed at a meeting on March 4.*

#### 1-E.—*Differentiation in Pensions.*

RESOLVED, That in the opinion of the Victoria Reconstruction Group, there should be no differentiation in pensions in the Canadian Army on account of rank, outside of the permanent establishment.

#### 2-E.—*Pensions—Single men, partially and totally disabled.*

RESOLVED, That in the opinion of the Victoria Reconstruction Group a totally disabled single man should receive a pension of not less than \$75 per month, and partially disabled man in proportion thereto, and, that the allowance for helplessness for a single man should be \$35 per month; and, it is further resolved that this pension is based on the normal cost of living during 1913-14, on statistics prepared by the Dominion Government for those years, and that pending the cost of living resuming its normal standard a bonus of 20 per cent should be paid over and above the amount herewith resolved on for a total disability pension and that this apply in proportion to those partially disabled.

#### 3-E.—*Pensions—Married men, partially and totally disabled.*

RESOLVED,—That in the opinion of the Victoria Reconstruction Group, a totally disabled man who is married or on becoming married should receive a pension of not less than \$100 per month, plus \$25 per month for helplessness, and partially disabled men in proportion thereto; and, it is further resolved

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that this pension is based on the normal cost of living during 1913-14, on statistics prepared by the Dominion Government for those years; and, that pending the cost of living resuming its normal standard a bonus of 20 per cent should be paid over and above the amount herewith resolved on for a total disability pension, and that this apply in proportion to those partially disabled.

4-E.—*Pensions—Dependents of Soldiers and Sailors who died on Service.*

RESOLVED, That in the opinion of the Victoria Reconstruction Group, widows of sailors and soldiers and mothers dependent on only sons died on service should receive a pension of not less than \$60 per month, based on the normal cost of living during 1913-14, on statistics prepared by the Dominion Government for those years; and that, pending the cost of living resuming its normal standard a bonus of 20 per cent should be paid over and above the amount herewith resolved on.

6-E.—*Education—Children of men severely disabled or died on Service.*

RESOLVED, That in the opinion of the Victoria Reconstruction Group, in addition to any provision as regards pensions for orphans of men died on service and children of severely disabled men, the Dominion Government should provide for their secondary and advanced education with free tuition, from Provincial Government or municipalities, as the case may be, and when such orphan or child qualified for a secondary school under the same conditions as do other children, up to say sixteen years of age, free tuition be given and the pension continued; and when such orphan or child qualifies in the ordinary way for a university education, free tuition should be given and an annual grant provided by the Dominion Government, such grant to be administered by the University authorities.

8-E.—*Relief from Taxes—New Municipalities Act.*

RESOLVED, That the Victoria Reconstruction Group do approach the Provincial Government with a request that the New Municipalities Act should include a clause giving municipalities the option of affording relief from taxes, at their discretion, to severely disabled men and widows of men died on service and that copies of this resolution be sent to each of the Victoria M.P.P's, Mr. F. S. McDiarmid and Mr. Baird, Inspector of Municipalities, and to the Reconstruction Committee of the Provincial Parliament.

9-E.—*Pensions—Partial dependents, men died on Service.*

RESOLVED, That in the opinion of the Victoria Reconstruction Group, parents and dependents who only had a partial dependency should receive a pension proportionate to the support provided by men died on service, and, it is further resolved that, in each military district throughout the Dominion, a Citizens committee consisting of three persons shall be appointed to act in conjunction with the local representative of the Pensions Board, and that their joint report should be sufficient to secure a pension for such parents and dependents in accordance with the loss of support suffered.

DEPARTMENT OF SOLDIERS' CIVIL RE-ESTABLISHMENT.

OTTAWA, March 25, 1919.

DEAR SIR,—With reference to your letter of the 19th instant, enclosing a letter from Mr. W. A. Buchanan, M.P., I enclose a copy of a letter addressed to Major Cohen, M.P., England, for your information. I have also sent a copy to Mr. Buchanan.

Yours faithfully,

E. H. SCAMMELL,

Assistant Deputy Minister.

V. CLOUTIER, Esq.,

Clerk of the Committee on Pensions,  
House of Commons,  
Ottawa.

APPENDIX No. 3

COPY.

25th March, 1919.

DEAR SIR,—A brief report of an address by you in the House of Commons appearing in the London Times has been brought to my notice by Mr. W. A. Buchanan, a member of the Canadian Parliament.

It is interesting to note the views which you express as the policy you propose has been carried out in Canada for the past two years so far as the placing of men in industrial re-training is concerned.

It is intended shortly to issue a comprehensive statement of Canada's work for Disabled Soldiers. In the meantime I am sending under separate cover copies of two annual reports, also a copy of a recent Order in Council setting forth Pay and Allowances which men receive while under treatment or training by this Department. I would call your attention to the brief statement on industrial surveys on page 20 of the report dated May, 1918. This will be amplified in the proposed publication a copy of which I shall be glad to send you if you desire.

To date more than 900 industries have been surveyed in Canada. The latest Vocational Training statistics up to March 21, contain the following information:—

Total number taking Vocational Training not including re-educational. . . . .	2,680
Total number of men who have been put on Vocational Pay and Allowances for re-training after discharge. . . . .	9,710
Number graduated. . . . .	3,107
Number at present taking courses. . . . .	5,668
Number of men surveyed by Vocational Officers. . . . .	46,202

It is the policy of the Government of Canada to give every disabled man a chance to make good in a new occupation if his disability prevents him from carrying on in the one he previously followed.

Attempts have been made from time to time to induce this Department to allow men undergoing training in industrial establishments to receive payment for work done at these establishments in addition to the Vocational Pay and Allowances.

This is contrary to the policy of the Department as it would take the control of the man away from the Vocational Officer and place it in the hands of men who might exploit him. Under the present arrangement excellent progress is made by the student-apprentice and he is able the sooner to complete his course and to earn journeyman's wages.

Yours faithfully,

E. H. SCAMMELL,

*Assistant Deputy Minister.*

Major Cohen, M.P.  
(Fairfield Liverpool),  
House of Commons,  
London, England.

The VICE-CHAIRMAN: Major Todd is here this morning. The Committee, Major Todd, are desirous of hearing the views you desire to express; perhaps it would be better for you to first make a direct statement and then the members of the committee may ask any questions they desire afterwards.

MAJOR J. L. TODD: Mr. Chairman, and Gentlemen, I thank you for the opportunity of speaking to you. Unfortunately, there have been no "Hansards" of your proceed-

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ings so I do not know what you have discussed so far; but, if I do cover ground which you have already gone over I do not think that the time will be wholly lost.

First of all I should like to say one or two words in general, secondly, to speak of provisions that I think ought to obtain in legislation, thirdly, to say something concerning the manner in which the Pension Commissioners should administer the business of their Board, and lastly I should like to say something concerning the nature of the body which should be responsible for the administration of Canadian pensions.

First of all, a general word: the object of pension legislation is clear; every civilised country makes provisions which are almost identical in its pension legislation. Briefly, our object in pension legislation is to provide maintenance of a set standard for sailors and soldiers who, as a result of the war, cannot provide for themselves or for those whose dependency upon them is proven. I said "a standard", I think it is implicit in our law that the standard set is that which can be commanded by a general labourer. I should like to see in our law a definite instruction to the administering body that a liberal construction is to be put on every provision of the act in order that it may be certain to achieve the general purpose which has just been stated.

The problem of the disabled soldier in Canada, and in every other democratic country, is a problem of citizenship. Every soldier is a citizen; a citizen who risks himself for the common good. A pension insures him against loss by that risk. The question always is one involving citizenship as a whole.

With these two preliminary observations, let me go on to the specific points which I think should be covered by our pension legislation. First of all, the disability table. At the present time we are working under a disability table which in part has been erected by the Board of Pension Commissioners, and in part is dependent upon an Order in Council. No disability table can possibly enumerate every disability which may affect a man. It can only select certain ones and use them as a standard, a gauge by which to estimate the extent of disabilities that are not mentioned in the table. The disabling effect of any particular injury may vary from time to time in accordance with economic conditions as recorded by experience. It is essential, in my opinion, that full power to control the disability table should reside in the body administering pensions, that administration should not be tied down by past experience as incorporated in legislation. At the present time, our table includes values based upon decisions made in 1837 in France and erroneous here and to-day. The body administering pensions should have full power to erect a disability table in accordance with actual conditions; conditions which can be examined and from which conclusions can be drawn.

I do not want you to understand me as suggesting that the present disability table is not a good one. It is a good one. It covers, I think, pretty well everything, except perhaps two points. First, there is the question of old age: that is should any allowance be made for a man who is 50, and who has an injury? That injury, sometimes at any rate, will produce a greater disability in him than it would in a man of, let us say, 20 or 25. That is a matter which requires examination. The older men and the men who might be said to be mentally dislocated are the only two classes over which I have any uneasiness at all. I think all the others are being properly looked after. I am not quite sure that the man of more than middle age is being quite covered. I am not quite sure that we are fully covering the man who is mentally upset, the man who has lost his peace-time habits, returns and finds it difficult to take up his old job. Those two classes ought to be carefully watched in connection with the maintenance of a disability table by the Board of Pension Commissioners.

A point which has come up in this country, has been much discussed in France, in Great Britain and the United States. It is this: shall a pension compensate solely for personal mutilation, or shall it compensate also for professional mutilation? Let me illustrate by the stock example: shall the same pension be given to the watchmaker

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who has lost fingers as is given to the general labourer who has lost similar fingers? I should like to place on record my view that there should be in this country no weighing of pensions for professional mutilation—

*By Mr. Nesbitt:*

Q. That is the system we are following out?—A. Yes.

*By Mr. Redman:*

Q. Are there not very great difficulties in carrying out the other proposition?—  
A. I think it is absolutely impossible of administration in Canada, and I think it to be undesirable for other reasons.

*By Mr. Power:*

Q. Has it ever been tried in any other country?—A. Yes, it has been tried, not fully, but partially in Great Britain; but nowhere else. France absolutely refused and the United States refused.

Q. To what extent did they try it in Great Britain?—A. Up to 75 shillings a week.

Q. Basing the award for professional injury on what?—A. On a man's previous earning power.

Q. And it has not been successful?—A. I have no accurate information concerning the success of its application in Great Britain. I know that France considers it an impossible method, and I know that the United States has found it to be so.

Another point: successive Parliamentary Committees have considered whether or not pensions, should be increased, first for allied reservists, *bona fide* Canadians, who left Canada to fight, either in the British or other allied armies, and then returned disabled, to take up their life again as Canadians in Canada, and, second, for men who have been killed and have left Canadian dependents. Since the object of our pension is to provide maintenance, to bring up healthy Canadians, it seems to me a stultification of our whole theory that Canada should not give to dependents of allied reservists and to allied reservists who are *bona fide* Canadians, a sum sufficient to secure the decent comfort which is considered essential for proper Canadian citizenship.

*By Mr. Nesbitt:*

Q. You are in favour of the Canadian reservists getting the same as the others?—A. Yes. As a matter of fact, I understand that at the present time the Patriotic Fund continues its allowances to a considerable number of families of allied reservists who are dead or are pensioned by their governments. The figures on that point can be obtained from Mr. Morris. Conversely, since the object of the pension is to secure decent maintenance, I would be in favour of reducing Canadian pensions to people who leave Canada to live in other countries where the cost of living is less, in order that they might enjoy a higher standard of living than they would enjoy if they remained in Canada.

*By Mr. Power:*

Q. That is to say European countries?—A. I think I would leave it in general terms just as I put it. The value of the dollar of a Canadian pension in such a country would be a matter of investigation and observation.

Q. Your idea is simply to give them a decent maintenance in the country in which they live?—A. Yes.

Q. If a man were to emigrate to the United States, where the standard of living is just as high as it is here, would you be in favour of reducing his pension?—A. I cannot answer your question, because I am not conversant with the cost of living in the United States. Decision in such a matter might be left to the body administering pensions; let it investigate and decide in accordance with the facts.

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*By Mr. Andrews:*

Q. You would be in favour of continuing the pension so long as they remained in Canada?—A. Absolutely, Sir.

Another point,—I speak under reservation, because I do not know what has happened since I left the Board—at the present time, if a pensioner conducts himself in such a way as to create a public scandal he has still a right to his pension which cannot be broken. I should like to see in the law a provision making it possible for the Board of Pension Commissioners to cancel a pension when the Board is convinced that the conduct of the pensioner constitutes a public scandal.

*By Mr. Power:*

Q. Would that not be rather difficult of application?—A. It is difficult; but a Board of Pension Commissioners composed of men of great distinction, of men who have won generalships and decorations on the Field—men whose personal standing is quite beyond question, could be trusted to do it. After all, public opinion governs. Public opinion does not countenance the continuance of a pension to a man whose conduct constitutes a public scandal.

Another point,—there has been a good deal of discussion as to whether or not a pension should be paid to a man who re-enlists. A pension act is essentially an insurance act; it ensures maintenance for those who cannot maintain themselves. Therefore, pay and pensions should be mutually exclusive. As soon as a man gets pay from the Government in a compulsory military service, that pension should cease.

*By Mr. Redman:*

Q. How about vocational training? They get an allowance then. That is rather a live question.—A. My opinion depends upon my understanding of the nature of vocational training. That is;—it is not a gainful occupation; it is something given to a man in order to assist in making good to him a disability which he had incurred. Therefore, it is my opinion that the pension and vocational allowance should not be concurrent. There should be a vocational allowance sufficient to maintain the man's dependents, and naturally himself, at a proper standard while vocational training is being received. There is no object, consequently, in giving a pension; you would merely be giving a man two sums of money to secure the same thing, that is, his maintenance. If he is decently maintained while he is receiving vocational training, he does not need a pension. If he is not being decently maintained, then something is wrong with the vocational training allowance.

*By Mr. Nesbitt:*

Q. You think that should be increased?—A. If such a situation exists.

*By Mr. Power:*

Q. Come back to the question of re-enlistment. It is not of very great importance now, because there will not be very many re-enlistments, but why should a man who re-enlists in the army for a dollar ten a day not get a pension, while another man may have a position in civil life and be earning three dollars a day and yet he would get a pension.—A. It is a hard question to answer, as regards voluntary enlistment. Under compulsory service—I am always speaking of compulsory service—it is quite clear. I think that all military and naval service other than peace-time service, should be compulsory. In peace-time instructional and police service, the pension of permanent forces are on a different basis.

*By the Chairman:*

Q. Do I understand that you are prepared to go the length of saying that if a man is maintaining himself decently his pension should cease? You do not go that length surely?—A. Oh, no.

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The next point—it has been alluded to already this morning,—is the equalization of pensions. I am convinced that pensions should be equal for all ranks. Since large numbers of men went to the front under the promise that they would get pensions of certain amounts, these promises should be kept; they are contracts. But in future I should like to see a Canadian pension law which would give equal benefits for equal disabilities to all ranks.

*By Mr. Power:*

Q. Does that mean for another war? It does not refer to pensions for soldiers coming back from this war?—A. Under the various Orders in Council which existed when men enlisted, promises were made, I think those promises should be kept.

*By Mr. Sutherland:*

Q. The rate of pension has been very much increased since most of those men went over. Would you adhere to the scale of pensions which was in force when they enlisted, or to the present scale?—A. I would give the increase because the men were in service at the time they were authorized.

*By Mr. Power:*

Q. What would you think of this suggestion, that pensions should remain as they are, that is, that different ranks would get different pensions, but that any person in civilian occupation earning, say, \$1,500 or \$2,000, or \$1,000—the man earning a fair wage,—should get no pension as long as he was earning that amount of money, so that his pension would go to swell the lower ones? It is a suggestion to get away from the difficulty of equalizing all pensions.

Mr. NESBITT: We could not do that.

WITNESS: I agree with Mr. Nesbitt; it would not be advisable.

*By Mr. Andrews:*

Q. There seems to be a very general desire all over Canada that these pensions should be equalized. Can you make any suggestion as to how that can be done?—A. I do not think it can be done. I think we must adhere to the promises made. Men went over voluntarily under a definite promise, arranged their affairs under that promise. That promise must be kept; the men are dead. I do not think we can make any alteration in things accomplished; we can only plan for the future.

*By Mr. Redman:*

Q. Suppose you leave the question of pensions for death out of the question and refer to disability pensions.—A. I think the argument holds there also.

*By Mr. Andrews:*

Q. I am personally looking for some knowledge as to how it could be done.—A. My vote would always be against reduction for men who went under a definite promise.

*By Mr. Power:*

Q. A large number of men now drawing officers' pensions went over as privates, and there was no definite promise made to them. The only promise was that they would obtain a private's pension in the event of being disabled.—A. Do you think any man went over there thinking he was going to be a private all the time? Most men who went overseas as privates hoped to be promoted.

Another point; at the present time there is a very general provision touching hardship cases, in a recent pension order in council. I should like the pension law to be made as precise as possible in its provisions. While I think the pension commissioners should have power to recommend to council, in certain cases, that hardship does exist and a special allowance should be given. I think that the necessity for using

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that power should be made as small as possible; in other words, the application of the hardship clause should be codified and made law as quickly and as completely as possible.

*By Mr. Nesbitt:*

Q. That is you mean what comes under hardships—A. Quite so, sir. For example, at the present time I understand that if an invalid sister who is thirty loses, through death at the front, the brother who has always supported her for twenty or more years, she can only get a pension under the hardship clause. I think it should be definite, that where dependency can be proven by adult sisters or brothers they are pensionable. Another general class of cases which at present can only be alleviated under the hardship clause is that where marriage has been contracted subsequent to disablement. At the present time, if a decent young fellow has lost his leg, leaves the hospital with, perhaps, a little sinus, at the end of the stump, gets married, things run along alright for a year, but he has to go back into the hospital then to have a splint taken from the end of the bone; while there he gets blood poisoning and he dies. His wife and children get no pension. That is not right.

*By Mr. Redman:*

Q. You would draw the line at discharge?—A. I would not draw any line. Pension is essentially a war risk insurance manoeuvre. Every man who is under personal detriment resulting from his service ought to be compensated for it.

*By Mr. Nesbitt:*

Q. Right there you mean to say that if the death was really directly or indirectly, caused through service? In the case of the man you have mentioned it would be caused directly by his service. If married subsequent to discharge and the cause of death can be traced directly to his service, then the family should be pensioned?—A. Quite right, sir.

Q. But if his death were caused by ordinary disease such as influenza, what about it?—A. That is a personal risk of the man in no way consequent on or dependent upon the war.

Q. There would have to be some check upon designing women who would marry men for the purpose of getting pension?—A. Quite so, there must be some provision safeguarding that.

*By Mr. Brien:*

Q. Take the case of a man who has died not as the result of an operation and who leaves a wife and family, is not his case practically just the same, so far as the circumstances of hardship are concerned as that of the man who went into the hospital and had an amputation?—A. The hardships may be identical, but the cause is different. In the one case it is the result of war, and in the other case it is the ordinary risk of the individual.

*By Mr. Sutherland:*

Q. One man might be married subsequent to discharge and the other man might be married before discharge and both of them might have died in a short time and the family of the one would receive a pension and that of the other would not; that would be an injustice, even although in neither case was the death attributable to service?—A. I beg your pardon, in one case it is and in the other it is not.

Q. It might not be: a pensioner might die not as a result of the injuries he had received. In that case his family would receive a pension, would they not?—A. Mr. Archibald will explain that.

Mr. ARCHIBALD: If a man who is discharged died, not as a result of service, his widow will not get any pension, no matter whether she was married previous or not

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to his disability. It is only while he is on service that it makes no difference whether his death is due to service or not, whether the widow will get pension. After he is discharged the death must be due to service, otherwise the widow will not get pension.

*By Mr. Power:*

Q. Will it not happen that during the next twenty years doctors will certify that a large number of deaths have been due to service?—A. Some doctors may. They will be paid to do it. All this is a strong argument in favour of extending our pensions Act as has been done in the United States, and to add to it a measure of insurance protection. Then you would not impose upon your pensioning authority the duty of distinguishing in cases of this sort whether or not death or disablement was dependent upon disabilities incurred in the war.

*By Mr. Lang:*

Q. What is your opinion in regard to dependents and partial dependents?—A. In what connection.

Q. In regard to the pension?—A. I am afraid I do not understand your question.

Q. For instance, a mother has two married sons who go to the front, the wife draws the pension and the mother is left penniless?—A. That is a very difficult question to answer. The responsibility of sons towards their parents varies greatly in different provinces. In some provinces it is a legal obligation on every son to provide for the support of his parents. In other provinces it is not a legal obligation. In the provinces where it is a legal obligation I think we could take measures to force the son who survives to bear a due part in supporting his parent. In other provinces there is no machinery by which it can be done. In practice, while I was on the Board of Commissioners, what we did was to investigate every case, and if necessity existed we gave up to the full amount.

*By Mr. Redman:*

Q. In addition to the wife's pension?—A. That is another point.

*By Mr. Lang:*

Q. That is what I meant?—A. If a wife and children already existed?

Q. Yes?—A. I misunderstood you. I am of the opinion that parents should get pensions in addition to the wife and child, but that then there should be a maximum of pensionability; that is the maximum of all pensions issuable in respect of a single sailor or soldier ought to be limited.

*By Mr. Green:*

Q. And divided among the dependents?—A. Yes, exactly. Each individual case would have to be examined. The amount of the maximum is pretty well indicated by what I said at the commencement of my statement, that the standard of living which should be maintained is that which a healthy man can get in the labour market; it is common experience that such a man can support his own mother in addition to his wife and children.

*By Mr. Cronyn:*

Q. We would have to recast 22c of the present regulations, which distinctly prevents the parent in certain cases getting a pension?—A. Yes.

Q. Would you bring it under the case of hardship mentioned in the final section?—A. I would prefer to see as little as possible left to the Board of Pension Commissioners under that special hardship clause. I should like to see the application of that hardship clause codified as far as it is possible to do so.

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Mr. CRONYN: I brought to the attention of the board a case of real hardship which fell directly under the provisions of that section, and they were not prepared to recommend it to the Governor in Council as one of special hardship. Other cases are coming up. The matter is of some importance to a number of people.

The WITNESS: Before we leave the question of marriage subsequent to disability, I should like to say that I believe a considerable number of men enlisted under pensions regulations which did provide pension in case of death to a wife married subsequent to the incurrence of disability.

The CHAIRMAN: Did I understand Mr. Archibald to say that when a member of the force dies after discharge and subsequent to pension being granted that his widow in all cases gets no pension unless the man died as a result of his disability?

Mr. ARCHIBALD: No, I did not complete what I should have said. I should have stated that when a man was pensioned in class 1 to 5—that is, 80 per cent to 100 per cent disabled—the widow will get a pension, no matter whether the death was due to service or not, provided she was married to the man before the disability occurred. A woman occupying the position of a wife is always considered to be a wife.

The WITNESS: The next point is this: I understand that at the present time if a man unreasonably refuses to accept treatment the Board of Pension Commissioners can only reduce his pension 50 per cent; they have no power to cancel it.

*By the Chairman:*

Q. You are not correct as to that. The law is the other way. They have absolute power to cut it off altogether.—A. Then it has been changed since I left the board.

*By Mr. Brien:*

Q. Do you believe in cutting it off entirely?—A. If the Board of Pension Commissioners think it should be cut off.

Q. Would the board act on the advice of a special medical board?—A. The Board of Pension Commissioners have the responsibility of obtaining and exhausting information from every source before they make any decision.

Q. Take the case of a man who has an injury to the nerves, causing a certain amount of paralysis. He knows of a friend of his who had an operation performed, the result of which was to put him in a worse position than he was in before the operation, and he refuses to have the operation performed. The board claims that the operation will be successful and that it would make him a hundred per cent. He refuses to have the operation performed because he is afraid it will not benefit him. Should that man's pension be refused?—A. The answer is, certainly not, because you are putting a case where the Board of Pension Commissioners would not consider refusal to be unreasonable. The best example I know of is this—it is an actual case: A man had some stiffness in his knee. He absolutely refused to have the knee operated on in order to have adhesions broken down. It would have meant perhaps two minutes of chloroform. One dark night, after spending an evening with friends, he tried to walk down a narrow stairway. He slipped, fell, and wrenched his knee; but he got up with a perfectly healthy knee. That man refused an operation unreasonably, as I think, and he should have had no pension.

Q. Should those cases not be referred to a special board, and not be left to the ordinary board to say whether the case is a reasonable one or not?—A. I do not know what you mean by "special board." I would like to reiterate; it is the responsibility of the Board of Pension Commissioners to exhaust every source of information before a decision is made. If the commissioners make a decision in such a case without getting all the specialists' advice and instruction that is necessary, then they are guilty of maladministration.

Q. That is the answer I want?—A. That is my opinion.

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*By the Chairman:*

Q. In the event of the man absolutely refusing treatment you would cut off his pension?—A. Yes.

Q. What provision would you make to take care of his wife and children?—A. That is a sound question. I think that they ought to be looked after.

Q. Then indirectly you would not cut off his pension?—A. I see the point; it is well taken.

Q. I thought you would be driven to that if you took the position that social considerations should have an influence?—A. Quite so.

*By Hon. Mr. Béland:*

Q. It comes to the same thing; the pension is maintained in all cases?—A. In the first case, the soldier who refuses treatment has not the control of any pension paid for his dependents.

Another point: I think that there should be a definite Pensions Act. That, of course, you are working towards.

Another point: I would like to see an educational allowance of some sort provided. At the present time, the pension for children ends when girls are seventeen and boys sixteen. I should like to see it made possible for the Board of Pension Commissioners to continue that pension where it is considered advisable to assist bright young men and women to get a better education than they would otherwise obtain. In many instances, it would make the difference between a boy going through a technical school or college when he is able to turn such education to advantage. Often such a boy will have to give up a scholarship, whereas if there was the pension to assist him he would be able to take advantage of it.

*By Mr. Devlin:*

Q. That is an excellent idea. How would you draw the distinction?—A. Again, I think you would have to leave it to your Pensions Board. Those receiving the educational allowance would be exceptional children. The Board would have to make sure that the boys or girls who were receiving it were taking a full course of instruction in some recognized institution, university or technical school. The head of the institution would be responsible for informing the Pension Commissioners whether or not the child was following the instruction properly and profitably.

*By Mr. Brien:*

Q. Would there not be a tendency towards class distinction there?—A. Brains don't belong to any class.

Q. If a boy is able to win a scholarship and is bright, could he not get out during his holidays and earn enough to carry him through college or technical school?—A. I beg your pardon, Sir; I am at a university where I have handled a small sum for assisting young men. There are every year at McGill a certain number of young men who are putting themselves through college, and who require only two hundred dollars or three hundred dollars more than they have to keep them at college; if they cannot get the money they must go out for another year to earn enough to put them through the final year or two.

Q. Do you think it is doing them any harm? I know a great many men who have done that. What is the difference between that young man and a young man who is doing farming or struggling along in business?—A. Is Canada not helping the men who are taking farms?

Q. Take the young man who is struggling to establish a business or run a farm; don't you think it would lead to class distinction?—A. I see your point, but the boy who wants education will say to the farmer's son, "If my father had been a farmer, Canada would have lent him several thousand dollars at five per cent and would have given him three hundred and twenty acres of land. My father is a plasterer, or a

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tradesman, and gets no help. Because he is not a farmer, he can't help me, and I can't keep my scholarship at technical school or college. Your father is a farmer and he can help you."

Q. That young man can be trained to earn enough to put him through the same as any other?—A. We are talking about an exceptional boy who ought to receive his technical training and achieve increased usefulness as quickly as possible.

Mr. BRIEN: There would be a tendency towards class distinction.

*By Mr. Nesbitt:*

Q. You have to bear in mind that there are thousands of men at the head of their profession in this country who worked their way through college?—A. That is true, Sir.

Q. Though they were not the sons of pensioners they had to get out and work in the harvest field, or anywhere at all so as to earn enough to put them through college, and they are leading men in the country to-day.—A. It is because of all you have said that I am advancing this suggestion. There are exceptional men who are working their way through college but this condition exists—I know it exists—that men in the third and fourth years have to give up attending college for a year in order to earn enough money to put themselves through the last year or two. I think it would be worth the whole pension to the country to get these young men out highly specialized and fitted for their technical work two years or a year earlier than would be otherwise possible; that it would be to the advantage of the country to get out a doctor, if he is a good doctor, or a lawyer, if he is a good lawyer, two years earlier than would be possible otherwise, so that he would not have to earn three hundred dollars to put him through the final years.

Q. The theory is good.—A. The practice is good.

Q. I think the fellow who goes out to work his way through college learns to appreciate the value of money, and it helps him throughout his future life.—A. I concur.

*By the Chairman:*

Q. That is your opinion?—A. Yes, and I concur with everything Mr. Nesbitt says. The next point. At the present time, the Board of Pension Commissioners have no authority to appoint guardians. I do not know enough about the law of the country to know whether it is possible to give the Branch that power; but to do so would be an advantage.

*By Mr. Devlin:*

Q. What would be your opinion about that?—A. I would like to see the Board of Pension Commissioners given power to appoint guardians, if it were possible to do so, in addition to the power to administer pensions, especially for feeble-minded children, or feeble-minded individuals.

*By the Chairman:*

Q. When you use the expression "appoint guardians", do you mean for all purposes, or only for the purpose of administering the pension law?—A. For the full control of the pension money.

Q. I think there could be a clause put in the Act giving the Pension Commissioners power to pay the money to some person to administer, but he need not be a guardian of the child; that is what you mean?—A. This situation has arisen; in some of the provinces the commissioners have not been able to get proper reports as to how the pension money was being spent.

Mr. POWER: We already do that in the case of mental defectives in asylums. Is that not so, Mr. Archibald?

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Mr. ARCHIBALD: That is done only in cases of insanity. The law states that we should pay the maintenance of the insane soldier in hospital and save for him the balance of his pension, or if we are paying the wife and children that we should pay them the equivalent at the widow's and children's rate. We have never had any authority to appoint guardians.

*By Mr. Power:*

Q. You did not go before any local legislature for this power?

Mr. ARCHIBALD: No, we have never had any authority to appoint guardians. All we can do is to pay the maintenance to the local guardian, if there is one, and if there is not one, to pay it in accordance with the Provincial Law. In Ontario, for instance, we pay to the Inspector of Prisons and Public Charities the cost of maintenance of the patient and save the balance. In Quebec we pay to the particular asylum.

Q. Do you not also pay the balance to the Inspector in Ontario?

Mr. ARCHIBALD: No, we retain the balance in case the man gets well.

The VICE-CHAIRMAN: In the province of Ontario the Inspector of Public Charities is the guardian of persons in asylums.

Mr. REDMAN: I think Major Todd's recommendation is a very necessary one.

The VICE-CHAIRMAN: What I understand you to mean is that power should be given to the Board of Pension Commissioners to denominate some person as the administrator of the pension money, is that correct?—A. The Commissioners have that power already, have they not?

Mr. ARCHIBALD: We have that power already, we can appoint an administrator. The only point is that the Board might be given power to go into the courts as representing the children and be given authority to take these children, to remove them from the custody of the people who are not fit to be guardians, and to appoint another guardian. The Dominion Law could give us that much authority.

The VICE-CHAIRMAN: The power the Commissioners have at the present time is this (reads):

The Commission shall have power to entrust to a reputable person for administration the pension or other grant to any pensioner or beneficiary when the Commission is satisfied that it is being improvidently expended by the pensioner or beneficiary or that the pensioner or beneficiary is not maintaining the members of his family to whom he owes the duty of maintenance. The expense of such administration, if any, shall be born by the Crown.

Mr. ARCHIBALD: In Toronto an orphan child was under the guardianship of a woman of rather bad character. This woman had been legally appointed by the courts as the guardian of the child. The child who was about thirteen years of age came down to our office in Toronto and complained that her foster mother continuously beat her and there were also other complaints regarding the morality of the foster mother. Our Toronto Officer was very much exercised by the fact and wrote to us to know what he could do. We told him he had better refer the case to the Children's Aid Society, but the Society would not do anything. Finally we managed to get sufficient evidence to lay a complaint against this woman for beating the child and, although we had no power whatever, to be represented in the courts in any way, nevertheless we sent Mr. Smith, a lawyer on the Board, down to Toronto, and he ran the case and got this woman sentenced to six months in jail for beating the child. Thereupon application was made to the Surrogate Court for the appointment of another guardian, and a new appointment was made. We went to quite an expenditure in that case, which expenditure has been borne by somebody else entirely, but we happen to have all the facts and a lot of other information which enabled us to get a new guardian appointed. We have a large number of cases in which the guardians who have been appointed are no good and the guardianship should be discontinued and would be if the Board

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of Pension Commissioners were given some legal status in the courts. I think the Dominion naturally should give them some legal status so that we could go into the courts at any time when necessary and lay the facts before the courts and have the guardianship changed.

*By the Chairman:*

Q. Are there not official guardians in the other provinces for children the same as in the province of Ontario?

Mr. DEVLIN: No, there is no official guardian in Quebec.

Mr. ARCHIBALD: And in any case the official guardian only has jurisdiction so long as no other guardian is appointed. In this particular case to which I have referred this woman was the appointed guardian; she was letting the child run around in rags although she was getting \$12 a month to look after the child and she could not have expended more than \$5 per month on the child from the condition in which the child was found.

The CHAIRMAN: I think if you had directed the attention of the official guardian to the matter it would have been attended to.

Mr. ARCHIBALD: All we can do is to refuse to pay to the guardian in such cases.

Mr. REDMAN: Can we not make regulations directing that the Pension Board may pay the pension to anyone they may desire, without going into the question of guardianship or anything else.

The VICE-CHAIRMAN: But Mr. Archibald raises the further point that the Pension Commissioners have no right to take the child from the legally appointed guardian.

(Debate followed).

*By Hon. Mr. Béland:*

Q. What do you want further than the authority which is contained in the present regulations?—A. Here was a child in this case who was being ill-used by the legal guardian; it was possible under the regulations to divert the payment of the money, but it was not possible to divert the guardianship of the child from the legal guardian, neither did the Board of Pension Commissioners have any status which gave them power to implement that trusteeship which the Board must feel towards any child of a dead soldier who receives a pension. I know nothing of legal phrasing, but if it were possible to give the Board of Pension Commissioners a status as a guardian or trustee towards such children, by which it would be taking, as it were, the place of the dead parent it would be of great advantage.

Mr. REDMAN: I would not trust any Board with that power.

Mr. ROSS: Here is another case that Mr. Archibald has in hand in Quebec.

Mr. ARCHIBALD: It is the case of a child in Quebec that is being brought up in a disorderly house. The child is about five years of age, and the guardian of that child is the woman who runs the disorderly house.

Mr. DEVLIN: That is a very exceptional case.

WITNESS: Would it not be advisable that the law should provide, that in cases of this sort the Commissioners should take such measures as might be necessary, under the laws of the various provinces, to secure the proper administration of Provincial law with respect to guardianship.

Q. That is all right, but that would not give him any more status before the courts.—A. I do not know that the Board of Pension Commissioners was justified in spending the money necessary to get this case in Toronto righted?

Q. Mr. Nickle spoke of Mr. Harcourt, where he would have taken the case up?—

A. Was he not spoken of?

[Major Todd.]



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Mr. ARCHIBAD: I do not know.

Mr. CRONYN: He is simply guardian of the estate.

The CHAIRMAN: He would be guardian of the estate to that extent, that when only \$5 of this \$12 for the child's benefit was spent, he would have authority to look into it. I will take this matter up with Mr. Gisborne.

The WITNESS: The next point is the whole question of what we may call insurance. In its essence, our Pensions Act is a war risk insurance. Mr. Sutherland alluded to hardships that will exist under the normal risk of accidents after discharge for men who have been disabled and for men who have not been disabled. And Mr. Power alluded to the difficulty under which doctors will work in deciding whether or not a particular sickness or death was or was not dependent upon injury or illness contracted during enlistment. We may roughly divide post-service insurance into two classes: insurance against accidents and insurance against recurrence of ailments. A man disabled is much more likely to meet with an accident than one who is not. A man who loses one eye is much more likely to have the other eye put out than the man who has two eyes. With regard to insurance against illness, a man who has had bronchitis overseas will have a tendency towards bronchitis for some time,—similarly with rheumatism, and other ailments. It is going to be excessively difficult to determine to stress of war conditions in men who become ill from time to time after their discharge. I think it would be well if these risks were met by a comprehensive Insurance Act, which would be open not only to disabled men but also to men who are not disabled. Those who are not disabled will pay for the insurance.

*By the Chairman:*

Q. That is really sickness insurance?—A. Yes, there is sickness insurance and accident insurance. Workmen's compensation is a form of accident insurance. One case occurred while I was on the Board of Pension Commissioners, of a man who was refused a job in a saw-mill because his hand was off. The manager did not want him around the place. Before the war, the Grand Trunk Railway refused to engage disabled men; it was not good business to do so. Now, Great Britain, France, and Italy all have comprehensive measures by which the governments bear any increased cost of workmen's compensation insurance for disabled soldiers. A similar provision should be made in this country.

*By Mr. Power:*

Q. If I understand the workmen's compensation insurance aright the employer puts so much on his pay roll for the number of men employed, so that the fact that he would have three or four or five or six disabled men, men without an arm or a leg, would not increase his premium on compensation insurance?—A. It may not at once increase his individual premium, but it adds to the risk of injury.

Q. How would you arrange matters to pay the extra premium?—A. Excuse me, there will be none to the individual, but there will be to the industry.

*By Mr. Nesbitt:*

Q. You propose to pay the difference in the premiums?—A. Yes. There is a very interesting report by Lord Peel's Committee on this question in Great Britain. His committee has canvassed the whole situation very thoroughly. It makes a reference which is the essence just what Mr. Nesbitt has said: that the Government should bear the increased cost.

Mr. POWER: I maintain that as a rule there is no such thing.

Mr. CRONYN: I understand the Department of Insurance has in contemplation a general insurance Act for soldiers. I have not been able to find out anything definite as to its provisions. Perhaps the committee could obtain some information.

[Major Todd.]

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The WITNESS: If that is the case I feel strongly that any insurance act for soldiers must be considered together with any pensions Act. It is essential that the Parliamentary Committee reporting upon the one should report upon the other.

*By Mr. Ross:*

Q. You have not any idea what the expense would be to the country?—A. I did not figure it out on the basis of the British estimate, but I would not like to be quoted as giving a figure. If you are interested in the matter, see Lord Peel's report. It is a confidential document. That exhausts the particular points of pension laws that I wanted to bring up. I should like to speak, if I may, concerning some matters of pension administration.

*By Mr. Power:*

Q. Before we leave the insurance, you would favour what they call the sub-standard risk: that is to say a man who has something wrong with his limbs cannot obtain insurance at the rates—A. Up to limited amounts, yes. The same idea runs through all pension laws; that is the standard we are trying to get for pensions is that of "decent comfort."

Q. On what theory do you approve of insurance being granted to men who cannot pass the physical examination? These men may pass into the service as physically fit, but they cannot pass an insurance examination now. Do you base this proposition on the theory that the Government is assuming responsibility for the physical deterioration of the man while on service?—A. That is it.

I should like to say something concerning the administration of pensions. The Pension Commissioners must have a good staff if they are to do their work well. The civil service has been considerate. We have worked together cordially in obtaining staff. There should be a greater number of well-paid positions on the Board of Pension Commissioners, I mean of something more than five thousand dollars a year. I should like to see an increasing number of well-educated women on the staff of the Board of Pension Commissioners.

The Board of Pension Commissioners has suffered in the past from inadequate housing. I am very strongly of opinion that the administrations of pensions and of the other activities connected with returned soldiers can only be carried on under grave inconvenience as long as they are housed in different buildings. They should be together in one building. It is essential that the records should be in that building. The amount of copying of documents that has gone on during the war is simply inconceivable, and it will continue unless proper housing is afforded.

*By Mr. Ross:*

Q. You mean unnecessary copying of documents?—A. Avoidable; I think that additional copying could be avoided by housing the various bodies concerned with returned soldiers in one building and by putting the records in that building.

*By Mr. McCurdy:*

Q. You mean that the original records, the attestation papers, and so on, should be in the possession of the Pension Board.—A. It is unimportant who has charge of the documents so long as they are together and readily obtainable. All documents should be together in one place where they would be easily accessible to every authority which has jurisdiction over any aspect of the returned soldiers' question.

*By Mr. Power:*

Q. In that case, you would have the Soldiers' Civil Re-establishment Department, the Pensions Board, etc., in the Militia Offices, because it is there as a rule that the soldiers' records remain?—A. Or we could have the records in another building. The Militia Department is not very much concerned in documents after a man is discharged.

[Major Todd.]

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Q. I am afraid the Militia Department would not like to get rid of these documents. Another point—every pension decision made by the Board of Pension Commissioners should be double checked. As was brought out at your meetings last year, the board was in the habit of making a decision, in some instances, on one signature. To do so was right at the time. In future, I should like to see every authoritative decision checked. No pension should be refused, or granted, without the concurrence of two distinct individuals. It is unimportant whether both are at headquarters or whether one is at headquarters and the other at the residence of the pensioner. It is important in every instance that the power of vetoing a decision made locally should always be retained by the head at Ottawa; the experience of the United States, of Great Britain and of France, as well as our own experience in Canada, makes this certain.

Another point. In order to secure proper pension administration, it is necessary that local pension offices should have considerable power of recommendation. In Great Britain, the local pension committees give that personal touch which is so necessary for the proper administration of the many activities affecting returned soldiers and their dependents. During the war the patriotic fund did much to supply that personal factor, and did so, on the whole, extremely well. The patriotic fund goes out of existence. There are official visitors of the Board of Pension Commissioners, they will always be necessary; but I think that something in addition is necessary. In every community there should be a group of persons of consideration and standing who are interested in returned men, and who will provide that personal touch which is necessary if returned soldiers and their dependents are to be properly looked after.

*By Mr. Devlin:*

Q. Would you suggest local committees, or a travelling committee?—A. They must be local residents.

*By Mr. McCurdy:*

Q. Outside of the departmental staff?—A. Yes.

*By Mr. Cronyn:*

Q. Purely voluntary committees?—A. Yes. Please do not understand me as saying anything against the Pension Board's visitors; they are absolutely essential. There are local pension committees in England. In the United States the Red Cross is handling a similar work. They are doing what is called social service work. They are going into the different communities, into every little village; social service work demands trained workers. Something of the sort is necessary in this country.

*By Mr. Power:*

Q. I understand that the Great War Veterans have pension committees in most towns?—A. Yes; also there are churches and the Salvation Army. The report of the Repatriation Committee shows the numbers of bodies there are in this country who are doing work of that sort; but I think it is necessary to have some co-ordinating body looking after the whole thing.

*By Mr. Ross:*

Q. You have a local Board of Pensions. Take my district, for instance; in London you have a staff, a local staff?—A. Surely.

Q. Is that not enough? Do you want that supplemented? In the event of a pensioner or a dependent needing assistance, or wanting an opinion about the pensioner or dependent, he or she goes to the local staff. From Strathroy, for instance, we go to London to find what the facts are.—A. Do soldiers and their dependents not go to you and ask you questions?

Q. Not very often; I am not much troubled that way.—A. This is the situation: If the Board of Pension Commissioners' local officer is a good man he will have his  
[Major Todd.]

local committee; he will have worked up associations with those who can help. He goes to them and says: "Has this man a good job?" "Is this child happy?" and so on. If the officer is a good one, he will know persons who can answer these questions and will help him to deal with them. But I would like not to leave it to the initiative of a good officer, but establish definite machinery for the purpose of giving "social service" whenever it is needed.

Q. That would be an entirely voluntary organization, as Mr. Cronyn says?—A. It might be necessary to have paid workers. Let us take a case of this sort: it was a case in Montreal. The board got bad reports, and our visitor went to investigate. He found two women living with a pensioner. They were drinking and the children were not being properly looked after. There was a household where more than one visit in a fortnight was necessary. What was wanted was a visiting housekeeper to go into that house and show the wife how to keep the house, to stay with her and show her how to do housework. Again, there are many families of this sort; a pension is not enough; the family cannot live on it. Why? Because the wife does not know how to buy. She buys canned goods instead of staples; expensive things instead of cheap ones. She does not know how to shop. She needs somebody to show her how to do these things, so that the pension will give the home comfort which it can.

*By the Chairman:*

Q. Is that not social service?—A. It is.

Q. Does it not bring us to the problem which the Repatriation Committee has recently had under advisement with the Red Cross and the representatives of other philanthropic and benevolent organizations, and also the matter which comes before the Patriotic Fund at its next meeting, notice of which has been recently given?—A. Perhaps this matter will be dealt with by those bodies.

Q. I think they are all working on it now, trying to co-ordinate the various organizations for the purpose of looking after returned soldiers and their dependents after the war is over.—A. Good.

Another point,—There is an inevitable tendency on the part of all bodies dealing with the returned soldiers to establish special services such as a special medical service. I do not want to go into a long discussion on this matter; but I would like to say that I am strongly against special medical services being established. I think, so far as possible, that the medical profession as a whole should be used.

The next point. I think it essential that the Board of Pension Commissioners should keep very careful statistics. The problem of proper pensioning is changing always. It can never be permanently fixed and it is only by constant observation of what is going on that we can know whether pensions are achieving their purpose.

*By Mr. Brien:*

Q. Go back to the point of medical attendance. The I S. C. have doctors appointed now in different centres all over the country, probably not in every county, but in several counties and cities. Would you advise doing away with these doctors?

A. I am not sufficiently conversant with the situation. I said a tendency, Sir, if it were proposed to establish a medical service all over the country for the next twenty years, for pensioners alone, I would be against it. I would merely repeat, there is a tendency towards the establishment of a special medical service for pensioners and their dependents; I think it would be a mistake to allow any such service to become permanent. I think that the medical profession, as a whole, should be used.

Q. You would not advise that it should go into effect at once?—A. No, Sir.

It is necessary that the Board of Pension Commissioners should maintain statistics; it should follow up every man, and see whether or not he is getting along. It is necessary that we should have accurate knowledge concerning their employment, that we should know what the men are doing. Let me give two instances, of two epileptics; both of these men are pensioners. One of them is the guardian of a swing bridge

[Major Todd.]

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and the other is a locomotive engineer. Those are the jobs they are holding. It is essential for the advantage of the pensioners themselves that the Board of Pension Commissioners should follow them up and have accurate knowledge concerning their employment. It is only by knowing that a man is holding his job successfully that the Board of Pension Commissioners can say that the man's pension is sufficient. The Board of Pension Commissioners must keep statistics in order to be in a position to advise parliamentary committees and the government concerning pension policy. The Board is most intimately in touch with pension and gratuity problems. It has the experience which ought invariably to be consulted by the Government before any pension measure becomes law.

That touches upon the question of whether the body administering pension should be a Ministry or whether it should be a commission. My opinion is that the administration of pensions should be in the hands of a distinguished commission of three individuals; men who have seen active service who won their reputation in war; that they should receive salaries commensurate with the importance of their position; \$5,000 is not commensurate with a responsibility disbursing \$30,000,000 a year. They should be removable only on a joint address of both Houses of Parliament, that, I think, was one of Mr. Nickle's suggestions. No measure, as I said, a moment ago, should be made law without the Board of Pension Commissioners having had an opportunity of expressing its opinion. This is a question affecting, intimately by a large and very powerful group of Canadian citizens. Great pressure will be brought to bear upon busy Ministers and members, inevitably so; a pressure which may result in a decision being taken more rapidly than, perhaps, might be justified by a full consideration of the question. It is the Pension Commissioners who ought to know more about pensions than any other individuals; therefore they ought to have an opportunity of making their opinion heard. Might it be possible to say that any suggested change in the pension law should be laid upon the table of the House, and that it should be the duty of the Board of Pension Commissioners to make a report on that suggestion before it was passed upon by the House?

Mr. NESBITT: In short you think that before any change is made in the pension regulations the Pension Commissioners should be consulted and required to give their views in regard to the change.

An Hon. MEMBER: They do that now.

The WITNESS: Excuse me, one particular law was passed before the Board of Pension Commissioners knew anything about it. From what I have said it is quite evident that I look upon pensions merely as one part of social insurance; it is war risk insurance. I think that the Board of Pension Commissioners should have under its administration all pensioning activities of the Government, that it should have the 1885, the general pensions and the Halifax disaster pensions, all these should come under the jurisdiction of one body. The Board of Pension Commissioners should be the administrators of all governmental personal insurance activities—civil, naval and military.

*By Mr. Cronyn:*

Q. Was Major Todd asked his view of pensions as to 10 per cent disability and below? The opinion has been freely expressed all over the country that we should never pay as low as \$2.50 to any man.—A. The point is this: a man will ask "Is my finger off or is it not?" And if we say it is off, he immediately asks, "Do I get a pension or do I not?" If you do not give him less than 10 per cent pension of course he does not get a pension and he at once says, "Why don't I get something. My finger is off?" I think that the difficulty can be met through Government annuity system. We might say to the man, "\$2.50 or \$5 per month is nothing to you, if you get it you will waste it, let the Government keep it until you are 50 or 60 years of age and then you will have something worth while?"

Q. Turn it into a gratuity?—A. In other words turn it into a gratuity at terms.  
[Major Todd.]

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The VICE-CHAIRMAN: Where they did get it there was the greatest possible objection raised, they did not want a gratuity but a continued recognition of their disability—A. That was so.

*By Mr. Cronyn:* . . .

Q. Was the question asked about the wisdom of entertaining the suggestion to permit a commutation of pension? A statement has been made that that can be done in Britain?—A. Yes, it can be done. I am against it, for this reason; it premises the approval of the commutation by the Government. The reason for which the commutation is sought is that capital so obtained may be invested in some venture. If that investment is not a successful one then the pensioner who has lost his pension says "Here, there was a promise that you approved of this venture. Therefore you share the risk, so pay up again."

Committee adjourned until Thursday, March 27, at 11 o'clock.

HOUSE OF COMMONS, OTTAWA,

COMMITTEE ROOM 318,

THURSDAY, March 27, 1919.

The Special Committee appointed to consider the Question of Pensions and Pension Regulations met at 11 a.m., the Hon. Mr. Rowell, presiding.

*Members present:* Messieurs Andrews, Béland, Bonnell, Brien, Cronyn, Devlin, Green, Nesbitt, Nickle, Pardee, Power, Redman, Rowell and Savard—14.

The following communications were read and ordered to be placed on record:—

AURORA, ONTARIO.

MARCH 19, 1919.

Hon. Mr. ROWELL,

DEAR SIR,—I am a Presbyterian Minister's widow and also the widow of a private soldier. My husband was Rev. H. H. Allen of this town. He enlisted as a private in the 81st Battalion. My pension number is 5431.

It is not for myself that I write, but could you in this present investigation of pensions consider the extending of the age limit for children, for those children at any rate who want an education.

I have but one child, a little girl who will soon be ready for High School. I do not see how even High School fees are to be paid out of what she and I draw each month \$48. And a University course which we want and which she surely would have had, had her father not given his life for his country, is entirely unobtainable.

I have in addition to my \$48 a month, \$150 a year interest from a Life Insurance Policy invested in the First War Loan. This is my sole income; I receive nothing from our church. In my husband's lifetime a house was provided for us; I have now rent to pay.

Surely it is not right that children should be deprived of their right to the best education their country can give them because their fathers are not alive to provide it for them.

It would be a great load off my heart if I felt that my little girl's education would not have to be curtailed.

Trusting that you will take this matter into your serious consideration,

I am yours,

HANNAH C. ALLEN.

Mrs. H. H. ALLEN,  
Box 195,  
Aurora, Ont.

BIKERDIKE, ALTA.,  
March 17, 1919.

"Hon. N. W. ROWELL,  
Ottawa.

DEAR SIR,—I write you to find out if Canadians who joined Imperial units here in Canada and served overseas are entitled to the same benefits as those who served with Canadian units.

I, being unable to join a Canadian unit, joined the Royal Engineers in Edmonton and was knocked out while on active service in France and was discharged totally disabled on June 19, 1918. Have been re-examined by the pen-

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sion board doctors about a month ago and was again awarded a total disability pension. But as you no doubt are aware the British pension is very small being \$26.40 per month and you will agree with me that this sum is not nearly enough for a man to live on if he were single but I am a married man and my wife is not enjoying good health.

No doubt the Canadian Government gave the British authorities permission to recruit here for the Royal Engineers and it surely is up to our Government to look after any of us fellows who came back disabled.

I am a Canadian, born near Toronto where my parents still live and consider that I am entitled to all gratuities, pensions, etc., that the boys who served in Canadian units are.

In my condition, Mr. Rowell, I cannot benefit by any of the offers of our Government the same as able bodied men who were more fortunate than myself and are in a position to accept a loan from the Government and take up land, etc. I made application but was refused on account of my disability.

I assure you, sir, that you will be doing me a great favour if you will advise me with regard to what benefits I will be entitled to. I am sure you will appreciate how I am getting on with such a small pension, it is not living it is a poor existence and surely a man broken for life while serving his country is worthy of better treatment.

I have not mentioned my case to the G. W. V. A. nor do I intend to, as I don't want anyone to plead my case for me.

I did not have to go to the war but went in the cause of humanity and would do the same again as I have no regrets.

I am, yours sincerely,

FRANK W. MALLETT.

The CHAIRMAN: His contention is that already raised, that Canadians who served in Imperial units should be entitled to receive the same pensions as Canadians who served in Canadian units.

Mr. NESBITT: That is already on the record.

The CHAIRMAN: Then we have a letter from Mr. Arthur H. L. Hair, from Montreal, in connection with the soldiers Military Cemeteries, and asking that their association have the opportunity to appear before the committee if we take up that matter.

LT. COL. G. F. MCFARLAND: Examined.

*By the Chairman:*

Q. What is your position and what has been your service?—A. I am Acting-Judge Advocate General. As to my services, I raised, recruited and commanded the 147th Battalion, took it overseas, and, along with two others, my battalion formed the 8th Reserve Battalion in the re-organization in England at the end of 1916, and I commanded the 8th Reserve Battalion until June, 1917, when I reverted to the rank of Major, and proceeded to France as second in command of the 4th C.M.R. I served in that capacity till the 16th August, 1918, when I was recalled to England to take a staff course. Instead of taking the staff course, I was recalled to Canada, and now I am on the Headquarters Staff. The question I have been asked to bring up is that of the pensions of officers and non-commissioned officers who reverted voluntarily to a lower rank in England for the purpose of going to France, and generally the question of reversion as affecting pensions. The present situation with regard to pensions of officers and non-commissioned officers who have reverted is this: In case of death the pension paid is as of the rank which was held by the officer or non-commissioned officer

[Lieut.-Col. G. F. McFarland.]



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from which he reverted. In case of disability it is paid as of the rank he held when the disability was incurred. There seems to be some little confusion with regard to the pension paid, even in the case of death. I have come across very many cases in which the pension is being paid as of the rank held at the time the death occurred.

*By Mr. Nesbitt:*

Q. That is for death?—A. Yes, I have one case as a matter of fact in connection with an officer in my own original battalion whose widow is being paid a pension as of his rank at the time of his death instead of as of the rank from which he reverted, but that is, I think, contrary to the regulations. No doubt it is probably a matter of routine. However, the point is in regard to disability. As we know, it became necessary for a great many officers and non-commissioned officers, especially during the early days of 1917, either to revert to a lower rank in order to get to France, or else to return to Canada. That occurred not only in the case of officers, but also non-commissioned officers, although non-commissioned officers were not given their choice of coming back to Canada. In their case they arrived in England with their rank of sergeant or sergeant-major, or corporal, whatever it was.

Q. Up to a certain point the pensions are the same?

The CHAIRMAN: That is as between the private and the N.C.O.?—A. I do not know how that affects it, but the point is that these non-commissioned officers were retained in their rank so long as they were needed in England; for instance, in the 8th Reserve Battalion they had to retain a very large instructional corps of qualified N.C.O.'s for the different branches of instruction, because we had sometimes 3,500 men in training to be dispatched in drafts. As quickly as we could, these men we were retaining were replaced by casualties, and then they were reverted to the rank of private and in turn went to France. With regard to the officers, it was, as I say, a voluntary matter, and I can speak from experience in regard to the officers of my own battalion. By authority, they were all told by me that such reversion to go to France would not affect their pension or their separation allowance. Those were the instructions we had from headquarters, and as a matter of fact all the reversions by officers in my battalion were specifically on that understanding. When my own turn came to revert, I was told that definitely by the officer commanding the Shorncliffe area, who is now an adjutant general here, and the form which I signed contained that clause, that neither separation allowance nor pension would be affected. That shortly is the situation.

*By Mr. Nesbitt:*

Q. I think that was correct at the time you reverted?—A. Yes, I reverted in June, 1917.

Mr. NESBITT: It was last year we put in the new regulations.

The CHAIRMAN: But the new regulation covers something different from this, although it affects this very particularly. As I understood from Mr. Archibald the other day, the Order in Council which was passed relating to officers reverting simply covered the cases of death. That was the understanding of the Pension Board here apparently and Council at the time that the promise made to officers was only in case of death—that their families would receive the same pension as if they had not reverted. Col. McFarland's intimation is that General Mewburn's view of the assurance given to the officers was that pensions would not be affected, and that it would apply to disability as well as to cases of death. That is the contention.

The CHAIRMAN: The rule last year, as I recollect, was that a man gets pension as at the rank he held at the time he was discharged from the service; that might have been higher, or it might have been lower. We changed that to make it as at the rank he held at the time he suffered disability.

*By Hon. Mr. Béland:*

Q. Have you any idea of the number of officers who have reverted to lower rank in order to get to France?—A. We might perhaps arrive at some rough estimate in

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this way; I should say that the number reverting in my own battalion, that is, the 8th Reserve Battalion would be approximately probably 25 and there would probably be 10 Reserve Battalions.

Q. That would be about 250?—A. That is very roughly speaking.

*By Mr. Pardee:*

Q. Your whole contention is that if you reverted from Colonel to Major in order to get to France and became entitled to a pension you should get the same pension as if you had been Colonel in France?—A. Precisely.

Q. That is your contention.—A. Yes, and at the present time if I were disabled I would not, but if I were killed my widow would.

Q. Your widow would get it as of the rank from which you reverted in case of death only.—A. In case of death only.

*By Mr. Power:*

Q. You agree that the acting rank that the pensioner held at the time of disability should be the governing factor—that it should work both ways.—A. That it should be the same as on his death.

Q. From what I understand you to be advocating it is the opposite to what I am suggesting, your contention is that when a man reverts in order to go to France he should get the pension of the rank from which he reverted.—A. Yes.

Q. Would you advocate giving to the maimed man the pension of the acting-rank which he held at the moment at which he was disabled?—A. Yes, if the acting rank was a higher rank than that from which he reverted.

Witness retired.

Mr. BRYCE M. STEWART, called.

*By the Chairman:*

Q. What is your position in the Department of Labour?—A. I am Director of the Employment Service of the Department of Labour.

Q. What have you to do with the cost of living?—A. Nothing at all, sir.

Q. Did you, at any time, have anything to do with that?—A. Yes, I did. For about two years I was Editor of the *Labour Gazette*, and the statistics in connection with the Department's work including the price statistics came under my supervision.

Q. At the present time you have not anything to do with it?—A. No, I have been transferred to the employment work.

Q. The Committee were under the impression when you were asked to attend before it that you were in charge of the Cost of Living Branch of the Department of Labour. Is there anything that you think would be of assistance to us on the question of cost of living, the actual expenditure of a workingman's family, which you could give us from your observation?—A. My personal opinion on the matter of pensions is—I know that it is argued against by many people—that an effort should be made to adjust the pension to the wages the soldier received before he went to the war. The pension as it is at present will have to be adjusted from time to time to the cost of living as you have constant fluctuations. The Workman's Compensation Boards of this country take the position, that when the workman receives an injury he should be compensated on the basis of his earnings.

Q. The Committee of the House of Commons decided not to embody that principle in the regulations. The pension is estimated on the earning capacity in the general labour market of the world, that is the general basis. You spoke of the fluctuations in the cost of living. If you endeavour to adjust your pensions according to the cost of living you would not, probably, have any trouble when raising the question, but you would have a great deal of trouble in afterwards reducing it: such action

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would cause acute dissatisfaction.—A. Quite so, unless you made your advance in the pension as a sort of temporary bonus till the cost of living became normal again, or until it was apparent that the advanced cost of living was a permanent phenomenon.

Q. Have you, in the Department of Labour, made any investigation in any Branch of the Department to ascertain the actual budget of an ordinary workingman's family by which you could determine what it actually cost such a family to live?—A. We did make a small study in this way: we asked a certain number of families to give us a monthly statement of all their expenses and their income. They noted the wages received from Saturday night to Saturday night, what was contributed by working members of the family, as well as the breadwinner and the expenditure paid out from day to day; that was from a selected number of families in various walks of life, but most of them were workingmen's families. It is a struggle to get such information because it is an invasion of private affairs and perhaps we would not have been justified in going to the expenditure necessary to put it across on a large scale. We might be able to take these budgets, such as they are, and make a summary of them which might be of some interest to the committee.

*By Mr. Pardee:*

Q. From how many families did you get these statements altogether?—A. Not more than a 100 or so.

Q. Have you got those statements classified?—A. By occupations do you mean?

Q. Yes.—A. No, but we could do that. We found it was very hard to keep up that work; they would report for two or three months and then they would get tired of it.

*By Mr. Pardee:*

Q. Did you obtain statements from all classes of persons?—A. Yes, I remember one case, I think it was that of an engineer whose income was over \$200 in the month; the incomes varied from this down to that of a widow who was earning a living for her family.

Q. Can you for the next meeting give us a classified statement of say 100 names?—A. I would be glad to give the committee a summary of what we have.

*By the Chairman:*

Q. Then you will have it ready for us at the next meeting on Tuesday?—A. Yes.

Q. Then have you any other information which will enable us to reach an idea of the cost of living for the ordinary working family, and of the average wage being paid in the general labour market at the present time?—A. I will try and answer both these questions in this way, that it is very difficult to speak in terms of averages; you have in Canada a certain number of what we might call fairly distinct costs of living zones. You will have, for instance, in Prince Edward Island a cost in the same budget of probably \$2 per week less than on the mainland, just across in Nova Scotia. You will have differences between British Columbia and Quebec; you will have differences also within the same province; in a mining town like Sydney, N.S., for instance, you will have a much higher cost of living than in an ordinary town and how to adjust all these differences and strike an average is something that one faces with fear and trepidation. The same thing is true of wages. That is why, facing that difficulty so many times, we always come back to the question of adjusting the whole thing to earnings. The Workmen's Compensation Board that we talked about got over that trouble by saying, "We will give the man in question a percentage of his earnings". That solves all those difficulties.

*By the Chairman:*

Q. Taking the difficulties as they exist at the present time—because we are proceeding on the assumption that that policy may continue—what information can you give us with reference to the rate of wages in the general labour market covering the period of the last three or four years?—A. I do not believe that you will get anybody

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to give evidence before this committee—I will be surprised if you do—who would say that the general average wage is such and such a figure, but you can get people to say that wages have gone up roughly such a percentage, or declined such a percentage, but to say what the definite average wage in the labour market is, it cannot be done. I am afraid I am just talking in generalities and not helping very much. Now, suppose you take a mining town where the men are earning from five to seven dollars a day, as is the case in one part of Alberta.

*By Mr. Redman:*

Q. Twelve dollars a day?—A. I was told by an Alberta official that the average rate was seven dollars a day. Now, in another part of the province where miners do not constitute a large proportion of the working community, the wages certainly would be much lower. We will say that it was a three-dollar average in one community and seven dollars in the other. That would make ten dollars, and the average would be five dollars, a wage which perhaps no individual workman received. What good is that information?

*By the Chairman:*

Q. That is not an average, but take manual labour in the cities; have you statistics that will show what the average wage paid to manual labourers has been in the principal cities of Canada for the past four or five years.—A. I will be very glad to have prepared for the committee a summary statement for ten or a dozen cities in Canada, which would indicate approximately for any particular class of labour the wage before the war and the wage as it is to-day.

Mr. NESBITT: These pensions are based on the ordinary labour market—not the machinist or miner.

The CHAIRMAN: That is the reason I ask it in that way.

WITNESS: Quite so. You mean unskilled labour. We can prepare for the committee a statement which would be fairly satisfactory on that point. Let me qualify my statement. The unskilled workman is the hardest to get returns from. The few unskilled unions can tell what their wages are and something can be learned from government contracts and private firms. We can get a statement that would be fairly indicative of the general trend for the last four or five years.

*By the Chairman:*

Q. Have you that statement prepared, or would you have to go and get it?—A. It would have to be filled in at a few points. I think a week's work would do it.

Q. You have the bulk of it there?—A. Yes.

*By Mr. Andrews:*

Q. There was a resolution passed recently in Vancouver, in which they bolster up their demands for increases by a statement like this: "These figures are secured from the Government's own publications." From what one has heard here, the Labour Department is not at the present time prepared to give a statement of that kind. The labour people are giving it?—A. The *Labour Gazette* published statements in regard to the matter. They indicate that it costs so much for this budget of food on such a date, and so much some other date. That statement is issued every month, and is a fairly satisfactory measurement of the cost of living.

*By Mr. Cronyn:*

Q. For the purpose of comparison?—A. Yes.

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*By Mr. Andrews:*

Q. We cannot get the cost of living from these figures. They are too generous?—  
A. Well, the general opinion is that the budget is a little too generous. My own opinion is that it not very far out. It may be a little bit generous in some respects, but I do not think it is too generous on the whole. There is a fairly generous allowance of meat in it—ten pounds of meat per week for a family of five.

The CHAIRMAN: Perhaps we could discuss the matter more intelligently if we had a statement prepared by Mr. Stewart.

The Committee adjourned until Tuesday, April 1, 1919, at 11 a.m.



**APPENDIX TO No. 8.**

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**Copy of Proceedings of the Special Committee on  
Pensions and Pension Regulations.**

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**THURSDAY, MARCH 27, 1919.**

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**Respecting a Table of Disabilities and Instructions for the  
Guidance of Physicians and Surgeons making medical  
examinations for Pension.**





## BOARD OF PENSION COMMISSIONERS.

N.B.—This supersedes all previous editions of this Table. Editions bearing earlier dates are to be destroyed.

JULY 22, 1918.

### INSTRUCTIONS

#### And a Table of Disabilities for the guidance of Physicians and Surgeons making medical examinations for pension purposes.

*(Issued by the Board of Pension Commissioners for Canada.)*

1. It is the responsibility of Medical Officers to furnish an accurate description of the physical and mental condition of soldiers appearing before them. Decisions concerning the effect of a statement of medical opinion upon pension does not reside with the Board of Medical Officers describing a soldier's condition; that opinion is employed, as a guide, by the Board of Pension Commissioners in estimating the amount of pension awardable.

It is important that this should be clearly understood by Medical Officers so that there may be no tendency on their part to make their estimate of the extent of disability other than a statement of medical fact; there should be no tendency on their part to make their estimate of the disability conform with the amount of pension which they may think should be awarded. The fixing of the amount of a pension is the responsibility of the Board of Pension Commissioners.

2. These instructions, with the Table of Disabilities, have been prepared for the guidance of physicians and surgeons who are called upon to express professional opinions for pension purposes.

3. These instructions will be corrected, or amplified, as occasion arises; officers to whom they are issued will keep them up to date in accordance with information conveyed by orders, circular letters, or other means.

4. The opinions of medical men concerning the physical conditions of soldiers examined by them are usually stated, together with the statement and observations upon which the opinions are based, in the forms provided for recording the Proceedings of a Board of Medical Officers, (A.F.B. 179, A.F.B. 45; M.F.B. 227, M.F.B. 380, etc.).

5. When physicians and surgeons are called upon to express professional opinions for pension purposes, their first duty is to furnish, both for the information of the Board of Pension Commissioners and as a permanent record, a complete and accurate description of the condition of the soldier under consideration.

It is important to describe and record the existence of all abnormal conditions whether disability results from them or not. In doing so the official nomenclature of diseases should be employed.

*Descriptions will be precise*—They will describe exactly not only anatomical abnormalities, but also the exact extent of any loss of use of organs or members; in doing so, careful use of diagrams, of drawings, or of photographs will often be essential.

A few of the many instances in which the necessity for accurate description is great and may be met, are indicated in the following examples:—

(a) *Heart Disease*.—A statement of the “valvular disease of the heart”, “disordered action of the heart”, “soldier’s heart”, “dyspnœa” and so on, is insufficient. It is necessary to describe the condition of the heart and exactly what it can do, its behavior, rate and rhythm when the soldier is excited, is at rest, or is undergoing exercises of described severity; (e.g. “walked or ran slowly 50 yards”, etc.) The length of time, after described exercise, required by the heart to regain its usual rate should be stated. It is especially important to state the probable prognosis and whether the condition is improving or otherwise.

(b) *Gassing*.—It is necessary to describe the symptoms, the degree of dyspnœa at rest and after exercises of described severity, and to state the result of a careful physical examination.

(c) *Shell Shock*.—An exact description of subjective and objective symptoms, the latter obtained by a thorough examination, will be given.

(d) *Debility*.—Objective evidence of weakness, in addition to the complaints of the soldier, will be stated clearly; (e.g. instead of saying “legs are weak,” say “cannot stand up” or “can walk only 100 yards,” or “can only walk a mile slowly.”)

(e) *Bullet (or shrapnel) in*.—The precise symptoms resulting will be described.

(f) *Amputated*.—The position of the amputation and the condition of the stump will be clearly described (diagrams), (e.g. “amputation of the upper arm two inches below deltoid insertion, lateral flap, bone well-covered, scar non-adherent and sound, stump painless.”)

(g) *Mutilating Sharpnel Wound of Arm*.—The precise disability resulting from the destruction of important muscles will be described, as also any disability resulting from interference with the circulation of lymph or blood streams. Interference with the motor or sensory functions of nerves will be accurately observed and described, (diagrams).

(h) *Scars*.—Their position and extent will be described, as well as any symptoms which they may produce by interference with crifices, such as mouth or anus, or with canals, such as oesophagus, urethra, ureter, etc., or with the functions of organs or of tissues. The condition of a scar, painful, inflamed, enlarged (keloid or vicious callus) should be described.

(i) *Ankylosis*.—Use this term only when there is complete immobility of a joint. When there is restriction in normal range of movement, describe it as “limitation of movement.”

An exact description of the joint conditions and nature of ankylosis is required. State whether the ankylosis is bony or fibrous, intracapsular or extracapsular, and the position of fixation. In cases of limitation of movement of joint, a similar description is required, with, in addition, the range of movements present.

Any movement at a joint through a limited arc constitutes a less disability than a complete ankylosis at any point in that same arc.

(j) *Flat Foot; Traumatic Neuritis Hernia*.—The extent of disabilities such as these will be exactly indicated by methods alluded to above.

(k) *Deafness*.—A definite statement of the distance at which the ordinary spoken voice can be heard by each and by both ears will be made

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(l) *Weak Eyes*.—A precise description of the exact condition of each eye will be given.

(m) *Injury to Head*.—A detailed and accurate description of condition present, and of the resulting symptoms, if any, is required. Many cases of head injury should be carefully observed by a specialist in nervous and mental diseases before being boarded for discharge.

(n) *Pulmonary Tuberculosis*.—Before discharge all cases of pulmonary tuberculosis should be examined by a specialist, preferably a man doing sanatorium work. He will often be a member of the Board of Medical Officers.

The estimate of the disability will depend upon the condition at discharge, and should be classified according to the disability schedule for tuberculosis (see page 17), as active, improved, quiescent, apparently arrested, arrested, or apparently cured.

(The necessity for expert examination before final opinion is given upon the extent of many disabilities is evident, e.g. injuries of eye and ear. This is especially the case in estimate of asserted disabilities which seem to be functional in nature and without apparent organic cause. The extent of disability in such cases should be stated only after prolonged observation, combined with careful and thorough examination, during which every assistance to diagnosis should be employed.)

6. Medical officers will estimate the extent of any disability due to service, and also the extent of any existing disability which is not due to service.

7. In estimating the extent of aggravation of a disability existing prior to enlistment, care will be taken to ascertain, and state, whether the disability was, or was not, present, or evident, to the soldier at the time of his enlistment.

8. As a general rule, it will be convenient to assume that every disability—death also—occurring during service is due to service, unless the contrary can be proved or, for practical purposes, can be assumed to be proved.

9. Medical officers will carefully read the documents (Attestation Paper, Conduct, Casualty and Medical History Sheets, Proceedings of Medical and other Boards, etc.) of a soldier not discharged, or of a pensioner (Medical Report, etc.) appearing before them in order that they may be informed of the soldier's condition at his enlistment and of matters which may have affected him during his service.

10. If an affection, unmentioned by the Proceedings of a previous Board of Medical Officers, is complained of or is found to exist, the cause, date and place of its origin will be carefully ascertained and stated. If a disability once existing or said to have existed, is not found to be present, a definite statement to that effect will be made.

11. Medical Officers will carefully obtain and record a soldier's statement concerning his condition. But Medical Officers will distinguish their own observations from hearsay; and they will be careful to test complaints by personal observation. Medical Officers will distinctly state the authority for statements not resulting from their personal observation; it must be made clear whether such statements are obtained from the soldier concerned, from witnesses, or from documents.

In obtaining statements from soldiers concerning the nature, or time and manner of origin, etc., of their disabilities, Medical Officers will be careful to phrase their questions so that answers may not be suggested; caution in this respect is especially important in examinations made for pension purposes. Whenever a statement of a witness is of importance it will be made in proper form. Whenever a statement made upon the authority of a document is of importance, it will be vouched for by a certified copy of the document concerned.

12. Circumstances surrounding the incurrence of a disability should be authenticated, whenever possible, by documentary evidence; Medical Officers are urged to do everything in their power to establish, e.g., by reference to the Proceedings of a Court of Inquiry, the circumstances surrounding each case of accidental, or other inquiry, not due to the act of an enemy.

It is especially important to establish whether a disability is, in any way, due to the fault, negligence or vicious conduct of the soldier examined.

13. (a) A pension is awarded for any disability or disabilities not the result of intemperance or improper conduct, which arise on Active Service and which interfere with pensioner's capacity for earning a livelihood in the general labour market.

(b) A disability may be defined as the loss or lessening of some ability by exercise of which the pensioner was able to earn his livelihood, or might earn a livelihood in the ordinary labour market.

Disabilities may be divided into—

i. Inabilities—

(a) General muscular weakness.

(b) Complete or partial loss of any organ or member, or the functions of any organ or member.

ii. Prohibitions—

(a) Necessity for rest for therapeutic reasons.

iii. Or, any other condition which results in a restriction in the choice of occupation.

14. In estimating the extent of disabilities Medical Officers will be guided by the Table of Disabilities, which forms a part of these Instructions, and will state their estimates in percentages.

15. It is repeated: to accurately describe the physical and mental condition of a soldier examined is the main purpose of the statements made by a Board of Medical Officers in its "Proceedings".

The Table of Disabilities merely supplies Medical Officers with a means of giving an accurate description of the amount of disability existing in soldiers examined by them.

16. In estimating the amount of a disability, Medical Officers will take no consideration of past or present occupation of the soldier examined, or of his income. The damage to the human machine, to the normal healthy body and mind, is alone to be considered.

Consequently, any disability existing in a soldier examined is to be estimated in terms of his inability to earn a livelihood in the general market for healthy, human bodies and minds—the market for healthy workers.

17. If the major member of a pair is affected, the disability resulting will be estimated at a figure higher than would be named were the minor member affected;

For example, the disability resulting from an injury to the right arm will be estimated at a higher rate than would be the disability resulting from a similar injury to the left arm in a right-handed man; the contrary would be the same in a left-handed man.

18. It will be found convenient to estimate the extent of the disability resulting from an injury to any part of a member in terms of total disability of the member involved and then, by use of the figure at which total disability of that member is placed in the Table to state the extent of disablement existing in terms of disablement for the whole body:—

For example, loss of thumb, index and middle finger is estimated at 20 per cent, 10 per cent, and 5 per cent respectively. Taken together, however, their loss is considered equivalent to loss of three-quarters of the function of the hand. Loss of the hand is estimated at 60 per cent; therefore, loss of the above members would be estimated at 45 per cent.

19. The percentages of total disability, mentioned in the Table, state the maximum and, sometimes, the minimum at which the disability named usually may be estimated.

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20. Nevertheless, it must be clearly understood that an estimate may reasonably exceed, or fall short of the percentages named in the Table in accordance with conditions which may increase, or diminish, the disability under consideration:—

For example, the disability resulting from an ankylosis complicated by pain will be rated at a higher percentage than that resulting from a similar injury unaccompanied by pain.

21. The extent of a disability not mentioned in the Table will be estimated by comparing the disability in question with, if possible, a similar and an apparently equal disability mentioned in the Table. In doing so, disabilities of a given member or organ, whenever possible will be compared with a disability of the same member or organ mentioned in the Table.

22. Where more than one disability exists, the total disability is not to be estimated by the simple addition of the percentages at which each disability is assessed in the Table; but by an estimation, assisted by an inspection of the Table, of the extent of the total disability existing in the person concerned. A total disability cannot be said to be greater than 100 per cent.

23. In estimating the extent of a disability, the necessity for rest, for the whole or part of the body during the period of convalescence or accommodation to an injury, as well as the loss of time required for necessary treatment, must be considered.

24. While the extent of a disability is estimated by a consideration of the condition actually existing in a soldier at the time when he is examined, it is important if it can be done, to state a prognosis; therefore, Medical Officers will, when it is possible to do so, accompany their estimates by an estimation of the period of time for which the disability in whole or in part, may be expected to persist.

For example, the disability existing in a man, much debilitated by severe shell wounds, who had lost an arm at the elbow, might be estimated at "100 per cent for six months and then 60 per cent permanently."

25. Should a soldier not receive the medical, and other, treatment (e. g. for tuberculosis) offered to him by the Government through his "unreasonable refusal" to accept it, or through his expulsion from the service, for misconduct or other reason, or through his desertion, Medical Officers will state both the extent of any disability existing in him and the extent of the disability which, in their opinion, would exist in him had treatment been received.

26. Medical Officers should be careful that soldiers neither know the percentages at which a disability in them has been estimated, nor be given ground for thinking that the percentage at which disability has been estimated by the Board of Medical Officers has necessarily a direct connection with the amount of pension which the soldier may expect to receive.

27. In many cases it is advisable that the Board of Pension Commissioners should have information regarding a pensioner's occupation. When in the opinion of the examining medical officers this information is desirable, they should make judicious inquiries from the pensioner and place the information on page 4 of B.P.C. 800, M.F.B. 227, and M.F.B. 380. (See H.Q. Circular Letter, H.Q. 49-1-49, of November 7, 1917.)

28. In answering question 23 of M.F.B. 227 and 380, when the soldier requires further treatment, medical officers should state the nature of treatment required, the time necessary for treatment, and the probable duration of treatment.

29. *The table of disabilities exists only to assist the Board of Pension Commissioners and medical officers in fulfilling their responsibilities. It does not offer final nor absolute values. Every disability must be considered on its own merits. The table exists merely as a means of affording medical officers the more accurate language of figures for describing the extent of disabilities existing in soldiers examined by them.*

30.

## Table of Disabilities.

## Head—

(1) Loss of skull bone—	
when accompanied by only slight symptoms such as occasional headache and occasional slight vertigo, ordinarily—	
(a) small trephine hole. . . . .	up to 10%
(b) 2 or 3 square inches. . . . .	up to 20%
(c) 3 or more square inches. . . . .	up to 30%
otherwise according to actual incapacity, resulting from brain hernia, severe vertigo, paralysis or mental symptoms. . . . .	up to 100%
(2) Injury to features—	
estimated according to actual incapacity—	
(a) simple deformity without loss in function, ordinarily. . . . .	up to 20%
(b) deformity with loss in function. . . . .	up to 100%
(3) Loss of nose. . . . .	60%
(4) Loss of both eyes. . . . .	100%
(5) Loss of one eye. . . . .	40%
(a) Loss of vision of one eye. . . . .	30%
(6) Loss of hearing (total) both ears. . . . .	50%
(7) Loss of hearing (total) one ear. . . . .	15%
(8) Injuries to jaw—	
estimated according to actual incapacity resulting from loss of function, <i>e.g.</i> eating, speech. . . . .	up to 100%
(9) Loss of tongue—	
estimated according to actual incapacity resulting from loss of function, <i>e.g.</i> eating, speech. . . . .	up to 60%
(10) Loss of speech. . . . .	up to 40%
(11) Loss of teeth. . . . .	up to 20%
(12) Epilepsy—	
estimated according to actual incapacity. . . . .	up to 100%
(13) Insanity (mental detriment). . . . .	up to 100%
(14) Injuries to neck—	
estimated according to actual incapacity, <i>e.g.</i> difficulty in breathing, swallowing, etc. . . . .	up to 100%
(15) Wry-neck, as late results from injury. . . . .	up to 20%

## Trunk—

(16) Aneurism—	
estimated according to actual incapacity, or necessity for rest. . . . .	up to 100%
(17) Injuries of spinal cord—	
estimated according to actual incapacity. . . . .	up to 100%
(18) Heart disease—	
estimated according to actual incapacity, and necessity for rest. . . . .	up to 100%
(19) Tuberculosis—	
estimated according to actual incapacity, and necessity for rest. . . . .	up to 100%
(20) Chronic bronchitis—	
estimated according to actual incapacity, as evidenced by debility dyspnoea, necessity for rest, etc., ordinarily. . . . .	up to 40%
Bronchiectasis, emphysema and asthma may cause total disability.	
(21) Injury to lung, pleura, chest-wall—	
estimated according to actual incapacity, <i>e.g.</i> dyspnoea. . . . .	up to 100%
(22) Ventral hernia—	
estimated according to actual incapacity, ordinarily. . . . .	10% to 30%
(23) Single inguinal hernia—	
estimated according to actual incapacity, ordinarily. . . . .	10% to 20%
Double inguinal hernia, ordinary. . . . .	20% to 25%
(24) Chronic cystitis—	
estimated according to actual incapacity, ordinarily. . . . .	10% to 60%
(25) Urethral stricture—	
estimated according to actual incapacity, ordinarily. . . . .	10% to 40%
(26) Incontinence of urine, or urinary fistula—	
estimated according to actual incapacity, ordinarily. . . . .	20% to 50%
(27) Incontinence of faeces and faeces fistula—	
estimated according to actual incapacity, ordinarily. . . . .	20% to 50%
(28) Haemorrhoids—	
estimated according to actual incapacity, ordinarily. . . . .	up to 20%
(29) Hydrocele—	
estimated according to actual incapacity, ordinarily. . . . .	up to 15%
(30) Varicocele—	
estimated according to actual incapacity ordinarily. . . . .	up to 10%

Table of Disabilities.—Continued.

<i>Trunk—Con.</i>	
(31) Injury to external genitals. . . . . up to	60%
Disability here is not estimated upon inability to earn a livelihood. Each case will be given individual consideration by the Board of Pension Commissioners.	
(32) Abdomen, late results of injuries— estimated according to actual incapacity.	
(33) Pelvic bones, late results of injuries— estimated according to actual incapacity, e.g. difficulty in walking or standing.	
<i>Upper extremities—</i>	
(34) Loss of middle finger— three phalanges. . . . .	5%
(35) Loss of ring finger— three phalanges. . . . .	5%
(36) Loss of little finger— three phalanges. . . . .	3%
(37) Loss of index finger— three phalanges. . . . .	10%
(38) Loss of thumb—	
(a) one phalang. . . . .	10%
(b) two phalanges. . . . .	15%
(39) Loss of thumb, with metacarpal bone. . . . .	20%
(40) Loss of two thumbs— two phalanges only. . . . .	40%
(41) Loss of two thumbs, with metacarpals. . . . .	45%
(42) Loss of all fingers, or all but one on both hands. . . . .	100%
(43) Ankylosis of wrist, complete—	
1. in line with forearm with slight or no loss in pronation and supination. . . . .	20%
2. in bad position. . . . . up to	35%
(44) Loss of part of one hand— suggested examples with estimate of incapacity—	
Thumb and index. . . . .	30%
Thumb, index and middle. . . . .	45%
Index and middle. . . . .	15%
Index, middle and ring. . . . .	25%
Index, middle, ring and little. . . . .	45%
Middle, ring and little. . . . .	25%
Ring and little. . . . .	10%
Thumb, index, middle and ring. . . . .	50%
(45) Loss of one hand. . . . .	60%
(46) Loss of both hands. . . . .	100%
(47) False joints in forearm— estimated according to actual incapacity. . . . . up to	40%
False joint one or both bones, with slight mobility, only. . . . .	10%–15%
(48) Loss of forearm— at middle third. . . . .	60%
(49) Loss of forearm— at 1½ inches, or less, below insertion of biceps. . . . .	65%
(50) Disarticulation at elbow. . . . .	70%
(51) Loss of arm just above elbow. . . . .	70%
(52) Ankylosis of elbow, complete—	
(a) Pronation and supination free—	
1. In flexion at an angle with humerus of from 80 degrees to 110 degrees. . . . .	20%
2. In bad position. . . . . up to	55%
(b) Loss of pronation and supination. . . . . up to	15%
(53) False joint at elbow— estimated according to actual incapacity. . . . . up to	40%
(54) False joint in humerus— estimated according to actual incapacity. . . . . up to	40%
(55) Loss of arm, just below deltoid insertion. . . . .	70%
(56) Loss of arm above deltoid. . . . .	75%
(57) Disarticulation of shoulder. . . . .	80%
(58) Ankylosis of shoulder joint, complete— estimated according to—	
(a) position of fixation, in slight abduction with free movement of shoulder girdle. . . . .	20%
(b) combined with fixation of shoulder girdle, depending upon position of fixation. . . . . up to	60%
(59) Injuries of nerves of arm—	
(a) Brachial plexus. . . . . up to	80%
(b) Musculo-spiral. . . . . up to	50%
(c) Median. . . . . up to	40%
(d) Ulnar. . . . . up to	15%

## Table of Disabilities—Continued.

## Lower Extremities—

(60) Loss of any toe other than big toes . . . . .	up to	4%
(61) Loss of big toe . . . . .		10%
with head of metatarsal . . . . .	up to	15%
(62) Ankylosis of big toe, metatarsal phalangeal joint . . . . .	up to	15%
(63) Loss of part of foot—		
estimated according to actual incapacity . . . . .	up to	40%
(64) Metatarsal ankylosis . . . . .	up to	15%
(65) Loss of one foot . . . . .		40%
(66) Flat foot, ordinarily . . . . .	up to	20%
(67) Loss of both feet . . . . .		80%
(68) Ankylosis of ankle, complete—		
(1) at right angle . . . . .		20%
(2) in bad position . . . . .	up to	35%
(69) Loss of leg at middle third . . . . .		40%
(70) False joint in leg, middle third—		
estimated according to actual incapacity, ordinarily . . . . .	up to	40%
(71) Loss of leg where stump is too short to fit "short" artificial leg . . . . .		60%
(72) Loss of leg through knee joint—		
(73) Loss of leg just above knee . . . . .		60%
(74) Ankylosis of knee, complete—		
estimated according to—		
(a) position in extension or slight flexion . . . . .		20%
(b) in bad position . . . . .	up to	55%
(75) Dislocation of knee cartilages and chronic synovitis of the knee—		
estimated according to actual incapacity, ordinarily . . . . .	10% to 20%	
(76) Loss of both legs—		
at or above the knee or below knees where stumps are too short for artificial legs . . . . .		100%
(77) Loss of thigh, middle third . . . . .		65%
(78) Loss of thigh, upper third . . . . .		75%
(79) False joint in thigh—		
(a) with only slight mobility, and weakness of leg . . . . .	up to	40%
(80) Disarticulation of hip-joint . . . . .		80%
(81) Ankylosis of hip-joint, complete—		
(a) in slight abduction with the thigh extending and rotated slightly outwards . . . . .	up to	50%
(b) in bad position with great difficulty in walking . . . . .	up to	75%
(82) Injuries to nerves of leg—		
(a) Sciatic . . . . .	up to	60%
(b) Ext. popliteal . . . . .	up to	20%
(c) Ant. tibial . . . . .	up to	10%
(d) Musculo cutaneous . . . . .	up to	10%
(2) Int. popliteal . . . . .	up to	20%
(a) Post tibial . . . . .	up to	10%
(b) Anterior crural . . . . .	up to	50%
(83) Shortening of leg—		
one to three inches . . . . .	up to	10%
three to five inches . . . . .	up to	15%
(84) Loss of any two extremities . . . . .	up to	100%
(85) Loss of one hand and one foot . . . . .		85%
(86) Chronic osteomyelitis—		
estimated according to actual incapacity . . . . .		
(87) Chronic sepsis—		
estimated according to actual incapacity . . . . .		
(88) General debility—		
estimated according to actual incapacity . . . . .		
(89) Varicose veins—		
estimated according to actual incapacity, ordinarily . . . . .		10%
(90) Loss of one kidney without any symptoms . . . . .		15%

31. In case of difficulty, medical officers may find reference to the following publications to be of value:—

"Accidents de Travail. Guide pour l'Evaluation des Incapacites," by Imbert, Oddo & Chavernac. Published by Messrs. Masson & Cie., 120 Boulevard Saint Germain, Paris, 1913.

"On the Estimation of Disability and Disease due to Injury," by Wyatt Johnston, in the *Montreal Medical Journal*, No. 4, page 281, April, 1900.

"Accidents in the Medico-Legal Aspect," by Douglas Knocker. Published by Messrs. Butterworth and Company, London, 1912.



### Table for Estimating Incapacity in Pulmonary Tuberculosis.

N.B.—When it is considered advisable, Medical Officers will make an estimate of disability graded at any percentage other than that named in the Table. The terminology used, and its assigned interpretation, is that employed by the National Association for the Prevention of Tuberculosis.

Class.	Condition.	Clinical Description.	Employability.	Percentage of Disability.
1	Not improved.....			100
2	Improved.....	Where there has been improvement sufficient to allow the use of the term.	These cases will, in all likelihood, relapse on any but the lightest kind of work during the first six months, at least, disability should be considered as almost total.	75-100
3	Quiescent.....	No constitutional symptoms; tubercle bacilli may be present or not; stationary or better in physical signs; all the foregoing having been present at least two months.	Practically an active case under ordinary conditions of life, and should rest at least 75% of his time, in order to carry on in fair health,—hence a minimum of 75% for the first six months.	75-100
4	Apparently arrested..	Signs of a healed lesion without any symptoms for three months.	Should rest half of his time.....	50-75
5	Arrested.....	Signs of a healed lesion without relapse at end of six months under ordinary living conditions.	Should rest one-quarter of his time.....	25-50
6	Apparently cured....	Signs of a healed lesion without relapse at end of two years under ordinary living conditions.	Only limitation of employability is that he should avoid certain occupations involving undue exposure to dust and debilitating conditions.	0-25

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Table for Estimating Incapacity in Pulmonary Tuberculosis.—*Continued.*

Both ears deaf.	One ear deaf.	Hearing one ear less than 1 foot.	Hearing one ear at 1 foot.	Hearing one ear at 3 feet.	Hearing one ear at 5 feet.	Hearing one ear 10 feet.	Hearing one ear 15 feet.	Hearing one ear 20 feet. Normal.
50%	Other ear less than 1 foot. 50%	Other less than 1 foot. 45%	Other ear at 1 foot. 40%	Other ear at 3 feet. 30%	Other ear at 5 feet. 20%	Other ear at 10 feet. 10%	Other ear at 15 feet. 2%	Other ear Normal at 20 feet. 0%
	Other at 1 foot 45%	Other at 1 foot 45%	Other at 3 feet 35%	Other at 5 feet 20%	Other at 10 feet 15%	Other at 15 feet 5%	Other Normal 0%	
	Other at 3 feet 40%	Other at 3 feet 40%	Other at 5 feet 30%	Other at 10 feet 15%	Other at 15 feet 10%	Other at Normal 2%		
	Other at 5 feet 35%	Other at 5 feet 35%	Other at 10 feet 20%	Other at 15 feet 10%	Other at Normal 5%			
	Other at 10 feet 25%	Other at 10 feet 25%	Other at 15 feet 15%	Other at Normal 5%				
	Other at 15 feet 20%	Other at 15 feet 20%	Other Normal 10%					
	Other Normal 15%	Other Normal 15%						

In this Table the degree of deafness is judged by the distance at which the soldier can hear ordinary conversational voice with each ear separately. Twenty feet is taken as the normal distance at which ordinary conversational voice should be heard.

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**Paralysis of Muscles of Eye.**

Paralysis of muscles of only one eye . . . . .	25%
Paralysis of muscles of one eye and one muscle in working eye. . .	35%
Paralysis of muscles of both eyes, working eye 3 or more muscles. . .	40% to 50%
Paralysis all muscles of both or of working eye. . . . .	100%

**Contraction of Fields of Vision.**

1. Concentric contraction of field of one eye . . . . .	10%
2. Concentric contraction of both fields reaching to 60 per cent or loss temp. half of both fields. . . . .	20%
3. Loss of nasal halves both fields. . . . .	25%
4. Homonymous hamianopsia right or left superior or inferior. . .	33%
5. Concentric contraction both fields reaching 30 per cent. . . . .	45%
6. Concentric contraction of both fields reaching 50 per cent. . . . .	100%

These presume at least  $\frac{9}{12}$  vision each eye, if less, will increase in proportion to scale for acuity.

IF DUE TO REFLECTIVE ERROR, OR RESULT OF INJURY OR DISEASE ORIGINATED DURING SERVICE.

Totally blind	One eye blind.	One eye less than 6/60.	One eye 6/60.	One eye 6/36.	One eye 6/24.	
100%	Other eye less than 6/60 100%	Other eye less than 6/50 100%	Other eye less than 6/60 85%	Other eye less than 6/36 40%	Other eye less than 6/24 10%	
—	6/60 95%	6/60 0%	6/36 60%	6/24 30%	6/18 0%	
—	6/36 85%	6/36 70%	6/24 40%	6/18 20%		
—	6/24 80%	6/24 50%	6/18 30%	6/12 10%		
—	6/18 55%	6/18 40%	6/12 20%	Only if due to result of injury or disease originated during service.		
—	6/12 40%	6/12 25%	—	One eye 6/24	One eye 6/18	One eye 6/12
—	6/9 30%	—	—	Other eye 6/24 30%	Other eye 6/18 20%	Other eye 6/12 0%
—	6/6 30%	—	—	6/18 25%	6/12 15%	
—		—	—	6/12 20%	6/9 10%	

**Eye Disability Table.**

1. If due entirely to refractive error, no pension be awarded for any defect in visual acuity which is  $\frac{1}{18}$  in one eye and  $\frac{1}{24}$  in the other or can be corrected by glasses up to this standard.
2. If due to injury or disease originating during service, no pension should be awarded for any defect in visual acuity which is  $\frac{1}{12}$  or better in each eye, or can be corrected by glasses up to  $\frac{1}{12}$ .
3. In determining whether the defect is visual acuity is due in any way to injury or disease originating during service, the history of the case, and the results of complete ophthalmic examination should be carefully considered, and the Specialist's Report confirmed by a Consultatent Eye Specialist.
4. If recorded on enlistment, or having history of injury pre-existing enlistment, the following conditions may be considered as "obviously apparent" on enlistment—external injuries or scars organic diseases in interior of eye, such as chroditis, optic atrophy, or possible lens changes.
5. In all conditions involving the optic nerve, the fields of vision must always be recorded.
6. In conditions with dilopia, the muscles involved must be specified.

**Table of Percentage Disabilities.**

	Per cent.
<i>Effort syndrome (with or without systolic optical murmur)—</i>	
With fair exercise tolerance. . . . .	20 or less.
With poor exercise tolerance. . . . .	30 to 40
For history of recent or repeated rheumatic fever or for poor development. . . . .	add 10
<i>Litral stenosis—</i>	
Early and uncomplicated with good exercise tolerance. . . . .	30
Developed uncomplicated with poor exercise tolerance. . . . .	50
Developed uncomplicated with fair exercise tolerance. . . . .	50
Developed uncomplicated with poor exercise tolerance. . . . .	60
Developed with enlargement. . . . .	70
Developed with enlargement and venous engorgement. . . . .	80
Developed with fibilation (untreated) but no enlargement. . . . .	70
Developed with enlargement and dropsy. . . . .	100
<i>Aortic diseases—</i>	
Slight and uncomplicated with good exercise tolerance. . . . .	40
Slight and uncomplicated poor exercise tolerance. . . . .	60
Developed with much enlargement. . . . .	80
Developed with enlargement and engorgement of angina; fully developed with enlargement and renal diseases. . . . .	100
<i>Enlargement—</i>	
Slight but definite with good exercise tolerance. . . . .	20
Slight but definite with good exercise tolerance. . . . .	40
Moderate with poor exercise tolerance. . . . .	50
Great with poor exercise tolerance. . . . .	70
For untreated fibrillation or venous engorgement. . . . .	add 30
For history of rheumatic fever (recent or repeated). . . . .	add 10
<i>General artorial disease—</i>	
Uncomplicated with good exercise tolerance. . . . .	20
Uncomplicated with poor exercise tolerance. . . . .	10
With moderate cardiac enlargement. . . . .	50
With high blood pressure. . . . .	} . . . . . 70-100
With grave angina pectoris. . . . .	
With great enlargement. . . . .	
With renal disease. . . . .	
With venous engorgement. . . . .	
With or without fibrillation. . . . .	} . . . . . 70-100
Aortic aneurysm. . . . .	
Angina pectoris. . . . .	50-100
<i>Fibrillation of auricles (or persistent flutter)—</i>	
Without signs of cardiac failure. . . . .	50
With fair exercise tolerance and untreated. . . . .	50
<i>Paroxysmal tachycardia—</i>	
Mild and infrequent attacks. . . . .	less than 20
Severe and infrequent attacks. . . . .	30
Severe and frequent attacks. . . . .	50
<i>Litral regurgitation—</i>	
Exercise tolerance, normal, no history of rheumatic fever. . . . .	0
History rheumatic fever, good exercise tolerance. . . . .	up to 20
No enlargement, fair exercise tolerance. . . . .	20
History of rheumatic added. . . . .	10
(See enlargement group.)	

Condition.	Symptoms.	Employability.	Percentage.
1 History of Nephritis. No signs of definite kidney disease. Possibly a trace of Albumin.	Slight debility. Pains in back, headache. Dyspnoea. Dizziness, one or two or more of above symptoms.	Some restriction in choice of occupation. Slight debility for period of accommodation six months to a year. Necessity of care, diet.	10%—20%
2 Signs of probably definite changes in kidney tissues. Very slight in degree. Definite trace of Albumin and rare casts. Definite but slight puffiness eyes and ankles occasionally. Functional nephritis test normal or almost normal. Some increase in night urine. Only moderate grade polyuria response after test meals.	Debility moderate. Anemia. Pain in back. Dyspnoea and dizziness—More marked than in One.	Restriction—Avoiding exposure. Heavy work—Moderate debility.	20%—40%
3 Signs of definite kidney disease. Albumin and casts marked. Raised B.P. Acc. 2nd sound. Increase puffiness of eyes and ankles. Increase in night urine. Tendency to salt or nitrogen retention.	Debility marked—Dyspnoea marked. Severe headache—pains in back. Severe initial symptoms. History of scarlet fever, or acute infection as pneumonia.	Debility is marked. Can do only light work—Restriction with necessity of rest and control of diet.	40%—60%
4 Advanced disease. Albumin + + + Casts + + D.A.H. High B.P. 170. Hardening of arteries. Tendency to oedema of face and feet—more definite alterations in functional tests.	Marked debility and dyspnoea. Severe headaches, etc. Dizziness.	Debility more marked. Greater need of rest. Requires medical supervision.	6%—80%
5 General arterial changes. Retinal changes B.P. 200 and over. Alb. + + + Casts. Reduction in quantity of urine.	Headaches. Debility—Pain in epigastrium. Dizziness—Blurring of vision, etc.	Possibility of slight remission but practically disabled totally most of time.	100%

APPENDIX No. 3

COMMITTEE ROOM No. 318,  
HOUSE OF COMMONS,  
TUESDAY, April 1, 1919.

The Special Committee on Pensions and Pension Regulations met at 11 o'clock a.m., the Vice-Chairman, Mr. Nickle, presiding.

*Members present.*—Messieurs Andrews, Brien, Cronyn, Clark, Devlin, Green, Lang, McGibbon, Nesbitt, Nickle and Sutherland.

The VICE-CHAIRMAN: Any communications?

The CLERK: I have here a communication from Major J. A. Campbell of the Casualties Record Office. (Reads):

(1)

“Sir: In reply to your communication of the 22nd instant, addressed to the Director of Records Department of Militia and Defence, I beg to submit the following information;

Patients in hospital in Canada—14-3-19 . . . . .	8,196
Including venereals . . . . .	501
Patients in hospital in the United Kingdom—21-3-19 . . . . .	16,313
In France . . . . .	2,954
	<hr/>
Total overseas . . . . .	19,267
Including venereal . . . . . (5,000 about)	

Yours faithfully,

J. A. CAMPBELL.”

There is also a communication from Mr. Stanley B. Coristine, in connection with Major Campbell’s letter. (Reads):

Sir: With reference to the attached copy of a letter, which you forwarded to this Board on the 24th instant, this matter has been taken up with the Pensions Committee, and it appears that the information required is a statement showing the total number of casualties which have been reported, but who are still in hospitals, etc.

Will you kindly forward this information to the Special Committee on Pensions direct?

I have the honour to be, Sir,

Your obedient servant,

STANLEY B. CORISTINE.”

I have also a reply from Mr. Gisborne regarding the appointment of guardians. (Reads):

(2)

“Dear Sir: *Re Pension Bill*—In reply to your letter of the 29th instant, I beg to state that in my opinion the Parliament of Canada has no power to legislate with respect to the appointment of guardians to orphan children of soldiers, that being a matter within the exclusive jurisdiction of the Provincial

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Legislature. The difficulty, could, I think, however be overcome either by providing that the pension should not be paid while the child is in the custody of a person conceived to be an improper guardian, or, what I think would be better, by authorizing the Pension Board to apply for the removal of an improper guardian.

Yours very truly,

FRANCIS H. GISBORNE."

The VICE-CHAIRMAN: Mrs. Vidal is here and wishes to make a statement in regard to the pension she is receiving.

Mrs. VIDAL: I have prepared a written statement of my case. (Reads):

(3)

Ottawa, Canada,

31st March, 1919.

To

The Chairman and Pension Committee,  
of the House of Commons.

Gentlemen,—

I have been notified by the Board of Pension Commissioners that, commencing to-morrow, the Pension I have been receiving since my son, Lieut. Maurice H. Vidal, who was killed in France in 1917 would be reduced from \$720 to \$300. This reduction, I understand, is to be made on the ground that I am receiving another Pension as the widow of General Vidal. The facts are these,—My husband, after service with the Imperial Army, joined the Canadian Forces and served for 25 years and at his death in 1908 was Inspector-General, the highest officer at that time in our force. Under the then Pension Act I received \$500, which was the pension of a colonel's widow, although my husband was a brigadier-general. The widow of a brigadier-general who dies to-day would, I believe, receive the pension of about \$2,000. I also receive \$80 for my children aged 15, 11 and 4. Having no other means I supplemented the pension by work outside as I could get it and by having paying guests in my house. Now I am not able to do sustained work, my health having broken down in France after eighteen months' service in Canadian hospitals. If my \$500 pension as widow and \$80 for one child which I still receive prevents me getting more than \$300 for my son, surely the widows pension might be made equal to that received by widows of brigadier-generals of the present time. I believe the number situated as I am is not large and it would not be a serious matter to this country to make these pensions adequate. If this were done I would claim no pension for my son. If, however, my widow's pension is left at the present inadequate figure I would ask that there be no reduction in the pension for my son. Relying on your favourable consideration of my case and those of others like situated, I am,

Yours very sincerely,

BEATRICE H. VIDAL.

*By the Chairman:*

Q. Is there anything you would care to add to that statement, Mrs. Vidal?—A. Well, I do not know, I think that puts the case pretty strongly. I think I have been left in a sad position. As long as my health held out I did not mind it at all.

*By Mr. Devlin:*

Q. As long as you were in good health you did not make any representations?—A. No, I never asked the Government for anything, I did not mind at all, but I still [Mrs. B. H. Vidal.]



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have a child to educate, she is only fifteen, and since the cost of living is so high it is quite a consideration to have this reduction made.

*By the Vice-Chairman:*

Q. The Pension Commissioners, as I understand it, from what you have read, are taking the \$500 you receive in respect of your husband's services from the lieutenant's pension you receive in respect of your son?—A. They are not touching my husband's pension; that is regulated by an Act of Parliament.

Q. But they are reducing the amount I have named from the pension you receive, in respect to your son?—A. Yes, for the last year and a half they gave me \$720, but now I have received official notification that they are going to reduce it to \$300.

Q. Why is that being done?—A. I do not know—no reason was given; the only thing is, I saw in the paper two or three weeks ago a report that it had been stated that I have private means and do not need it. That, I state, is not the case.

*By Mr. Devlin:*

Q. As I understand it, Mrs. Vidal, you have no private means?—A. I have none at all and I am not now able to work or I would not have been here today. I can assure you it is not a pleasant task for me to come here and beg.

*By Mr. McGibbon:*

Q. They have reduced the pension you are now receiving?—A. They have reduced me by \$400 which only gives me \$800 to live on.

Q. When did your husband die?—A. In 1908—eleven years ago.

*By Mr. Hugh Clark:*

Q. Under what authority did the Pension Commissioners act when they made the cut?—A. They did not give me any reason whatever; they just told me the next pay cheque would be reduced.

*By the Vice-Chairman:*

Q. I think the explanation is to be found on page 44 of the evidence of March 21. Mr. Archibald was giving evidence and this question was asked by the Chairman:—

Is there any further information that you were asked to bring to clear this up?—A. I have here two cases in which pensions have been awarded to the widows of two generals. These pensions were awarded for long service. Since they were awarded the sons of the two generals' widows have been killed. These sons were supporting their mothers to a certain extent. According to our regulations, under paragraph 22a, we now review these cases and award a pension sufficient to provide maintenance. Our policy has been that the amount scheduled for dependents is sufficient to provide maintenance, and if the particular dependent has an income greater than the amount scheduled, no pension will be awarded. If the dependent has an income of say only a half of the amount scheduled, then we will award half the pension. That is the principle on which I think Section 22a was based. With regard to these two generals' widows, if we apply that principle, we will give one of them a pension of \$300. Her husband's pension, being a general's pension for long service is \$500, and the amount scheduled for a captain's pension, her son being of the rank of captain would make the award \$800.

Your son was a captain?—A. No, he was a lieutenant. I am the widow whose son was a lieutenant.

Q. (Continues reading):

Therefore, we will add to the pension which she is receiving on account of her husband, \$300, which will give her \$800, and which we consider sufficient for the maintenance of a captain's widowed mother.

[Mrs. B. H. Vidal.]

*By Mr. Hugh Clark:*

Q. What were the regulations of the permanent force with respect to the pensions of widows of brigadier-generals?—A. There were no brigadier-generals at that time; we are receiving the pension allowed to the widow of a colonel. There had not been any officers of the rank of brigadier-general prior to the time the regulations were passed, so we were receiving the pension provided for the widow of a colonel, which was the highest rank in the service at that time.

*By Mr. McGibbon:*

Q. You would have been satisfied with the pension you were receiving had it been continued without any reduction?—A. I would have been, but I thought it was rather hard after having received it for a year and a half to have it taken away particularly if the reduction was made on the ground that I had private means which was not correct.

*By Mr. Devlin:*

Q. You would have been much better off if your son had lived?—A. Certainly. He had a good position in the C.P.R. and he was helping me.

*By Mr. Cronyn:*

Q. As I take it, what Mrs. Vidal is taking exception to is the fact that the original pension regulations made no provision for pension of officers above the rank of colonel and that therefore she has not received the pension which should go with the rank of brigadier-general?—A. Originally, there were only twenty-three widows of officers of the permanent forces, only four of whom were the widows of generals, who were in receipt of pensions. One or two of the others were the widows of colonels, and the others were the widows of majors, captains and lieutenants, so that it would cost the country very little to put these widows in the same position as the widows of other officers.

The VICE-CHAIRMAN: Colonel Thompson desires to address the committee in connection with this matter.

Colonel A. T. THOMPSON: Mr. Chairman and Gentlemen, Mrs. Vidal has mentioned the fact that there are four widows of generals affected; these are the widows of General Vidal, General Cotton, General Buchan and General Wilson. I have served all my life in the militia, previous to the war, and since I was old enough to become a member of the militia force. I have had the pleasure of being associated with these gentlemen, and knowing them intimately I can speak of my own personal knowledge as to the good work they did in the militia force in Canada. You, gentlemen, all know how well the Canadian militia man has acquitted himself in the war. These officers were all prominent in the old militia days and every man of them studied war before they were called into active service. The Canadian militia have done well in this war. These four generals had a great deal to do with bringing the militia to the state of proficiency which it had attained at the time for the war. I know Mrs. Vidal's circumstances quite intimately. I am proud to be able to say that I knew her brave boy. I met him overseas. He was as bright a young Canadian as we had over there, and he gave up his life for his country. His mother is to-day in a worse financial position than she would have been if he had not made the supreme sacrifice. Speaking of Mrs. Cotton, I may say I never knew of a harder case. Her eldest son was killed in the South African War. Her son-in-law was killed in the German War. Her other two sons were killed in the German War, and a fine young man in Toronto who was engaged to another daughter of hers was killed in the German War. Her daughter served with distinction as a nurse in the German War, and that poor woman is left without private means, and with only a pension, as far as I know, of \$500, supplemented, no doubt, by pensions which she would receive because of the death of her sons, and speaking as an old militiaman and as a citizen of Canada who will have to

[Lt.-Col. A. T. Thompson.]

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bear his share of whatever taxation this country will have to pay, I think that the people of Canada as a whole would be sorry to see the widows of these gentlemen, who have been men of distinction, and the mothers of boys who have given their lives for their country treated in a way that would leave them impecunious.

Mr. HUGH CLARK: Would Mrs. Cotton be confined to one pension?

Mr. THOMPSON: I do not know as to that. She was getting \$500, the same as Mrs. Vidal. We all remember Larry Buchan, who was in every scrap we had in this country from the time of the North West Rebellion and South African War, a man who did admirably, and you will remember General Wilson who was a prominent gunner. I understand his wife is well provided for by private means, but the other three wives are not.

Mr. DEVLIN: When Mrs. Vidal was able to work she worked. She is not able to work to-day on account of having given her best service to the cause. She was engaged in hospital work, and when she came back was not in the same physical condition as when she went over, and therefore is not able to work at the present time. It seems to me to be a case of very great hardship.

Mrs. VIDAL: I was discharged from the military service under category E. That is the last category that is given—physically unfit.

Col. THOMPSON: I can speak personally of Mrs. Vidal's services overseas, because I saw her engaged in the work over there. It seems to me that the difficulty starts with the old Act.

Witness discharged.

The Committee adjourned till 11 o'clock to-morrow.

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has his share of whatever happens this country will have to say I think that the  
people of Canada as a whole would be sorry to see the widow of these gentlemen  
who have been men of distinction and the mothers of boys who have given their lives  
for their country. I think that would have been a great loss.

Mr. Thompson: I do not know as to what she was worth in 1900, the same as  
the other. We all remember Larry B. Thompson was in every way we had in the  
country from the time of the North West Rebellion and South A. was a man  
who did admirably, and you will remember General Wilson who was a prominent  
figure. I understand his wife is now residing in the States but the other  
three wives are not.

Mr. Thompson: What was she worth she would think her share  
work to-day on account of having given her best years to the cause. She was engaged  
in hospital work and when she came back she had to do the same physical condition as  
when she went away and therefore is not able to work at the present time. It seems  
to me to be a case of very great hardship.

Mr. Thompson: I was thinking from the military service under command of the  
the last military that is given—generally not.  
Col. Thompson: I can speak for some of the other. I think it is very hard  
I saw her engaged in the work and she is now in the States. It seems to me that the difficulty with  
should be.

Witness Discharged

The Committee adjourned until 10 o'clock tomorrow.

PROCEEDINGS OF THE COMMITTEE  
AT MEETING HELD ON WEDNESDAY, APRIL 2, 1919.



APPENDIX No. 3

COMMITTEE ROOM 318,  
HOUSE OF COMMONS, OTTAWA,  
April 2, 1919.

The Special Committee on Pensions and Pensions Regulations met at 11 o'clock a.m., the Chairman, Hon. N. W. Rowell, presiding.

*Members present:* Messieurs Béland, Bonnell, Brien, Clark, Green, Lang, McCurdy, McGibbon, Nesbitt, Nickle, Power, Redman, Ross, Rowell, and Savard.

The following communications were read:

(4)

LONDON CHAMBER OF COMMERCE,  
LONDON, CANADA, TECUMSEH BUILDING,  
March 28, 1919.

Hon. N. W. ROWELL,  
Chairman Parliamentary Committee on Pensions,  
Ottawa, Can.

DEAR SIR,—I beg to advise you that this organization with over 800 members has placed itself on record as favouring bringing up the pensions of the widows of the British Reservists to the amount paid to the widows of the Canadian soldiers.

Yours very truly,

GORDON PHILIP.  
*Managing Secretary.*

(5)

MINISTER OF THE INTERIOR,  
OTTAWA, ONTARIO,  
March 26, 1919.

DEAR Mr. ROWELL,—I submit for your consideration copy of a communication addressed to me.

Yours, very truly,

ARTHUR MEIGHEN.

Encl.

Hon. N. W. ROWELL,  
Privy Council,  
Ottawa.

*Copy.*

TO THE FEDERAL HOUSE COMMITTEE ON PENSIONS TO DISABLED SOLDIERS:

The newspapers report that a Committee of the G.W.V.A. have recommended that in the matter of pensions no distinction be made on account of rank. I am not acquainted with the full arguments supporting such a view, nor do I propose here to discuss the question at length, but to many people this request must come as a considerable surprise.

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Such a proposition, if adopted, might easily lead to far-reaching consequences. It would be only a step to the further demand that even while on active service there should be no distinction in pay on account of rank. Another step would abolish saluting in our Citizen Army, and following upon that is the question of whether any one should be compelled to obey orders from an officer of whom he did not approve.

It is surely a reasonable assumption that the higher the military rank the greater has been the military service rendered to the State. This may have been due to greater length of time in the service, greater opportunities, greater capabilities, or some other reason. Therefore, although I agree that for total disability the present sum of \$600 a year is grossly inadequate for any man at the present cost of living yet if the Government decides to grant a fair minimum I fail to see why any one should complain if the Government sees fit naturally to further reward those who have rendered greater military services.

I have myself just returned from overseas and have not as yet joined the G.W.V.A. or any other similar organization of returned soldiers. Neither are there any reasons of expediency to influence me to harmonize my professed views with those of the majority in the G.W.V.A. There must be a great many others who think as I do in this matter, but we have no official way of communicating our views to the Government, and this letter of protest is simply intended as a reminder that the recommendation of the G.W.V.A. in this matter does not meet with unanimous approval.

(6)

GRAND ARMY OF CANADA,

HEADQUARTERS: 1 ELM STREET,

TORONTO, March 26, 1919.

Sir THOMAS WHITE,

Acting Prime Minister,  
Parliament Buildings,  
Ottawa, Ont.

HONOURABLE SIR,—I have the honor, by direction of my Executive, to enclose copy of Resolution passed in General Assembly, by the Grand Army of Canada.

Trusting this will have your serious consideration, I have the honour to be,  
Yours respectfully,

W. J. CARMICHAEL, *Secretary,*  
*Grand Army of Canada.*

GRAND ARMY OF CANADA,

HEADQUARTERS, 1 ELM STREET,

TORONTO, March 26, 1919.

We, the Grand Army of Canada, desire to go on record as expressing our absolute disapproval of the present system of pensions, inasmuch as,

(1) The pensions are small, and dictate a lower standard of living to the soldier and his family, notwithstanding that the soldier was given every assurance that he and his family would be a care of the State on enlisting.

(2) The pensions are given only to those who have a real disability and those who are handicapped in the competitive struggle for an existence, yet, not withstanding this fact, immediately on the pensioner dying, his pension is cut off and his family deliberately left destitute, whereas it is an admitted fact that said family could save nothing out of the pensioner's pay which is designed merely to cover the victim's cost of living from day to day.



## APPENDIX No. 3

(3) It is evident to us that it is the desire of those dictating the present system of pensions to force the mishapen victims of the present war into unprotected competition industrially with those who are physically fit; also, it is evident to us that this is the actuating principle with regard to the pensioner's family on his death, namely, that they should be driven out into the industrial field to compete for a living and lower the wages of labour.

(4) We want the assurance that when we do "go West", through illness or wounds, caused by active service, that our wives and children will be cared for by the grateful country in whose service we hurried to an early grave.

Mr. McCURDY: From what knowledge I have been able to gather from the correspondence which is daily being received from dissatisfied claimants for pensions it appears to me that the division of opinion, in many cases, between those claimants and the pension court is the result of the different views which they take as to the country's duty to the soldier and the difficulty I experienced in coming to a conclusion in reference to the matter is that I have not had an opportunity of seeing the surroundings that the various claimants are living in, which is necessary in order to enable me to get their point of view. I would like to suggest to the committee that it might be worthy of consideration that the Pensions Board be asked to send one or two of their visitors to this committee to give evidence with regard to that question and perhaps to tell us from their personal observation if the general complaint of insufficient pension or lack of consideration is wellfounded. These visitors spend all their time visiting claimants in their homes, and they might be able to present a point of view that we have not been able to obtain otherwise.

The CHAIRMAN: I think the suggestion is a good one, and we will ask the Pensions Board if they will send up one or two visitors.

Mr. POWER: Perhaps we would get a more general view if we had one visitor from Toronto and one from Montreal.

Mr. McCURDY: They go out into the remote parts of the country, and might be able to give us useful information.

The CHAIRMAN: I think the visitors of the Pensions Board would be able to give us information as to the possibility of the pensioners living on this fund, and how they get along.

Mr. NESBITT: As a matter of fact any of us who are in active life know as much as these people.

Hon. Mr. McCURDY: If we have the opportunities of observing.

Mr. NESBITT: You cannot get any visitor who knows as much about the wages earned and the way men live in our community as I do, not even if you raked all Ireland over with a fine tooth comb.

Mr. POWER: As a member of Parliament perhaps you would hear more complaints than the others.

Hon. Mr. McCURDY: Perhaps you hear only one side.

Mr. POWER: They certainly do not come to you and tell you they are pleased with their pensions.

Mr. NESBITT: No, but they come to tell me they are not pleased. I am perfectly willing to listen to any witness the committee desires to hear, but we have done nothing but listen to witnesses so far, and it is time we got down to business.

The CHAIRMAN: I would ask Mr. Archibald if he could get one or two of these visitors to appear before the committee.

Mr. ARCHIBALD: Yes, I can. We have good visitors all over. We have an extremely good one in Montreal.

The CHAIRMAN: Get us one from the city and one from the country.

Then we have a letter from J. Hatton, secretary-treasurer of the Great War Veterans' Association, of Canada. The letter reads:

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(7)

## GREAT WAR VETERANS' ASSOCIATION OF CANADA.

Joseph Hatton, Secy.-Treas,  
Box 365, Penetanguishene, Ont.  
Penetanguishene Branch, March 27, 1919.

Honourable Sir T. WHITE, M.P.,  
Acting Prime Minister,  
Ottawa, Ont.

Sir:—

I have the honour by request of the above branch of the Great War Veterans' Association of Canada to forward the enclosed petition, trusting that you will give the several clauses your earnest consideration, and that you will also give the said Petition your wholehearted support.

On behalf of the above branch,

I remain yours truly,

(Sgd.) J. Hatton,  
Secy.-Treas.

Penetanguishene Branch, March 25, 1919.

Whereas, under the present scale of pensions paid to ex-members of the C.E.F. the pension for total disablement is \$600 per annum, and whereas \$600 per annum is absolutely insufficient to provide any man with the necessaries of life, therefore be it resolved that the Penetanguishene Branch of the Great War Veterans' Association do hereby petition the Federal Government to immediately increase the scale of pensions and provide for,—1st a total disability pension of \$1,000 per annum, exclusive of allowances for dependents, 2nd, pensions for partially disabled to be graded from \$1,000 per annum in accordance with degree of actual disability, 3rd, an immediate increase in pensions paid to widows and orphans, 4th, increase in allowance for wives up to \$200 per annum, 5th, immediate and total abolition of pre-existing disability clause, 6th, continuation of pension to pensioners undergoing vocational training, 7th, equalization of pensions for all ranks.

Also the extension of the war service gratuity to men who served in England and vocational training to boy soldiers, deportation of alien enemies and severe restrictions on aliens coming into this country.

Signed on behalf of the above branch,

President, S. Knowles,  
Secretary, J. Hatton.

The CHAIRMAN: Mr. Nickle received the following letter from a soldier's widow:

(8)

"It is very hard to manage on the present rate of pension—take the price of coal and wood and the high rent into consideration, to say nothing of wearing apparel, insurance, school fees, etc., and groceries. Then again a widow has to pay more out, having no man around the house she must pay for everything being done, such as putting up the stovepipes, etc., and all kinds of chores around the house which formerly were done by the good man of the house. If a little were taken from the officers who never saw France and given to the dependents

## APPENDIX No. 3

of the deceased privates in thinking of memorials, the best the men themselves would ask is that their dear ones be given a comfortable living, not a hand to mouth one. (Lest we forget.) The promise to the men was: We the (public or Government) will look after your dependents, and with that promise in their minds they fought and bled and died.

Yours truly,  
A Soldier's Widow."

The CLERK OF THE COMMITTEE: I have received from the Department of Labour a table showing the average wages and wages per hour per week for unskilled labour in ten cities in Canada, 1913 to 1918 inclusive.

(See appendix to No. 9 of Proceedings of the Committee.)

I have received the following letter from the Deputy Minister of Labour:

(9)

Ottawa, April 1, 1919.

Dear Sir,—

I beg to acknowledge your letter of the 1st instant, requesting any information available on certain indicated lines as to the cost of living matters, and in reply would state that the officers in touch with the subject have been requested to prepare a memorandum which it is hoped may serve your purpose. I trust the memorandum will be ready to forward you in a few days.

Yours truly,

(Sgd.) F. A. Acland,  
*Deputy Minister of Labour.*

V. Cloutier, Esq.,  
Clerk of Committee on Pensions,  
House of Commons,  
Ottawa, Canada.

Mr. NICKLE: The Workmen's Compensation Act is worked out on the basis of a tax by employers on wages. If we were to ask the Secretary of that Board for a statement as to what the wages were in the province in the various trades, I think we could get some useful information. If the Chairman will authorize, I will write the letter.

The CHAIRMAN: It is a very good suggestion.

The CHAIRMAN: I asked the representatives of Messrs. Arthur Young and Company, the experts who were engaged by the Civil Service Commission in the work of re-classification, and who in the course of that work sent out certain questionnaires to ascertain the rate of wages paid for unskilled labour, to give me the result of their inquiry, which they have done in the form of a letter and statement. No names of firms are mentioned in the statement, but there is a code number indicating who they are. The letter is as follows:—

(Letter read.)

(10)

Ottawa, April 2, 1919.

The Hon. N. W. Rowell,  
President of the Privy Council,  
Ottawa.

Dear Mr. Rowell,—

In response to your request I am sending you a supplementary statement of the rates paid labourers by thirty-five representative Canadian employers. This differs from the one sent you originally in that it refers to the identity of

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the company by code only, thus making it possible to make full use of these figures. In addition we have shown at the beginning of the table figures representing the modes of the rates set up individually below. We have also pointed out that the mode represents the point at greatest density in a series of figures, thus making it the ideal average for this kind of statistics.

I am enclosing five copies.

Yours very truly,

ORGANIZATION BRANCH.

(Signed) P. H. MYERS,  
Acting Chief of Staff.

LABOURERS.

Rates paid by thirty-five representative Canadian employers of labour, as reported in answer to a questionnaire sent out by the Department of Labour and compiled and collated by Arthur Young & Company, for the Civil Service Commission.

Position.	Modes.				Number of Replies.			
	Before War.		At present.		Before War.		At present.	
	Min.	Max.	Min.	Max.	Min.	Max.	Min.	Max.
Labourer .....	18	22	33	37	26	30	28	32

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The mode represents the point of greatest density in a series of figures.

—	Public Utilities.	Before War.		At Present.	
		Min.	Max.	Min.	Max.
D- 1	British Columbia.....	27	30	40	45
D- 7	Ontario .. .. .	25	27½	34	39
D- 8	Quebec.....	16½	22½	25	40
D-11	Manitoba.....	25	27½	35	37½
Chemical Works.					
G-16	Manitoba.....	\$10.00	.....	\$15.00	.....
G-16	Nova Scotia.....	52.00	\$56.33	73.66	\$78.00
G-13	Ontario.....	.19	.22	.33½	.37
G-15	Ontario.....	.22	.25	.35	.45
Woodwork.					
K- 6	Ontario.....	\$2.00	.....	\$3.00	.....
K- 4	Ontario.....	1.50	1.75	2.18	3.00
K- 9	Ontario.....	.20	.29	.30	.35
Machinery, Smelting, etc.					
L- 1	Ontario.....	16	20	34	35
L- 2	Quebec.....	17½	22½	30	35
L- 7	Quebec.....	15	25	30	38
Agricultural Implements.					
M- 9	Ontario.....	\$1.50	1.75	\$2.50	3.00
Automobiles and Car Works.					
N- 7	Ontario.....	17	17	35	35
N- 3	Ontario.....	.....	.....	.....	40
N- 8	Quebec.....	17½	17½	35	35
Leather Manufacturing and Rubber.					
P-11	Quebec.....	15	17½	.....	30
P-10	Quebec.....	1.50	1.85	2.00	2.25
P- 2	Quebec.....	.20	.25	.30	.35
Mining.					
S- 5	Quebec.....	1.50	1.75	3.10	3.25
S- 7	Ontario.....	2.00	2.00	3.60	3.50
Paper Pulp, etc.					
T- 5	Quebec.....	.....	.....	35	35
T- 4	Quebec.....	.....	.....	35	.....
T- 3	Quebec.....	.....	.....	30	.....
T- 7	Ontario.....	.....	17½	.....	38½
T- 1	Quebec.....	.....	1.70	.....	2.75
Food Packing Plants, etc.					
U-13	Ontario.....	.....	10.00	.....	16.00
U-15	Ontario.....	.....	1.50	.....	3.00
U-16	Ontario.....	1.60	1.80	2.60	3.40
Building Supplies.					
V- 3	Quebec.....	17½	20	37½	37½
V- 5	Ontario.....	30	.....	35	37
V- 2	New Brunswick.....	1.50	2.00	2.00	3.00

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The CHAIRMAN: What other communications are there for the committee?

CLERK: I have a letter from Kenneth Archibald, Esquire, enclosing a classified report of disability and dependent pensioners which the committee on pensions asked for a short time ago. The disability pensioners are separated according to rank and class of disability and the dependents in accordance with the rank of the deceased soldiers. In all cases the monthly and yearly liability has been estimated.

The CHAIRMAN: The statement will go on the record.

(For Statistical Reports see appendix to No. 9 Copy of Evidence.)

Mr. D. C. Ross: Mr. Chairman, I desire to present a matter to the committee on behalf of Mr. Pardee who is unable to be here this morning being detained in court. It is a case which I have been unable to go into as thoroughly as I would have liked, as it has only just been placed in my hands. The case is that of George A. H. Richardson, of R.R. 1, Wyoming, Ontario, who was granted a pension on the 6th of May, 1916, by the Naval Pensions Board, and then he went overseas to France as a soldier. His pension has been reduced one-half to \$12.50 after going to France as a soldier and after having suffered the hardships of war and being there for several months. He is not satisfied, and does not seem to be able to get any satisfaction in regard to an injury to his arm which he sustained, which he claims is permanent, he also says that he is bothered with nephritis. Here is his letter which he sent to Mr Pardee: (Reads.)

(11)

R. R. 1, Wyoming, Ont.

4. 11. 18.

F. F. PARDEE, M.P.  
Sarnia,

Sir,—Enclosed a communication received from Ottawa, Friday, and my answer to same. This paper reads as if there was now nothing wrong with my arm, and kidneys had cleared up and were now alright. I have just spent three days in bed and on Saturday it did not require a microscope nor any analysing to see blood in my water, a few drops following every time I pass any water. This is the third time this has occurred since I came home, and I know if I get a chill or a slight wetting, it will happen again. After our recent conversation on the phone I thought it better to send these to you. If you wish to suggest anything further regarding this matter, or wish to see me at any time, I would only be too pleased to come in to town.

Yours truly,

George A. H. Richardson.

Mr. ROSS: Do you know anything about this case Mr. Archibald?

Mr. ARCHIBALD: No.

Mr. ROSS: All I would ask on behalf of Mr. Pardee is that the matter be looked into most carefully. The man's number looks to be 845173, B.P.C. 9133. I think the man wants an operation for hernia, and I think he should be examined again by some independent authority in order to give him a fair chance. I do not see why the pension should be reduced anyway.

The CHAIRMAN: Mr. Archibald will have this matter looked into.

Lieut-Colonel J. W. MARGESON *called*.

The CHAIRMAN: Colonel Margeson is not here in his official capacity, he is here to-day as a Great War Veteran.

*By Mr. Nickle:*

Q. You are a member of the Great War Veterans' Association are you?—A. Yes.

Q. What is your office?—A. Vice-president of the Ottawa Branch.

[Lt.-Col. J. W. Margeson.]

## APPENDIX No. 3

Q. I understand you want to present to this committee a report you made in reference to the existing pension regulations and certain suggestions pertaining to that?—A. Yes. The Ottawa branch of the Great War Veterans' Association organized a pension committee and we made a report to the branch on the 14th of January, 1919, which report we submitted to the Government.

Q. You were a member of that committee?—A. I was Chairman of the committee. The Government, or at least certain members of the Government spoke to me and said that the report had better be brought up before the pensions committee in order that it might be considered by them and the suggestions if worthy of acceptance might be incorporated in the report to be made by this committee to the House at this Session.

*By Mr. Power:*

Q. Does your committee's report differ in any way from the suggestions which were made by the Dominion Executive of the Great War Veteran's Association?—A. Well, my report is more in detail. I have only had a synopsis of what they have recommended but I have not seen the evidence. But this committee has made certain specific recommendations even going down to the amount per annum which should be paid. We have a table prepared showing what we think each class should get per month, so that whether the table is right or wrong we tried to be practical in the suggestions we have to bring before you. The sub-committee on pensions of the Ottawa branch of the Great War Veterans' Association after carefully considering the existing pensions regulations have made the following recommendations.

1. That, in view of the strong feeling that erroneous awards have resulted and will continue to result from the practice of estimating percentages of disability and assessing pensions at the head office of the Board of Pension Commissioners by doctors who have not seen the soldier instead of at the district offices of that Board by doctors who have seen the soldier, additional sections to be known as 12A, 12B, 12C and 12D, be added to the existing pension regulations as follows:

12A. A temporary pension shall be awarded and paid as soon as possible after the discharge of the member of the forces concerned the percentage of disability being estimated by reference to the military medical documents of such member of the forces.

12B. Within a period of not more than four months after discharge the member of the forces to whom a temporary pension has been awarded in accordance with the preceding section shall be medically re-examined at one of the district offices of the commission and his pension shall be re-assessed and the percentage of his disability shall be estimated by the medical examiner attached to such office. The pensioner shall be informed by such medical examiner of the percentage of his disability and the amount and duration of the pension awarded to him, and, if required, shall explain to the pensioner the reasons for the award.

12C. With regard to all pensioners who may be required by the Commission to be medically re-examined in the future, their medical re-examination shall be held at one of the district offices of the commission and the provisions of the preceding paragraph shall be carried out at the time such re-examination is held.

12D. In the case in which a member of the forces is dissatisfied with the award made to him under clauses of 12B or 12C above he shall have the right to request a further medical re-examination at which his private physician may be present. Should the medical examiner and such physician disagree, the case shall be submitted to the commissioners whose decision shall be final.

[Lt.-Col. J. W. Margeson.]

*By Mr. Nesbitt:*

Q. That is really what the regulations are now.—A. It was not when this recommendation was made.

Q. Perhaps it was not but it is now.—A. What we were trying to meet was the case where a man was brought before a medical board and they thoroughly examine him but do not tell him just what was the matter with him, these documents came to Ottawa to be investigated and examined with the result that if the man's pension awarded was low he got the idea that somebody was trying to get the better of him.

*By Mr. Redman:*

Q. At present the board which examines him does not tell him the rate of his disability.—A. I think they should.

*By Mr. Nesbitt:*

Q. I understand they do.

Mr. POWER: Some of them do, but they are indiscreet in doing so, they are not supposed to.

*By Mr. Redman:*

Q. The Board which examines him is a military board which reports to the district officer who writes the man and tells him what his disability is, but the original board which examines him does not tell him what it is.—A. The Board in Canada under our recommendation would give him a temporary pension based on his medical examination made in England but within four months afterwards he has to come before the Board again and he is given his final pension according to what his disability is then. We submit that the man should be able to explain all his disability and that it should be explained to him the reason why he is only getting so much money so that he could have an opportunity to argue his case, and if he disagrees with the decision that he should be able to call in his own doctor to go over him as well as the medical board. If that were done 90 per cent of all the complaints with regard to pension so far as disability is concerned could be eliminated.

Mr. ARCHIBALD: We go farther than that now.

The CHAIRMAN: Since you prepared this report changes have been made in the regulation and in practice, which would bring it more nearly in line with your suggestions than was the procedure a few months ago.

*By Mr. McGibbon:*

Q. If I understand you correctly, you are going to have them all called in for re-examination?—A. Yes.

Q. I think that is a very important point, because the only ones who are re-examined now are those who put in a complaint; the other pensions go through as a matter of course, so that unless a man makes a complaint nothing more is ever heard of it, and there is, of course, dissatisfaction. Your suggestion is that the man should come up for re-examination before his pension is finally settled?

Mr. POWER: If I understand the law correctly, there is no such thing as a final pension.

Mr. ARCHIBALD: There is no pension ever settled as final.

The CHAIRMAN: I think perhaps we had better let Colonel Margeson make his statement before we discuss the merits of the case.

WITNESS: The point this association is trying to make is that the examination should be made, and that the man should be told in the district where he is examined

[Lt.-Col. J. W. Margeson.]



## APPENDIX No. 3

just what is the matter with him, instead of having the documents come to Ottawa and the disability settled there. Our next suggestion is:—

“That in view of the increased cost of securing proper attendance and the sad condition of pensioners who are not only totally disabled, but are totally or partially helpless, section 14 of the existing pension regulations be amended by striking out the words ‘Three hundred dollars’ and replacing them by the words ‘Four hundred and fifty dollars.’”

*By Mr. Nickle:*

Q. You are raising the maximum allowance for totally disabled and helpless to \$450?—A. That is it; it costs so much now to get assistance to take care of these men.

*By Mr. Ross:*

Q. In some cases now the wife gets that allowance, would you increase it in all places?—A. If the wife does the work, I do not see why she should not get the money.

Mr. NICKLE: The allowance is paid to the man, and he can distribute it as he pleases; he does as he likes with it.

WITNESS: Our third suggestion is

“that in view of the increased cost of living, which particularly affects the married man (a) the additional allowances for a married member of the forces be fixed at three hundred dollars in cases of total disability and be graded from class to class as more fully shown in schedules ‘A’ and ‘B’ attached hereto and (b) the pensions for widows or dependent parents be increased to the equivalent of the pension of the disabled man in class 3 as more fully shown in pension schedules ‘C’ and ‘D’ attached hereto.”

I have worked it out as follows: The wife of a married member of the forces who is totally disabled now gets \$96 per annum, or \$8 per month, and we ask that she get \$25 a month, or \$300 a year. That is where, under the present regulations, the man and his wife get a total of \$696; a married man totally disabled without the helpless allowance under our recommendation would get \$900, made up of \$600 for himself and \$300 for his wife. Of course, if he were helpless he would get the helpless allowance for that disability in addition. And then we have worked it out as shown in schedule A: for instance, a woman whose husband is in class 1 would get \$300; if he were in class 2, she would get \$285; or in class 3, \$270, and down from that figure.

*By Mr. Nickle:*

Q. Many of the complaints we have had here are to the effect that the greatest inadequacy is where there is one child and the domestic establishment must be maintained. What is your judgment in regard to the pension allowed for a widow or a wife and one child under the scale you have developed?—A. You mean an orphan child?

Q. No, a man with a wife and one child.—A. Our suggestion, taking total disability as the basis we would give him \$600, and we would give the wife \$300, and the first child \$144, the second child \$120, the third child \$96 and the \$96 for each additional child.

Q. You think that is enough, do you; that is what I want to get at?—A. That would give \$1,044 for a man, his wife and one child. I do not say that is enough, but it is much better than the present rate, and fairly adequate.

*By Mr. Nesbitt:*

Q. But the complaint that we have frequently is in regard to the widow with one child.—A. I have her in a different category. A widow at the present moment gets \$480 a year—\$40 a month. We recommended that she be raised to \$540, giving her \$45 a month instead of \$40 as at present, and that the first child gets \$144, the second \$120, the third and subsequent children \$96.

[Lt.-Col. J. W. Margeson.]

*By Mr. Nickle:*

Q. Take that case and analyze it a little. I am not critically attacking your suggestion, but representations have been made that where there is a single widow without children she can board, and very often work, and as a matter of fact does both, but where she has one child the whole situation is changed. She has to keep up a household to look after the child, and is deprived of the opportunity of working, and it is urged that the allowance for the first child should be very much increased?—A. The first is above the second child.

Q. Suppose the widow gets \$400, let us say that the first child shall get \$20 a month instead of \$12. I am using arbitrary figures.—A. At \$45 for the widow, that would give the widow and one child \$65 a month.

Q. Well put it at \$15 instead of \$12, or put it generally?—A. That would help her out a little more. There is no question about that.

Q. Do you think that \$12 a month for one child, as against the allowance for the widow with no children, is adequate to the burden cast upon the woman by having the one child.—A. That is \$3 a week.

Q. I want to take it in relation to the allowance to the widow that you suggest.—A. Well, of course, I would not say anything that would prevent the first child getting \$15, if you thought that was right, and perhaps the allowance of \$12 is a little inadequate in comparison, but as I understand it, you are fixing this allowance for the years to come, and we are now at the top notch, we hope, of high cost of living. I think a woman with one child, could live in the days to come fairly comfortably on the \$540, plus \$144 for one child, and I think, scattered throughout Canada, taking it from east to west, that that is a fairly adequate amount. There may be some sections where it costs a little more. The fourth suggestion of the committee is this: "That in view of the fact that the pensions payable to the lower ranks are greatly less than the pensions payable to the higher ranks, and that the army of Canada was in the main a citizen army, and in view of the fact that a pension of \$1,560 per annum should be sufficient to support a totally disabled man, his wife and family, or a pension of \$1,404 per annum should be sufficient to support a widow and her family, the maximum pension, and additional allowances (not including allowances for helplessness) payable to or in respect of any disabled member of the forces be not in excess of the amount of pension payable to a disabled lieutenant-colonel, and the maximum pension and additional allowances payable in respect of a deceased member of the forces be not in excess of the amount of pension payable to the widow of a lieutenant-colonel. The whole is more fully shown in Schedules A, B, C and D hereto attached.

At this point Hon. Mr. Rowell retired and Mr. Nickle took the chair.

*By the Vice-Chairman:*

Q. What does that mean?—A. In other words, this means to some extent equality of pensions. In the case of total disability a lieutenant-colonel in the militia to-day gets \$1,560. There is no allowance for his wife. We claim there should be none, and no pension should be higher than \$1,560. That should be the limit of pension to any person. It does not make any difference how many children there are, \$1,560 should be the limit for all ranks. Take a private totally disabled, if he gets \$600 and his wife \$300; that makes \$900, without allowances for the children or helpless allowance. In the province of Quebec, where they have more children than we have in some of the other provinces, it is possible for a private to get as much as a colonel. Under our suggestion \$1,560 is the limit for all ranks of the service. This is equality of pensions, at least so far as the maximum is concerned.

*By Mr. Ross:*

Q. Supposing a colonel were helpless, you would give him the other allowance?—A. Oh, yes, none of these exclude allowances for helplessness. That \$1,560 is the maximum disability pension that can be said, no matter how many children there are. The

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children's allowance will be the same for all ranks except that no allowances for children will be paid above the rank of major. Whatever you do, make the children's allowance, whether for disability or death, the same for all ranks, except that we submit that above the rank of major in the militia you should not give anything for the children at all. After a man passes the rank of major, give him no additional children's allowance because he would have his set rate of \$1,560 as shown in the schedule.

*By Mr. Nesbitt:*

Q. As a major?—A. As a colonel. That is the set rate above which he cannot go.

*By the Vice-Chairman:*

Q. Would you make any extra allowance for the children of lieutenant-colonels?  
—A. No. \$1,560 would be the limit.

*By the Hon. Mr. Bédard:*

Q. Even if he has five children?—A. Yes.

Q. Suppose he has not five children?—A. It will be the same. Whether he has none or many the lieutenant-colonel gets \$1,560. That is true to-day.

*By the Vice-Chairman:*

Q. No, the lieutenant-colonel has an allowance for each child above the \$1,560?—  
A. Well, that is new.

Q. No, that has always been in here.—A. Where do you get that?

Q. Here it is.—A. Well, we say cut his children out. Do not give the lieutenant-colonel more than \$1,560.

*By Mr. Nesbitt:*

Q. In other words you are going to even up on the maximum?—A. Yes. I have had experience in seeing pensioners from coast to coast. I made a pretty careful study of it in connection with separation allowance, and I believe this suggestion will solve nine-tenths of the difficulty.

Mr. McGIBBON: I do, too.

*By the Vice-Chairman:*

Q. How would you justify breaking what I may call the country's promise to pay the higher pension?—A. I do not think there is very much in the promise.

Q. Is there anything?—A. Not very much.

Q. Is there anything?—A. I think there is a little.

Q. Do you think we could afford to break that promise?—A. Only that the country never promised just what they were going to give as a pension. It is a matter for legislation, and we must deal fairly and generously by all.

Q. Do you think you could pull down the scale?—A. Yes.

*By Sir Herbert Ames:*

Q. The combined separation allowance and assigned pay amounts to about \$50?—  
A. For a private?

Q. Yes.—A. At the present moment it amounts to about \$45.

Q. Does a private assign \$15 or \$20?—A. He averages \$15.

Q. A good many assign \$20?—A. Some, but by no means the majority.

*By Mr. McGibbon:*

Q. What do you think of making a special class for what you might call totally incapacitated pensioners; for instance a man with all his limbs off, or bedridden for any cause or blind?—A. I would say as to that man "go the limit, give him the full amount, the \$450 helpless allowance" and then have a clause in the Act by which such a special case might be considered by the Governor in Council.

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Q. What I had thought was that instead of giving him an allowance it would be better to raise his pension.—A. I would submit that it would be pretty hard to put on paper just what he would get, because you would have so many difficulties to encounter, so many different conditions to consider in determining just exactly what amount should be determined to meet the case. I think in such cases it would be better to leave it for the Governor in Council to deal with as the merits of each might warrant.

Q. Of course you could very definitely ascertain how many cases of that kind we would have to deal with. For instance you can ascertain how many men have lost four limbs, or are bed-ridden for any cause, or how many are blind. Do you not think that in each of those cases the man would deserve special consideration?—A. They deserve more money there is no question of that, but the only question is as to the best method of dealing with the case.

Q. Would it not be better to provide for such cases definitely?—A. You might give a man in that case the limit, and then if there were other conditions which were not met by the amount specified in the regulations, there should be a provision in the Pension Act by which you could go farther in case of necessity.

Q. At present that is not as of right.—A. No, it is by Order in Council.

Q. But the man does not get it as a right but as a gift.—A. In cases where a special allowance of that kind is required the visitor who visits the home and who understands the circumstances of the case makes a special application for the allowance.

Q. My point is why not give it to a man as a right and not as a favour?—A. It would be alright under certain circumstances, but my experience is that in drafting Orders in Council or Acts of Parliament it is pretty hard to draft one that will cover everything; you may probably leave out something that you would like to put in. I think if you have a general provision authorizing special provisions in such cases it would work out alright. Such a case deserves the best the country can give.

*By Mr. Redman:*

Q. There will be amendments to the Act from time to time so that any changes which experience might suggest might be made.

Mr. MCGIBBON: It would make a better impression on the public mind if we could say that the total pension for a totally incapacitated man should be a certain amount whatever sum might be decided upon, including that for a man with four limbs off, or a man who was bed-ridden or blind.

The WITNESS: There would be in any event only a very few cases of that kind, and the question is whether those few cases could be better dealt with under the Act or as special cases under special provisions. We also submit the suggestion:

5. That section 7b of P.C. 1334 be cancelled.

We ask that that section of the present pension regulations be wiped out. The clause which we ask should be eliminated reads as follows:—

“7B. A pension shall be awarded for disability in accordance with the rank or acting rank of the member of the forces at the time the disability was incurred. No variation in rank after such disability was incurred shall affect any pension.”

We submit that if you are going to make any distinction as to ranks or rates of pension, that man's pension should be based on what his rank was at the time of his discharge, provided his rank was not lower than when pension was awarded. That is, if he happened to get disability when a private, and that fellow was game enough to stick to it until he became a lieutenant-colonel, you should go the limit with him and give him the pension of his rank at the time he was discharged. If you do not do that, you will be discouraging men who deserve to be encouraged.

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*By Mr. Bonell:*

Q. What about the man who was a major and reverted to lieutenant in order to get to France? There are many cases of that kind?—A. There should be special provision for men who reverted in order to get to France and their pension should be based on the rank held before reversion.

Q. But what about the men who had "acting" rank in France, who were majors whilst their previous rank was that of lieutenant? If you wipe out that clause there case is not covered?—A. We do not mean to wipe those men out.

Q. But you would do so if you wiped out that clause; that is the idea of that clause to protect those men?—A. We do not desire those men to lose by it, and the clause should be so amended that they will not. We wish to provide for the soldier getting promotion after disability.

*By Mr. Nickle:*

Q. Supposing a man got wounded as a lieutenant in a combatant battalion and transferred to a forestry battalion, and became a lieutenant-colonel and was then discharged, would you give him a higher pension?—A. Why not, if he were fit to hold that position?

*By Mr. Ross:*

Q. Are you not going to open the door to a lot of log-rolling?—A. No; it is all done, the war is over, and we are only dealing with the past. The points that I have raised so far are those contained in the report of the committee of the Great War Veterans' Association. In addition to those suggestions I would like to add a few more that I have in mind. Number one is "that pensions should not be withheld for pre-enlistment disability unless there is wilful concealment." I think that should apply to every one, whether they went overseas or not.

Mr. NICKLE: Section 7a provides:—

"No deduction shall be made from the pension of any member of the forces who has served in a theatre of actual war other than the United Kingdom on account of any disability or disabling condition existing prior to enlistment provided that the pre-enlistment disability or disabling condition had not been wilfully concealed by the said member of the forces or was not obviously apparent in the said member of the forces at the said time of enlistment. The words 'theatre of actual war' as used in this section and in section B shall mean any country in which Canadian naval or military forces are in contact with the enemy on land or in the case of naval forces in any navigable water."

A.—What we submit is this, Mr. Chairman, that if the man in good faith went into the forces, whether he went out of Canada or not—

*By Mr. Nesbitt:*

Q. Leave out that "in good faith."—A. At any rate, if he enlisted and did not wilfully conceal anything, that for a few months he went marching around doing his duty, and was then turned down as medically unfit, I do not think that man should suffer.

Q. But supposing on the other hand even if he did not have to wilfully conceal anything, and the doctors passed him and the man held on in order to get the \$1.10 a day knowing at the time he enlisted that he would never under any human possibility be able to go to the front.—A. If the doctor who is a public servant of the Government, passed such a man as that, in the condition as you have described, then the country should pay the bill, and the man should not suffer.

*By Mr. Ross:*

Q. Why should the country pay that bill? What has that man suffered in the country's service that should entitle him to get a pension?—A. The man thought he was fit.

Q. Would you say that a man if he had seen service for three months in Canada and becomes absolutely disabled not on account of any military service, but just on account of nature, would you say that that man was entitled to a pension?—A. I would say that man was entitled to a pension, if he joined the service, wilfully concealing nothing, and he went into that service with the intention of serving his country, and was prevented from doing so by afterwards becoming incapacitated.

*By Mr. Nickle:*

Q. Would you go to the length of saying that if a man entered into the service with a disabling condition, not being in any way impaired by the service, if that disabling condition were not wilfully concealed, and that he was not any worse when he left the service than when he entered the service, should be given a pension.—A. I cannot grasp your conclusions.

Q. Supposing a man went into the service with one eye in a bad condition, he did not wilfully conceal it, but the doctor did not notice it and he comes out with that eye no worse than it was when he went in, do you say that he ought to get a pension?—A. The is almost fraud in a case like that.

*By Mr. Lang:*

Q. I had a concrete case which came under my observation. I had a man on the strength of my battalion for three months and had finally to discharge him as medically unfit. I notified the medical men of the other battalions that the man had been discharged for that reason and advised them not to take him on, but the very afternoon that I discharged him as medically unfit he was passed by a doctor who had just returned from France, as fit for another battalion; it just so happened that the man did not show any lameness on that day and he probably remained two or three years in that battalion drawing pay.—A. If he did, he probably rendered service during those two or three years in which he remained in the service.

Mr. NESBITT: The question is would you pension these men who were medically unfit when they entered the service. I have knowledge of one person who was what is called a mental defective, and everybody knew very well that he was in that condition; his family had to keep him and had to attend to him like a baby and all that sort of thing. He was taken on the strength of a battalion, and was sent to Camp Borden but was immediately sent back and he has been a charge on the country ever since because his family is absolutely without means. I know of another case of a man who has not been out of the hospital since he enlisted.

*By Mr. McGibbon:*

Q. Would you say that the country is not bound by the action of these medical men who take these men into the service. Remember that these fellows were paraded before a board of three to five officers, not only once, but three or four times before they got out of the country. I claim that when these men are accepted by medical boards appointed by the Government this country is bound by the decision in exactly the same way as an insurance company is bound by the action of their medical men in accepting risks.

*By Mr. Nesbitt:*

Q. I am only asking Colonel Margeson what he thinks about the pension.—A. I claim that when the doctor who was employed by the Government passed that man, the country had a right to keep him. If we enlisted those men, and they wilfully concealed nothing, well and good; if the doctor passed a man and he went into the service and was turned out either here or in England, the country should take care of him.

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*By the Vice-Chairman:*

Q. Although he was no worse on account of the service he had rendered?—A. That is right.

*By Mr. Power:*

Q. Would you not place a limit? Would you not say "we will give him a pension if he has served three months, and will not consider any previous disabilities".—A. A limit might be fixed.

Q. And with regard to anybody who served in France, there would be no such thing as taking into account previous disabilities?—A. No.

Hon. Mr. BÉLAND: That would be in line with the policy of insurance companies, that after so many years a policy cannot be annulled. Of course, after a doctor passed a man in good faith, if it was discovered afterwards that this man concealed something from the examining physician the position would be different.

Mr. MCGIBBON: Fraud of course being excepted. If he concealed something, the country is not responsible.

The WITNESS: The next statement I have to make is that in the pension to a widow we set a limit, as in the case of pension for disability. For example, supposing that you raised the widow without children to \$540 and run up the scale, when you reach the lieutenant-colonel, you get \$1,404, but let no one rise above \$1,404 whether there are children or not.

*By Mr. Nesbitt:*

Q. You said fifteen hundred and something?—A. That is for a disabled man, \$1,560. I am talking now of widows and children. \$1,404 under our submission is the limit, and no matter how many children the lieutenant-colonel may have left, \$1,404 is the limit. If the widow of a private is left with children, she can run from \$540, placing the children all on the same basis, at \$144, \$120 or \$96, or, as you say, it might be \$15 a month for the child, \$180. The principle is the same, no matter how you work it out, that no person gets above \$1,404. We set a maximum amount that can be paid. A private would have some trouble to get up to \$1,404, but you would not have much trouble with a lieutenant, or even a N.C.O.

*By the Vice-Chairman:*

Q. A private would not have very hard work getting up to that amount. As a private he would get \$600, his wife \$300, the first child \$154, the second \$120, and four more children at \$96 would bring it up to the maximum. Six children would bring it up to \$1,548.—A. Of course, in such a case as this the private would be dead and he could not therefore get the \$600. I am trying to point out that this is equality of pensions, at least so far as the maximum is concerned, and anyone above that comes down to \$1,404. The next point I wish to make is in regard to the classes of disabilities. They run down to class 20, nine per cent to five per cent, which gets pretty small. I submit that anyone who is below a twenty per cent disability should be classed at twenty per cent. The extra amount paid would not be very large.

*By Mr. Power:*

Q. That would do away with the \$2.50 a month.—A. Correct. If you do not agree that the minimum should be 20 per cent, put it 15 per cent, as in schedule attached.

*By Mr. Nesbitt:*

Q. What would you think of the suggestion to pay him a gratuity in place of the pension for anything below 10 per cent.—A. Well, it is on the same principle. Stop somewhere, but get rid of this thirty cents a month business.

The VICE-CHAIRMAN: I should like to say, for Mr. Margeson's information, that there are 15,000 under 20 per cent out of 32,000 privates pensioned.

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Mr. POWER: That is 15,000 dissatisfied men.

Mr. NESBITT: They are not all dissatisfied.

Mr. MCGIBBON: There is 90 per cent of the pensioners in this country drawing less than \$300. There is the crux of the whole dissatisfaction in this country. They run from that figure down to \$2.00 a month.

Mr. NESBITT: There is no doubt there have been some errors on the wrong side.

The WITNESS: In my opinion the hardships under the present Pension Regulations are, First, the disabled man who is married, with a family. Second, the widow with a family. And, Third, these soldiers who placed in these very low classes get such a pittance per month. I think you will find 95 per cent of all your cases of complaints are under these heads. I do not think there is much trouble with the totally disabled single man, except in a few cases. The trouble is with the totally disabled married man with children or with a wife. If you can increase the allowances to his wife and his children and cut out these small classes you will save a lot of trouble and render justice to a class who are in need.

*By Mr. Redman:*

Q. You have been travelling around Canada, meeting women in regard to separation allowances, and you would naturally see more of the married man's troubles on account of meeting them in the different cities.—A. Yes, I have been more closely in touch with the women of Canada than the men, but I know the men's difficulties as well. To sum up—

(a) Set a limit to the amount to be paid as pension both for death and disability, the limit to be the pension payable to a lieutenant-colonel.

(b) Increase the allowances to a wife of a disabled soldier up to the rank of major from \$96 per month to \$300 per month.

(c) Increase pension to a widow from \$480 per year to at least \$540 per year and if necessary to \$600 per year.

(d) Increase pension to the first child up to the rank of major if necessary from \$12 per month to \$15 per month.

(e) The allowance to dependent parents may be less than the amounts payable to a widow but not to exceed them.

(f) The allowance to dependent brothers and sisters may be less than the amounts payable to children but shall not exceed them.

(g) Any disability below 15 per cent to be classed as 15 per cent.

(h) Increase helpless allowance and provide for special cases.

The rates asked for are partially set out in the attached schedule.

(For Schedules, see pages 218-222.)

Sir HERBERT AMES called.

*By the Vice-Chairman:*

Q. You are Honorary Secretary of the Canadian Patriotic Fund are you not?—

A. I am.

Q. And, as such, you have certain information as regards the number of Reservists widows in Canada who are getting allowances all over the country in augmentation of the Government pay?—A. I might say that this information was prepared some little time ago, and while I believe it to be approximately correct it should be subject to official checking. When the war broke out one of the first problems we had to deal with in connection with the Patriotic Fund was the relief of the wives and families of Reservists. I think, as far as the British Reservists were concerned, they were the first cases of extreme hardship that we met. Subsequently we found that the Reser-

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visits to France, Belgium and Italy that were in Canada were called to join the forces of those countries, and that the responsibility of looking after the wives and children of these men depended very largely upon some organization undertaking that duty because the pay of the French, Belgian and Italian soldier was so small that he could send back almost nothing for the support of his family. So, as an act of international good-will, and also out of sympathy for these wives and children who were here, and who in many cases were Canadian born; (they had married British, French, Belgian and Italian husbands) we took them in on the Patriotic Fund and dealt with them in just the same way as we dealt with our own Canadians, and we have cared for probably 750 to 1,000 families of French, Belgian and Italian families for four and a half years, and of several thousand English Reservists' families during the same period of time.

Now Canadian Patriotic Fund was organized as an emergent undertaking. Our charter distinctly specifies that we exist during the war, and a clause in the charter says that when the work for which we were incorporated is concluded, *ipso facto*, the corporation becomes dissolved. Now we are looking forward to the time in the not very distant future when we will cease our operations. As the men come home and are discharged and join their families, we have no further responsibility for them. In the case of the Canadian soldier when the man returns if he is disabled he receives a Canadian disablement allowance which is adequate; if the breadwinner has been killed his widow receives a Canadian pension; if the man comes back in full health steps are taken to reinstate him in civil life. But in the case of the widows of the British Reservists, the widows of French Reservists, and the widows of Belgian Reservists, we see no alternative before them except starvation when the Canadian Patriotic Fund goes out of business, on account of the meagreness of the pensions which they receive. For example, the widow of a British Reservist, if her husband is killed, gets \$14.47 a month, while if her sister is married to a Canadian soldier, and lives next door, she gets \$40, the difference being \$25.53. In the case of a widow with one child she gets \$19.72, as compared with \$52 which the widow of a Canadian soldier would get, making a difference of \$32.28. In the case of a widow of a British Reservist with two children the difference is \$37.90 and in the case of a widow with three children the difference would be \$42.40; in that case the widow of a Canadian soldier would be getting \$70 as against \$27.60, which the widow of a British Reservist would receive. Now, in many cases, Gentlemen, these women who had married British and French and Belgian Reservists were Canadian women; in practically every case these men had come to Canada expecting to remain here, they are Canadian citizens, just as much so as any of the rest of us. They are comparatively few in number and my belief is that we cannot afford to neglect them; there is only one of two courses now open: either to have the widows and children of the British Reservists remain in Canada and starve, or to send them back to England, unless you make some other provision for them. It is estimated that there are about 300 Imperial widows—

*By Mr. Nesbitt:*

Q. What about the Italians and Belgians?—A. Of the Italians and Belgians I have communications from the consuls of those countries making estimates of from 100 to 150 widows. I think 150 would be the maximum we would have to take care of for the three, the French, the Belgian and the Italian. Of course I am only pleading for the widow whose husband has been killed and who is living in Canada. If you take 300 imperial widows at \$400 per annum that would involve an annual expenditure of \$120,000. For the French, Belgian and Italian widows you would have to add about \$5 more per month than to the imperial widows so that it would bring them up to about \$73,000 for 150 of them or \$46,000 for 100 of them so that I suppose between \$175,000 and \$200,000 a year would take care of all the dependents of all these four classes, British, French, Belgian and Italian.

[Sir Herbert B. Ames.]

*By Mr. Redman:*

Q. Do you think they are all discovered yet?—A. I believe they are all discovered by this time because, in the calculations we have, the missing have been included as dead.

*By Mr. Hugh Clark:*

Q. What is the balance left in the Patriotic Fund?—A. The Patriotic Fund is to have its quarterly meeting a week from to-day and the treasurer is now making up the books including the receipts which have come in up to the 31st of March. I would not like to give a definite figure, but the present surpluses probably between \$7,000,000 to \$8,000,000. We have been spending as high as \$950,000 a month, but the outgo is now down to \$750,000 a month, and our expenditure is falling off approximately 10 per cent a month. We feel that the amount of money we have on hand is ample to carry us through till we have fulfilled all the obligations which our charter imposes upon us; we are not asking any further contributions from anybody.

*By Mr. Power:*

Q. Somebody, Major Todd I think it was, or perhaps it was Professor Tait, suggested that should the pensioners return to their own country where the standard of living was lower than it is in Canada, we should diminish their pensions accordingly or cut them off altogether.—A. I would cut them off altogether. We consider these families are very desirable citizens in this country; the children of men who have fought in the British Imperial forces are our own people and the children of the French reservists who went to France to die for their country, those children and women are the best kind of stock we can keep in the country, but if they insist upon going back to their own country for personal reasons of their own I would not give a pension to them. But I would like them, while they remain in Canada to get that pension. In all probability the British pension will be somewhat increased, and I am informed by the Belgian and the French Consuls that they expect the pension for the widows of the reservists of those nations will be about \$200 a year. But even with that increase you can see for yourself what it will mean if the French and Belgian widows try to live in Canada on \$200 a year which, I believe, is the maximum that can be expected from those two countries.

*By Mr. Hugh Clark:*

A. So long as your Patriotic Fund lasts might not the care of these widows be a charge against it?—A. One problem in connection with the Patriotic Fund that is demanding and is getting very serious attention at the present time is the disposal of the residual cases that will be left on our hands, in any event, when the work ends. We are anxious to dispose of these residual cases, and we feel that if the Government of Canada will undertake to provide for the widows of the Imperial, the French, the Belgian, and the Italian soldiers, that will to a very considerable extent reduce our problem. We have not yet decided what use would be made of any surplus that we might have when our work is through. But I do not think it would be a very satisfactory way to leave these Imperial widows and the widows of our Allies dependent upon charity after the war is over. This is the time for settling the whole question of pensions, and this should be, in my judgment, the time when that matter should be considered and dealt with.

Q. The only thing is that it is better not to have a surplus on hand that you would not know what to do with. After the South African war the patriotic organizations had a surplus of \$75,000 that was available when this war broke out. There is no necessity for having any surplus at all after all the legitimate demands have been provided for and the business is closed up?—A. The Repatriation Committee have been exercising themselves very much of late with the problem of supplying social service for soldiers' families after the war. But there will always be hard cases,  
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there will always be ex-soldiers' families in want and suffering in Canada that cannot be reached by the ordinary military pensions. Now, whatever the Patriotic Fund has at its disposal at the end of its career might be legitimately utilized towards the alleviation, in a quiet and confidential way, of the needs of soldiers' families, such as may exist. There will be a residual of cases, anyway, in Canada that you cannot possibly meet by any legislation. But I do not think that the Patriotic Fund balance will be sufficient, when invested (because it would have to be invested and the income only used to carry on this work permanently), to stand the charge of giving continuous payments to the widows of Imperial, French, Belgian, and Italian reservists. That seems to me to be a legitimate charge on the Dominion Government, inasmuch as these people are residents of Canada; the men, their husbands, were citizens of Canada before they left, and they would have come back to Canada if they had returned from the war. I may also say, so far as the Patriotic Fund is concerned, that the French and Belgians contributed very generously to the extent of their means.

Mr. REDMAN: You speak of those who will be left on your hands when the Patriotic Fund ceases, omitting those British and allied reservists. Will they have any other possible relief?

Sir HERBERT AMES: I anticipate that every branch of the Canadian Patriotic Fund, which has been caring for a considerable number of families, will find left on its hands at the end of the period some residual cases which it cannot very well drop.

Mr. REDMAN: They will be pensioned.

Sir HERBERT AMES: No, there will be cases which you cannot pension. Of course, it would be a simple thing for the Patriotic Fund to say that these people should be cast upon the rates, just like any other poor. I do not feel, however, that the soldier's family should be exposed to the possibility of sinking to the lowest level and of being dealt with in the same way as the down-and-outs of all classes.

Mr. REDMAN: If they get a pension, why should they be in that position?

Sir HERBERT AMES: There are cases which you cannot pension. Let me give you one case in point. The other day, a soldier and his family returned to Canada on two different steamers. They had been together in England. It was understood, that the soldier was to go to Brantford to be discharged and to make a home for his wife, and she was to join him in Brantford. She had five children. She arrived at St. John. We communicated with Brantford, but while she was going from St. John to Brantford, the husband disappeared, and the woman arrived in Brantford with her five small children. The Patriotic Fund, of course, took up her case. It was quite irregular to do so, because we are not expected to deal with the family of a discharged soldier, but is there any one to take care of such a case? There are cases, for example, where an ex-soldier falls seriously ill for a time, though his illness is not traceable to service. Still, that man was a soldier, and while he was gone the wife did her patriotic duty. She naturally comes to the Patriotic Fund. We say, "We are sorry, but the Patriotic Fund is closed up, and your husband is a discharged man." Well, there is nothing left for her but to fall back on ordinary charity. We have not worked out the problem yet, and therefore I am not prepared to make a statement in the nature of evidence; but we will probably work out some plan by which the residue of the Patriotic Fund will be invested in Government bonds and at interest, and the income will be available for the kind of assistance that we have been giving for the last four and a half years.

Mr. NESBITT: That is for isolated cases of that kind?

Sir HERBERT AMES: For isolated cases of that kind. I think our funds would be completely exhausted if we had to take on the dependents of Imperialists and the Allies.

I was also asked to give evidence regarding the relative cost of living in the various provinces as indicated by the figures of the Patriotic Fund. We found that many of the soldiers assigned fifteen dollars, and many twenty dollars to their families.

[Sir Herbert B. Ames.]

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We have always endeavoured to secure the twenty dollars assignment, and the twenty dollars assignment has been pretty general. I think it would be fair to say that the average assignment is about seventeen dollars.

*By the Vice-Chairman:*

Q. That is what the husband assigns?—A. Yes, for the support of his wife and family. The family would get a separation allowance of thirty dollars a month with the seventeen dollars of assigned pay. Our average payment in the month of January, 1919, was \$18.11 per family, so that you may say that the average family, a woman with two children, one going to school, and one at home, which is the typical Canadian Patriotic Fund family, would be in receipt from all sources of \$65 a month, or \$780 a year. That represents what a woman, with an absent husband, but with one child of eight and another of three, is living on. Taking the provinces as a whole, there is not very much difference in the cost of living. I may say, however, that you could divide them into three areas. The cost of living is lower in the Maritime Provinces than elsewhere. The cost of living in Ontario and Quebec, and in fact, east of the Rocky Mountains, is pretty nearly the same; while the cost of living in British Columbia is slightly higher than in any other part of Canada. This is shown by the average supplementary amounts. The size of the family does not vary very much; it runs generally from two and three-quarters to three. If we take the amount of assistance that we give, starting from the east and going west, we find that in Prince Edward Island we pay on an average only \$10.62 a month; so that in Prince Edward Island the soldier's family would get \$57.62. In Nova Scotia, which is the next lowest, the average amount of our grant is \$12.70; in New Brunswick it is \$14.50. In the Province of Quebec it is \$18.85. In Ontario it is \$15.68. The reason for this latter difference is that in Quebec almost all the soldiers' families are located in the cities of Montreal, Quebec and Sherbrooke, while in Ontario, the soldiers' families are scattered throughout every part of the province. In the rural sections the average monthly assistance does not amount to more than \$13 or \$14. In Toronto, for example, the average is \$16.12; in Montreal it is \$19.83. The average family is somewhat larger in Montreal, being 3.3, while in Toronto it is 2.58. The average family in Toronto is about the smallest we have. In the City of Quebec the average monthly assistance per family is \$17.09. If we take the rural sections, for example, in Oxford County, our average monthly assistance is \$14.81. Take a rural county like Huron; there it is \$13.96. In Lambton County it is \$12.89. I could give you the figures for every county and every town. Going from Ontario, where the average monthly assistance per family for the entire province is \$15.68, and from Quebec where it is \$18.85, we come to Manitoba. I have not the figures for Manitoba because that province has an independent organization, but the average monthly assistance per family there is about the same as in Saskatchewan where it is \$22.50. In Alberta south it is \$24.71, in Alberta north, \$22.43; in Greater Vancouver \$24.52; in Victoria city, \$25.40. In British Columbia (Provincial points) it is \$25.63. In other words, we have to pay a family in British Columbia more than twice the amount we have to pay in Prince Edward Island, almost two and a half times as much.

*By Mr. Redman:*

Q. That is on the basis for separation allowance and assigned pay of \$45?—A. We estimate it at \$47. About \$17 represents the average assigned pay per family. Taking Canada as a whole, the income of a woman with two children, that is including her separation allowance and assigned pay, comes to, on the average, \$65 a month.

*By the Vice-Chairman:*

Q. What does the pension come to?—A. I cannot give you evidence about pensions.

The VICE-CHAIRMAN: The pension amounts to \$62 a month, that is, for a woman with two children.

[Sir Herbert B. Ames.]

## APPENDIX No. 3

Mr. NESBITT: That is at the present time.

The VICE-CHAIRMAN: At the present time.

Sir HERBERT AMES: I may say further that the Patriotic Fund has found it necessary from time to time to increase its rates, and that we are today paying in many parts of Canada from thirty to forty per cent more than we paid in the earlier part of the war.

*By Mr. Redman:*

Q. You have had visitors in the homes. From what your visitors have found, could you tell us something as to the degree of comfort enjoyed by the soldiers' families under your rates?—A. Some frugal women have saved considerable money. We have some women who have \$200 or \$300 in the banks, representing three or four years' savings. We have also women, under exactly the same conditions, and in the same neighbourhood who find it impossible to make ends meet.

Mr. NESBITT: And who get into debt.

Sir HERBERT AMES: And get into debt. Our rates are not generous, but I think they are reasonable. We have never erred on the side of giving too much to the soldiers' dependents, I was going to say that you would not err in staying as high as we have gone, and you might err in going lower than we have gone, because our rates have kept pretty close to the line of decent living. We do not allow much for luxuries.

*By the Vice-Chairman:*

Q. Did you vary your rates according to the cost of living?—A. Yes, we raised our rates several times since the beginning of the war, usually, however, by comparatively small steps. In that way, our rates today are probably thirty-five or forty per cent higher than they were at the beginning of the war. Of course, it must be remembered that at the same time that the Government has added ten dollars to the Separation Allowance, so that the rise in our rates only took up a portion of the increased cost.

*By Mr. Redman:*

Q. Is it true that you make supplementary payments to families in case of sickness?—A. Yes, we keep our families, most of them, so close to the line of decent living that, with a comparatively few notable exceptions, they do not accumulate. Consequently, if a woman undergoes an operation, or a child has to go to hospital, or there is a death in the family, she comes to the Patriotic Fund for what we call a "compassionate allowance", we also make what we call broken period payments. Out of the total disbursements of January, 1919, \$27,673 went in broken period payments. The operating expenses of the Canadian Patriotic Fund since the beginning have been covered by bank interest earned. We have never encroached upon the fund's capital for current expenses.

Q. You say there is nothing in the \$65 allowance for emergencies?—A. No, it does not cover emergencies. We feel that if a woman is confronted with an emergency she has only to apply to the Fund, and if she has a good case she will get a compassionate allowance.

*By the Vice-Chairman:*

Q. You regard it as a minimum for subsistence?—A. We always speak of it as an amount which brings the woman up to the standard of decent subsistence.

*By Mr. Redman:*

Q. Have you discussed it in terms of clothes and food?—A. No, we discussed it more in terms of locality. We find considerable variation in different localities. Take a rural part of Ontario, like Hastings county, for example; at that point we would only pay an average of \$11.20 per family, while up at Cobalt we would pay \$20.15.

[Sir Herbert B. Ames.]

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*By Mr. Power:*

Q. Where is it lowest?—A. In Prince Edward Island. There it is \$10.62; that is an average per individual for a family unit of three of \$3.54. That is the lowest.

*By Mr. Redman:*

Q. You must have had a basis on which to work out these figures, and you would get it from the clothes, food, etc., required in each locality?—A. No, we did not work it out quite in that way. We submitted to each branch a scale, so much for a young woman without children, living with friends, and so much for a woman trying to keep up an established home. So much for the widowed mother, and so much for a woman with one child between certain ages, between the ages of 10 and 15; so much for the child between 5 and 10, and so much for the child under 5. That schedule was submitted to each branch, and they were told that was the average schedule for Canada. Then they were told that if living was more expensive in their locality it could be scaled up, on consultation and approval by head office, but if living was less expensive than the average, they would be expected to scale down, and I think our branches very conscientiously scaled up and down. So that there is really a rate for every area.

Q. The Pensions Board is not allowed to make such differences, but have simply to take something that is handed to them and act according to that?—Any pension you can fix in Canada will be too much for some localities and too little for others.

Mr. NESBITT: We have to give Sir Herbert Ames and the Patriotic Association credit for handling a difficult situation very admirably since the war started.

The VICE-CHAIRMAN: They had a great organization, and in every locality they had capable people who carried it out.

Mr. NESBITT: And nobody could deceive them very well.

The WITNESS: We have been exceedingly fortunate in the volunteer service we have been able to secure in Canada. In the days when people are inclined to criticize it is well to remember that there were thousands of Canadian men and women who gave their services unsolicited and unpaid for, in the trying times of war. There are two things of which we are very proud: the first is that our operating expenses have never impaired our capital, and secondly that we have never had a dollar stolen, or a single agent who, to our knowledge, ever misrepresented or fraudulently diverted a single dollar of our funds.

*By Mr. Power:*

Q. Were any frauds perpetrated upon you?—A. A good many tried to get money that they were not entitled to.

Q. Did any get it?—A. A few got money that they were not entitled to, but there was good faith on the part of all those concerned in the administration of the fund. These people rarely got money they were not entitled to more than once.

Q. You never asked anybody to refund the money?—A. We do not lend money, as a rule. We arrange now to meet every boat that comes from overseas, with a representative of the Fund, who stands ready to give money to any soldiers family arriving in Canada without enough money to comfortably get to their destination, or who have need of clothing, etc.

The CHAIRMAN: These tables will be printed in our proceedings.

The committee adjourned until Tuesday next.

DEPARTMENT OF LABOUR.

3-14

STATISTICS, statements, tables, etc., submitted to the Special Committee on Pensions and Pension Regulations, in connection with the evidence given by Mr. Bryce M. Stewart, Department of Labour, Mr. Kenneth Archibald, Board of Pension Commissioners for Canada, Lt.-Col. J. W. Margeson, vice-president of the Ottawa Branch, G.W.V.A. of Canada, and Sir Herbert B. Ames, honorary secretary of the Canadian Patriotic Fund.

TABLE of Average Wages per hour and hours per week for Unskilled Labour, in 10 Cities of Canada: 1913-1918 inclusive.

Trade.	1913.		1914.		1915.		1916.		1917.		1918.	
	Average Wages.	Average Hours.	Average Wages.	Average Hours.	Average Wages.	Average Hours.	Average Wages.	Average Hours.	Average Wages.	Average Hours.	Average Wages.	Average Hours.
	cts.		cts.		cts.		cts.		cts.		cts.	
Builders Labourers.....	28.9	52.6	28.4	53.2	28.1	53.2	29.4	53.2	32.0	53.2	37.7	53.7
Civic Labourers.....	24.5	54.9	25.8	54.8	25.7	54.8	25.5	54.8	26.2	54.8	28.6	54.8
Longshoremen.....	32.0	50.0	32.0	50.0	32.3	50.0	36.2	50.0	36.2	58.3	40.4	58.3
Teamsters.....	23.4	58.5	23.4	58.5	23.4	58.5	23.7	58.5	32.6	56.0	37.3	56.0
Maintenance-of-Way.....	19.0	60.0	19.0	60.0	19.0	60.0	19.0	60.0	21.3	60.0	26.7	48.0

APPENDIX No. 3

PENSIONS AND PENSION REGULATIONS

## WAGES and Hours for Unskilled Labour.

Trade.	City.	1913.		1914.		1915.		1916.		1917.		1918.	
		Rate per Hour.	Hours per Week.	Rate per Hour.	Hours per Week.	Rate per Hour.	Hours per Week.	Rate per Hour.	Hours per Week.	Rate per Hour.	Hours per Week.	Rate per Hour.	Hours per Week.
		cts.		cts.		cts.		cts.		cts.		cts.	
Builders Labourers.....	Vancouver.....	39	48	39	54	39	54	39	54	40	54	40	54
	Calgary.....	35	48	35	48	35	48	35	48	40	48	40	48
	Regina.....	32½	60	27½	60	25	60	27½	60	30	60	40	60
	Winnipeg.....	25	60	25	60	22½	60	25	60	35	60	40	60
	Toronto.....	30	44	30	44	30	44	35	44	40	44	45	54
	Hamilton.....	30	44	30	44	30	44	30	44	30	44	45	44
	Montreal.....	30	54	30	54	30	54	30	54	30	54	35	55
	Quebec.....	20	60	20	60	22½	60	22½	60	22½	60	25	54
	St. John.....	22½	54	22½	54	22½	54	25	54	28	54	30	54
	Halifax.....	25	54	25	54	25	54	25	54	25	54	40	54
Civic Labourers.....	Vancouver.....	27½	44	37½	44	31¼	44	31¼	44	31¼	44	31¼	44
	Calgary.....	30	54	30	54	30	54	30	54	30	54	30	54
	Regina.....	30	60	30	60	25	60	25	60	25	60	25	60
	Winnipeg.....	27½	54	27½	54	27½	54	27½	54	30	54	30	54
	Toronto.....	25	54	28	54	28	54	28	54	33½	54	33½	54
	Hamilton.....	25	55	25	54	25	54	25	54	25	54	35	54
	Montreal.....	22½	60	22½	60	25	60	25	60	25	60	27	60
	Quebec.....	20	60	20	60	20	60	20	60	22½	60	25	60
	St. John.....	20	54	20	54	20	54	20	54	20	54	28	54
	Halifax.....	18	54	18	54	18	54	22	54	22	54	22	54
Longshoremen.....	Victoria.....	45	60	45	60	45	60	50	60	50	65	60	65
	Collingwood.....	30		30		30		35		35		35	
	Hamilton.....	30	60	30	60	30	60	30	60	30	60	30	60
	Montreal.....	30	60	30	60	35	60	35	60	35	60	40	60
	Quebec.....	30	60	30	60	30	60	37½	60	37½	60	37½	60
	Halifax.....	28	60	28	60	28	60	30	60	30	60	30	60
	Vancouver.....	36	54	36	54	36	54	36	54	37	54	37	54
Teamsters.....	Calgary.....	25	60	25	60	25	60	25	60				
	Regina.....	22½	60	25	60	25	60	25	60				
	Winnipeg.....	25	60	25	60	25	60	25	60	30	60	30	60
	Toronto.....	21	54	21	54	21	54	21	54	31	54	45	54
	Hamilton.....	20	60	20	60	20	60	20	60				
	Montreal.....	20	60	17½	60	17½	60	20	60			50	48
	Hull.....	18	60	18	60	18	60	18	60				



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Maintenance-of-Way—C.P.R.....	Vancouver.....	20½	60	20½	60	20½	60	20½	60	22½	60	29	48
	Calgary.....	20½	60	20½	60	20½	60	20½	60	22½	60	29	48
	Regina.....	20½	60	20½	60	20½	60	20½	60	22½	60	29	48
	Winnipeg.....	20½	60	20½	60	20½	60	20½	60	22½	60	29	48
	Toronto.....	18	60	18	60	18	60	18	60	20½	60	25½	48
	Hamilton.....	18	60	18	60	18	60	18	60	20½	60	25½	48
	Montreal.....	18	60	18	60	18	60	18	60	20½	60	25½	48
	Quebec.....	18	60	18	60	18	60	18	60	20½	60	25½	48
	St. John.....	18	60	18	60	18	60	18	60	20½	60	25½	48
	Halifax.....	18	60	18	60	18	60	18	60	20½	60	25½	48

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## BOARD OF PENSION COMMISSIONERS FOR CANADA.

## STATISTICAL REPORT.

Showing the net number of Disability and Dependent Pensions in force on December 31, 1918, under all classes and ranks, and the monthly and yearly liability on each class. Submitted by the Board of Pension Commissioners for Canada.

## SUMMARY.

## DISABILITIES.

Rank.	Pensioners	Wives.	Children.	Special Allowance.	Monthly Liabilities.		Yearly Liability	
					\$	cts.	\$	cts.
Ptes.....	32,371	11,289	17,259	150	464,622	18	5,575,466	00
Sgts.....	2,672	1,337	2,147	5	39,377	43	472,529	46
R. S. M.....	65	45	69	.....	1,528	42	18,341	10
W. O.....	33	25	46	.....	734	29	8,811	50
Lieuts.....	700	233	229	.....	13,250	82	159,009	80
Cpts.....	255	.....	136	1	5,626	97	67,524	00
Majors.....	97	.....	104	.....	2,772	50	33,270	00
Lt.-Cols.....	17	.....	11	.....	498	00	5,976	00
Cols.....	3	.....	6	.....	404	37	4,852	50
	36,213	12,929	20,007	156	528,814	98	6,345,780	36

\*22 Nursing Sisters included.

## DEPENDENTS.

Rank.	No.	Monthly Liabilities.		Yearly Liabilities.	
		\$	cts.	\$	cts.
Widows.....	9,853	417,123	50	5,005,482	00
Widow Mothers.....	4,351	174,337	50	2,092,050	00
Fathers.....	653	26,136	00	313,632	00
Children.....	(*15,697)	126,236	33	1,514,836	00
Orphan children.....	608	9,728	00	116,736	00
Brothers and sisters.....	104	832	00	9,984	00
	15,569	754,393	33	9,052,720	00

\*Not included in total dependents.

APPENDIX No. 3

RANK—PRIVATE.

Class.	Pensioners.	Wives.	Children.	Monthly Rate.		Special Allowance.	Yearly Rate.			
				\$	cts.		\$	cts.		
1.....	766	210	367	43,723	25	524,679	00	43	10,023	00
2.....	10	6	10	582	60	6,991	20			
3.....	28	19	31	993	97	11,927	60			
4.....	13		9	441	25	5,295	00			
5.....	191	50	81	7,298	08	87,577	00	1		250
6.....	761			29,878	42	358,541	00	1		350
7.....	230	55	44	8,645	73	103,748	80	1		10
8.....	284	69	65	9,995	05	119,940	60			
9.....	719	204	351	24,697	70	296,372	40	2		500
10.....	87	22	29	2,659	72	31,916	60			
11.....	1,563	644	469	44,230	17	530,762	00	3		650
12.....	243	83	117	6,289	50	75,474	00			
13.....	1,934	674	1,030	44,993	60	539,923	20	1		441
14.....	596	217	157	11,586	27	139,035	20			
15.....	1,500	567	659	25,826	77	309,921	20	1		170
16.....	2,480	858	1,330	36,199	50	434,394	00	5		1,892
17.....	5,808	2,246	3,399	68,537	50	822,450	00	4		990
18.....	4,614	1,748	2,555	42,217	53	506,610	40			
19.....	8,043	3,129	4,746	48,720	80	584,649	60	43		15,099
20.....	2,501	668	1,630	7,104	77	85,257	20	45		15,650
				Special Allowances under no Class						
	32,371	11,289	17,259	464,622	18	5,575,466	00	150		46,026

RANK—SERGEANTS.

1.....	53	28	46	3,491	12	41,893	50	4		700
2.....	2	1		108	54	1,302	46			
3.....	3	2	2	68	67	824	00			
4.....	4	4	6	221	71	2,660	55			
5.....	12	11	14	639	40	7,672	80			
6.....	55	25	46	2,440	98	29,291	85			
7.....	18	6	5	660	41	7,924	95			
8.....	15	7	9	574	06	6,888	74			
9.....	45	32	74	2,000	10	24,001	20			
10.....	7	1	2	219	93	2,639	21			
11.....	125	47	66	2,774	35	33,292	25			
12.....	15	4	4	391	00	4,692	00			
13.....	137	72	124	3,628	90	43,546	85			
14.....	50	25	30	1,102	52	13,230	24			
15.....	105	51	87	2,218	87	26,626	45			
16.....	192	85	116	2,720	37	32,644	42			
17.....	514	244	414	6,663	40	79,960	80			
18.....	450	233	333	4,343	60	52,123	24			
19.....	667	333	599	4,434	05	53,208	55	1		286
20.....	203	124	180	675	45	8,105	40			
	2,672	1,337	2,147	39,377	43	472,529	46	5		986

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## RANK—REGIMENTAL SERGEANT-MAJOR.

Class.	Pensioners.	Wives.	Children.	Monthly	Yearly	Special	Yearly
				Rate.	Rate.		
				\$ cts.	\$ cts.		
1.....	4	5	5	338 33	4,060 00		
2.....							
3.....	2	1		123 45	1,481 40		
4.....							
5.....	2			104 00	1,248 00		
6.....	2	1		103 58	1,243 00		
7.....							
8.....							
9.....	1	1		44 75	537 00		
10.....							
11.....	1	1	4	56 29	675 50		
12.....							
13.....	2	2	3	153 40	1,840 40		
14.....							
15.....							
16.....	8	4	10	193 42	2,321 00		
17.....	5	5	10	66 40	796 70		
18.....	6	6	8	120 50	1,445 70		
19.....	25	15	23	197 06	2,364 75		
20.....	7	4	6	27 30	327 65		
	65	45	69	1,528 42	18,341 10		

## RANK—WARRANT OFFICER.

Class.	Pensioners.	Wives.	Children.	Monthly	Yearly	Special	Yearly
							Rate.
							\$ cts.
1.....							
2.....							
3.....							
4.....							
5.....							
6.....	1		1	59 88	718 50		
7.....	1	1	4	81 19	974 20		
8.....							
9.....	4	3		184 40	2,212 80		
10.....							
11.....	1			35 42	425 00		
12.....	1	1	2	44 48	533 70		
13.....	2	1	1	63 87	766 40		
14.....							
15.....	1	1	2	29 67	355 80		
16.....	1			17 71	212 50		
17.....	3	1	2	48 10	577 20		
18.....	3	2	7	44 78	537 30		
19.....	10	12	24	104 43	1,253 20		
20.....	5	3	3	20 41	244 90		
PB 149.....	33	25	46	734 29	8,811 50		

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RANK—LIEUTENANTS.

Class.	Pensioners.	Wives.	Children.	Monthly Rate.		Special Allowance.	Yearly Rate.	
				\$	cts.		\$	cts.
1.....	16	4	3	1,016	00		12,192	00
2.....								
3.....	2	1		142	20		1,706	40
4.....								
5.....	1	1		66	40		796	80
6.....	18	2	6	1,062	00		12,744	00
7.....	3			157	50		1,890	00
8.....	3			147	92		1,775	00
9.....	14	5	7	696	00		8,352	00
10.....								
11.....	35	8	24	1,464	50		17,574	00
12.....	4	1		138	60		1,663	20
13.....	40	8	8	1,257	60		15,091	20
14.....	15	8	6	437	15		5,245	80
15.....	33	12	6	789	30		9,471	60
16.....	43	21	16	888	08		10,657	00
17.....	115	34	28	1,835	40		22,024	80
18.....	110	30	36	1,327	50		15,930	00
19.....	200	72	66	1,623	60		19,483	20
20.....	48	26	23	201	07		2,412	80
	700	233	229	13,250	82		159,009	80

RANK—CAPTAINS.

1.....	8		4	698	66		8,384	00
2.....								
3.....	1			87	50	1	1,050	00
4.....								
5.....	2			133	33		1,600	00
6.....	6		3	395	25		4,743	00
7.....								
8.....	1			54	17		650	00
9.....	1			50	00		600	00
10.....								
11.....	8		8	377	33		4,528	00
12.....	1			37	50		450	00
13.....	11		1	370	60		4,448	00
14.....	4		6	137	67		1,652	00
15.....	20		9	527	00		6,324	00
16.....	31		14	680	83		8,170	00
17.....	63		21	1,092	00		13,104	00
19.....	33		21	444	25		5,331	00
19.....	54		41	491	00		5,892	00
20.....	11		8	49	83		598	00
	255		136	5,626	97		67,524	00

RANK—MAJORS.

Class	Pensioners.	Wives.	Children.	Monthly Rate.		Special Allowance.	Yearly Rate.	
				\$	cts.		\$	cts.
1.....	4			420	00		5,040	00
2.....								
3.....								
4.....								
5.....	1		3	108	00		1,296	00
6.....								
7.....								
8.....								
9.....	2		3	150	00		1,800	00
10.....	1			57	75		693	00
11.....	3		1	162	50		1,950	00
12.....								
13.....	11		14	518	00		6,216	00
14.....	1			36	75		441	00
15.....	3		1	97	50		1,170	00
16.....	8		7	227	50		2,730	00
17.....	17		10	377	00		4,524	00
18.....	16		19	280	50		3,366	00
19.....	26		40	313	00		3,756	00
20.....	4		6	24	00		288	00
	97		104	2,772	50		33,270	00

RANK—LIEUTENANT-COLONEL.

6.....	1			97	50		1,170	00
13.....	2		2	112	00		1,344	00
16.....	2			65	00		780	00
17.....	4		1	106	00		1,272	00
18.....	2			39	00		468	00
19.....	5		6	71	00		852	00
20.....	1		2	7	50		90	00
	17		11	498	00		5,976	00

RANK—COLONELS.

1.....	2		5	362	50		4,350	00
6.....	1		1	41	87		502	50
	3		3	404	38		4,852	50

APPENDIX No. 3

	No.	Monthly Liability.	Yearly Liability.
		\$ cts.	\$ cts.
<i>Dependents of Privates.</i>			
Widows.....	8,151	326,152 00	3,913,824 00
Widow mothers.....	4,232	169,280 00	2,031,360 00
Fathers.....	653	26,136 00	313,632 00
Children.....	13,511	108,144 00	1,297,728 00
Orphan children.....	579	9,264 00	111,168 00
Brothers and sisters.....	104	832 00	9,984 00
		639,808 00	7,677,696 00
<i>Dependents of Sergeants.</i>			
Widows.....	957	40,689 50	488,274 00
Widow mothers.....	119	5,057 50	60,690 00
Children.....	1,330	10,648 00	127,776 00
Orphan children.....	16	256 00	3,072 00
		56,651 00	679,812 00
<i>Dependents of R.S.M.</i>			
Widows.....	14	723 33	8,680 00
Children.....	9	80 33	964 00
		803 66	9,644 00
<i>Dependents of W.O.</i>			
Widows.....	17	963 33	11,560 00
Children.....	41	328 00	3,936 00
		1,291 33	15,495 96
<i>Dependents of Lieutenants.</i>			
Widows.....	363	21,792 00	261,504 00
Children.....	435	3,482 00	41,784 00
Orphan children.....	13	208 00	2,496 00
		25,482 00	305,784 00
<i>Dependents of Captains.</i>			
Widows.....	192	11,493 33	137,920 00
Children.....	179	1,672 00	20,064 00
		13,165 33	157,984 00
<i>Dependents of Majors.</i>			
Widows.....	118	11,024 00	132,288 00
Children.....	147	1,382 00	16,584 00
		12,406 00	148,872 00
<i>Dependents of Lieutenant-Colonels.</i>			
Widows.....	40	4,160 00	49,920 00
Children.....	45	500 00	6,000 00
<i>Dependents of Colonels.</i>			
Widows.....	1	126 00	1,512 00

9-10 GEORGE V, A. 1919

NEW SCHEDULES A, B, C, and D, as proposed by the

## SCHEDULE

## SCALE OF PENSIONS

## PERCENTAGE OF DISABILITY—CLASS AND ANNUAL

Rank or Rating of Member of Forces.	Rate per Annum.	Class 1. Total 100%	Class 2. 99%-95%	Class 3. 94%-90%	Class 4. 89%-85%	Class 5. 84%-80%	Class 6. 79%-75%	Class 7. 74%-70%	Class 8. 69%-65%
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
All Ratings below Petty Officer (Naval); Rank and File (Militia).....	Member of Forces	600 00	570 00	540 00	510 00	480 00	450 00	420 00	390 00
Chief Petty Officer and Petty Officer (Naval); Squad., Battery or Company; Sergt.-Major and Q.M. Sergeant (Militia); Sergeant, including Staff-Sergt. and Colour-Sergt (Militia).....	Member of Forces	660 00	627 00	594 00	561 00	528 00	495 00	462 00	429 00
Naval Cadet and Midshipman (Naval) Master Gunner not W.O. (Militia); Regimental Sergt.-Major not W.O. (Militia); Regimental Q.M. Sergt. (Militia)...	Member of Forces	780 00	741 00	702 00	663 00	624 00	585 00	546 00	507 00
Warrant Officer and Chief Warrant Officer (Naval); Warrant Officer (Militia).....	Member of Forces	840 00	798 00	756 00	714 00	672 00	630 00	588 00	546 00
Sub-Lieutenant (Naval); Lieutenant (Militia)...	Member of Forces	900 00	855 00	810 00	765 00	720 00	675 00	630 00	585 00
Ranks up to and including Lieutenant Commander (Naval) and Major (Militia).....	Additional Allowance for Married Members.....	300 00	285 00	270 00	255 00	240 00	225 00	210 00	195 00
Ranks up to and including Lieutenant Commander (Naval) and Major (Militia).....	Additional Allowance for children								
	First child.....	144 00	138 00	132 00	126 00	120 00	114 00	108 00	102 00
	Second child.....	120 00	114 00	108 00	102 00	96 00	90 00	84 00	78 00
	Subsequent children.....	96 00	93 00	90 00	87 00	84 00	81 00	78 00	75 00



APPENDIX No. 3

Ottawa Branch of the G.W.V.A. of Canada:—

“A.”

FOR DISABILITIES.

AMOUNT OF PENSIONS AND ALLOWANCES.

Class 9. 64%-60%	Class 10. 59%-55%	Class 11. 54%-50%	Class 12. 49%-45%	Class 13. 44%-40%	Class 14. 39%-35%	Class 15. 34%-30%	Class 16. 29%-25%	Class 17. 24%-20%	Class 18. 19%-15%	Asat 15% Class 19. 14%-10%	Asat 15% Class 20. 9%-5%
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
360 00	330 00	300 00	270 00	240 00	210 00	180 00	150 00	120 00	90 00	.....	.....
396 00	363 00	330 00	297 00	264 00	231 00	198 00	165 00	132 00	99 00	.....	.....
468 00	429 00	390 00	351 00	312 00	273 00	234 00	195 00	156 00	117 00	.....	.....
504 00	462 00	420 00	378 00	336 00	294 00	252 00	210 00	168 00	126 00	.....	.....
540 00	495 00	450 00	405 00	360 00	315 00	270 00	225 00	180 00	135 00	.....	.....
180 00	165 00	150 00	135 00	120 00	105 00	90 00	75 00	60 00	45 00	.....	.....
96 00	90 00	84 00	78 00	72 00	63 00	54 00	45 00	36 00	27 00	.....	.....
72 00	66 00	60 00	54 00	48 00	42 00	36 00	30 00	24 00	18 00	.....	.....
72 00	66 00	60 00	54 00	48 00	42 00	36 00	30 00	24 00	18 00	.....	.....

9-10 GEORGE V, A. 1919

SCHEDULE

SCALE OF PENSIONS

PERCENTAGE OF DISABILITY—CLASS AND ANNUAL

Rank of Rating of Member of Forces.	Rate per Annum.	Class 1.	Class 2.	Class 3.	Class 4.	Class 5.	Class 6.	Class 7.	Class 8.
		Total 100%	99%-95%	94%-90%	89%-85%	84%-80%	79%-75%	74%-70%	69%-65%
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Lieutenant (Naval); Captain (Militia).....	Member of Forces	1,020 00	969 00	918 00	867 00	816 00	765 00	714 00	663 00
Lieutenant Commander (Naval); Major (Militia).....	Member of Forces	1,260 00	1,197 00	1,134 00	1,071 00	1,008 00	945 00	882 00	819 00
Commander and Captain under three years' seniority (Naval); Lieutenant-Colonel (Militia). Captain (Naval); Colonel (Militia). Commodore and higher ranks (Naval); Brigadier-General and higher ranks (Militia).....	Member of Forces	1,560 00	1,482 00	1,404 00	1,326 00	1,248 00	1,170 00	1,092 00	1,014 00

The minimum pension and additional allowances (not including allowances for helplessness) payable to or in respect

APPENDIX No. 3

"B."

FOR DISABILITIES.

AMOUNT OF PENSIONS AND ALLOWANCES.

Class 9. 64%-60%	Class 10. 59%-55%	Class 11. 54%-50%	Class 12. 49%-45%	Class 13. 44%-40%	Class 14. 39%-35%	Class 15. 34%-30%	Class 16. 29%-25%	Class 17. 24%-20%	Class 18. 19%-15%	Asat 15% Class 19. 14%-10%	Asat 15% Class 20. 9%-5%
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
612 00	561 00	510 00	459 00	408 00	357 00	306 00	255 00	204 00	153 00	.....	.....
756 00	693 00	630 00	567 00	504 00	441 00	378 00	315 00	252 00	189 00	.....	.....
936 00	858 00	780 00	702 00	624 00	546 00	468 00	390 00	312 00	234 00	.....	.....

of any member of the forces shall not exceed the amount of pension payable to a Lieutenant-Colonel.

9-10 GEORGE V, A. 1919

## SCHEDULE "C."

## SCALE OF PENSIONS AND ALLOWANCES FOR DEATHS.

Rank or Rating of Member of Forces.	Rate per Annum		
	Widows or Dependent Parents.	Children and Dependent Brothers or Sisters.	Orphan children or Dependent Brothers or Sisters.
	\$ cts.	\$ cts.	\$ cts.
All ratings below Petty Officer (Naval); Rank and file (Militia)...	*540 00	.....	.....
Chief Petty Officer and Petty Officer (Naval); Squad. Battery or Company Sergt.-Major and Q.M. Sergeant (Militia); Sergt., including Staff-Sergt. and Colour-Sergt. (Militia).....	*594 00	.....	.....
Naval Cadet and Midshipman (Naval); Master Gunner not W.O. (Militia); Regimental Sergt.-Major not W.O. (Militia); Regi- mental Q.M. Sergeant (Militia).....	*702 00	.....	.....
Warrant Officer and Chief Warrant Officer (Naval); Warrant Officer (Militia).....	*756 00	.....	.....
Sub-Lieutenant (Naval); Lieutenant (Militia).....	*810 00	.....	.....
Ranks up to and including Lieutenant Commander (Naval) and Major (Militia).....	First..... Second..... Subsequent.	*144 00 *120 00 * 96 00	*288 00 *240 00 *192 00

\*The pensions to dependent parents or the allowances to dependent brothers and sisters may be less than the above amounts but shall not exceed them.

## SCALE OF PENSIONS AND ALLOWANCES FOR DEATHS.

## SCHEDULE "D."

Rank or Rating of Member of Force.	Rate per Annum.	
	Widows or Dependent Parents.	Each Child or each Dependent Brother nor Sister.
	\$ cts.	\$ cts.
Lieutenant (Naval); Captain (Militia).....	*918 00	.....
Lieutenant Commander (Naval); Major (Militia).....	*1,134 00	.....
Commander and Captain under three years' seniority (Naval); Lieutenant- Colonel (Militia)..... Captain (Naval); Colonel (Militia)..... Commodore and higher ranks (Naval); Brigadier-General and higher ranks (Militia).....	*1,404 00	.....

\*The pensions to dependent parents or the allowances to dependent brothers and sisters may be less than the above amounts but shall not exceed them.

The maximum pensions and additional allowances payable in respect of a deceased member of the forces shall not exceed the amount of pension payable to the widow of a Lieutenant-Colonel.

# CANADIAN PATRIOTIC FUND FINANCIAL STATEMENT.

COMPARATIVE STATEMENT OF DISBURSEMENTS BY HEAD OFFICE AND BRANCHES DURING THE MONTH ENDING JANUARY, 1919.

Branch.	Total No. of Families	Monthly Regular Cases.				Average Assistance per Individual.	Broken Period Payments, etc.	Adminis- tration Expenses.	Total.
		No. of Families.	Regular Monthly Payments. Thereto.	Average Monthly Assistance. der Family.	No. of Individuals				
			\$    cts.	\$    cts.		\$    cts.	\$    cts.	\$    cts.	\$    cts.
<i>Head Office.</i>									
Officers' dependents.....	172	172	3,648 00	21 20				4,149 52	
Soldiers' dependents (in unorganized towns).....	216	216	3,057 54	14 14					10,855 06
British Columbia (Provincial points)	1,367	1,367	35,038 37	25 63	3,895	2 85	8 99	1,005 80	443 22 † 95 00
Victoria City.....	1,149	1,101	27,975 26	25 40	2,902	2 63	9 64	1,356 07	645 96
Greater Vancouver.....	3,481	3,481	85,478 25	24 52	8,180	2 35	10 44	2,863 00	1,753 76
Alberta North.....	1,840	1,823	40,896 85	22 43	5,002	2 74	8 17	2,409 42	1,016 15
Alberta South.....	2,000	1,992	49,217 00	24 71	5,737	2 88	8 57	2,227 00	1,805 00
Saskatchewan (Dec., 1918).....	2,956	2,956	66,527 95	22 50	8,956	3 03	7 42	4,902 05	
Nova Scotia.....	2,721	2,721	34,562 61	12 70	8,794	3 23	3 93	713 62	404 51
Prince Edward Island.....	222	219	2,327 00	10 62	657	3 00	3 54	65 00	12 13
New Brunswick.....	2,043	2,038	29,551 65	14 50	5,725	2 80	5 16	600 01	777 26
Newfoundland.....	64	64	718 75	11 23	141	2 21	5 09		718 75
Ontario.....	22 334	22 287	349,632 54	15 68	59,290	2 66	5 89	*100 00	†80 85
Quebec.....	5,218	5,215	98,303 71	18 85	15,553	2 98	6 31	10,560 54	9,699 01
								870 79	3,453 13
<b>Total.....</b>	<b>45,783</b>	<b>45,652</b>	<b>826,935 48</b>	<b>18 11</b>	<b>124,832</b>	<b>2 73</b>	<b>662</b>	<b>27,673 30</b>	<b>24,335 50</b>
<i>First Class Branches.</i>									
Brant County, Ont.....	633	633	9,627 25	15 20	1,956	3 09	4 92	100 50	260 87
Kent County, Ont.....	368	366	6,367 94	17 39	991	2 71	6 42	332 75	131 76
Elgin County, Ont.....	313	304	4,489 44	14 76	787	2 59	5 70	91 00	30 00
Hamilton and Wentworth Counties, Ont.....	1,692	1,692	31,436 45	18 57	4,314	2 55	7 28	7,005 57	1,115 33
Kingston, Ont.....	430	430	7,982 80	18 57	1,174	2 73	6 79	243 75	66 00
London, Ont.....	768	766	11,542 70	15 06	2,022	2 64	5 70	84 50	242 00
Montreal City and Island.....	3,406	3,406	67,539 07	19 83	10,320	3 03	6 54		2,693 79
Montreal, Franco-Belgian.....	343	343	8,637 85	25 18	1,077	3 14	8 20		168 80
Ottawa, Ont., Carleton and Russell Counties, Ont.....	1,265	1,265	23,846 86	18 85	3,352	2 65	7 11		813 17

\*Transportation.    †Campaign.

CANADIAN PATRIOTIC FUND FINANCIAL STATEMENT—Continued.

Branch.	Total No. of Families	Monthly Regular Cases.					Average Assistance per Individual.	Broken Period Payment, etc.	Adminis- tration Expenses.	Total.
		No. of Families.	Regular Monthly Payments. Thereto.	Average Monthly Assistance. per Family.	No. of Individuals	Average Family Unit.				
			\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>First Class Branches.—Con.</i>										
Oxford County, Ont.....	329	328	4,860 00	14 81	826	2 52	5 88	50 00	86 85	4,996 85
Peterboro County, Ont.....	383	383	5,686 00	14 84	1,099	2 87	5 17	.....	142 36	5,828 36
Quebec, Que.....	453	453	7,745 39	17 09	1,227	2 71	6 31	263 00	173 85	8,182 24
Quebec French Reservist Soc.....	32	32	954 05	29 81	87	2 73	10 96	.....	3 50	957 55
St. John, N.B.....	865	864	12,921 00	14 95	2,358	2 73	5 48	195 01	386 74	13,502 75
Toronto and York Counties, Ont....	7,708	7,708	124,307 76	16 12	19,960	2 58	6 22	* 100 00 494 83	5,011 99	129,914 58
<i>Second Class Branches.</i>										
Barrie, Ont.....	105	105	1,658 00	15 79	355	3 38	4 67	61 77	4 00	1,723 77
Belleville, Ont (Nov., 1918).....	266	266	3,946 00	14 83	673	2 53	5 86	.....	.....	3,946 00
Brockville, Ont.....	213	213	2,547 50	11 95	502	2 35	5 07	26 00	66 90	2,640 40
Bruce County, Ont.....	273	273	4,056 00	14 85	718	2 63	5 65	.....	2 00	4,058 00
Chatham, N.B. (Dec., 1918).....	128	128	1,896 50	14 81	369	2 89	5 14	41 00	31 20	1,968 70
Fredericton, N.B.....	273	272	3,924 50	14 43	802	2 95	4 89	221 00	105 70	4,251 20
Galt, Ont.....	238	238	3,600 50	15 12	630	2 65	5 71	.....	94 63	3,695 13
Guelph, Ont.....	177	177	2,549 50	14 40	440	2 49	5 79	150 25	10 00	2,709 75
Haldimand County, Ont.....	192	192	2,547 75	13 27	464	2 42	5 48	.....	84 00	2,631 75
Hastings County, Ont. (Dec., 1918)	227	227	2,544 40	11 20	537	2 37	4 73	49 50	*298 00	2,891 90
Huron County, Ont.....	257	257	3,587 50	13 96	832	3 24	4 31	.....	54 40	3,641 90
Kitchener, Ont.....	120	114	2,125 50	18 64	347	3 05	6 12	66 00	27 11	2,218 61
Lambton County, Ont.....	168	168	2,166 50	12 89	441	2 63	4 91	5 00	28 00	2,199 50
Middlesex County, Ont.....	196	196	2,803 00	14 30	582	2 97	4 81	.....	12 00	2,815 00
Moncton, N.B.....	163	163	2,047 50	12 56	484	2 97	4 23	.....	50 00	2,097 50
Northumberland and Durham Counties, Ont.....	181	181	2,468 14	13 63	543	3 00	4 54	.....	60 00	2,528 14
Norfolk County, Ont.....	170	167	2,140 00	12 81	477	2 86	4 48	45 00	65 70	2,250 70
North Bay, Ont. (Dec., 1918).....	168	166	2,553 50	15 38	472	2 85	5 40	163 65	64 55	2,781 70
Oshawa, Ont.....	182	182	2,958 00	16 25	631	3 47	4 67	44 00	.....	3,002 00
Owen Sound, Ont.....	288	288	4,283 00	14 77	816	2 91	5 21	28 00	69 09	4,380 09
Perth County, Ont.....	272	269	4,073 03	15 14	782	2 91	5 20	141 78	56 75	4,271 56

Port Arthur, Ont.....	197	197	2,996 00	15 20	461	2 34	6 49	.....	189 00	3,185 00
Sault Ste. Marie, Ont.....	125	125	2,168 00	17 34	380	3 04	5 70	7,738	14 00	2,259 38
Stormont, Dundas and Glengarry Counties, Ont.....	272	272	3,802 50	13 98	761	2 80	4 99	.....	44 50	3,847 00
Victoria County, Ont.....	174	173	2,539 00	14 67	501	2 90	5 06	24 00	53 85	2,616 85
Welland County, Ont.....	192	190	2,800 55	14 74	590	3 11	4 74	84 50	12 00	2,897 05
Wright County, Que.....	217	217	3,047 50	14 04	609	2 81	5 00	57 00	62 00	3,166 50
St. Catharines, Ont.....	264	264	3,969 00	15 03	670	2 54	5 92	.....	40 00	4,009 00

\*Salary and postage for one year.

*Third Class Branches.*

Almonte, Ont.....	29	29	434 66	14 98	79	2 74	4 23	.....	1 25	435 90
Arnprior, Ont.....	66	66	813 00	12 31	199	3 02	4 08	34 00	14 00	861 00
Gloucester County, N.B., Bathurst, N.B.....	82	82	1,037 50	12 65	237	2 90	4 38	.....	10 22	1,047 72
Bonaventure County, Que.....	65	65	720 00	11 75	199	3 06	3 61	12 00	14 00	746 00
Bracebridge, Ont. (Nov., 1918).....	72	72	1,025 50	14 24	191	2 66	5 36	30 00	3 22	1,058 72
Carleton County, N.B.....	63	62	950 00	15 32	207	3 35	4 59	54 00	40 00	1,044 00
Chambly County, Que.....	70	70	1,325 00	18 92	205	2 94	6 46	51 50	2 50	1,379 00
Cobalt, Ont.....	66	66	1,329 05	20 15	172	2 61	7 72	45 00	17 34	1,391 39
Charlotte County, N.B. (Dec. 1918).....	113	113	1,423 15	12 77	237	2 00	6 08	10 00	80 00	1,513 15
Cobourg, Ont.....	89	89	1,508 00	17 05	210	2 36	7 18	.....	26 80	1,534 80
Collingwood Town, Ont.....	69	69	1,007 01	14 59	166	2 41	6 06	56 46	1 46	1,064 93
Copper Cliff, Ont.....	37	37	632 06	17 08	102	2 75	6 19	.....	.....	632 06
Fraserville, Que.....	104	104	1,310 00	12 59	267	2 57	4 90	5 00	100 00	1,415 00
Frontenac County, Ont.....	83	83	1,333 00	16 06	241	2 91	5 53	.....	20 00	1,353 00
Gananoque, Ont.....	65	65	917 00	14 10	196	3 02	4 67	.....	.....	917 00
Gravenhurst, Ont. (Dec., 1918).....	72	70	801 00	11 44	210	3 00	3 81	115 00	16 00	932 00
Haileybury, Ont.....	65	65	1,216 12	18 70	204	3 14	5 93	.....	13 00	1,229 12
Hespler, Ont.....	83	78	1,143 58	14 66	212	2 72	5 39	60 00	.....	1,203 58
Huntsville, Ont. (Dec., 1918).....	65	65	886 50	13 63	230	3 54	3 85	30 00	12 00	928 50
Kent County, N.B.....	67	67	872 00	13 14	207	3 09	4 21	.....	4 00	876 00
Lennox and Addington Counties, Ont.....	85	85	1,062 00	12 49	204	2 41	5 20	5 00	42 68	1,109 68
Meaford, Ont.....	41	41	651 00	15 87	109	2 65	5 97	.....	4 00	655 00
Midland, Ont.....	65	65	1,114 00	17 16	193	2 97	5 77	.....	.....	1,114 00
New Liskeard, Ont.....	45	45	801 50	17 81	140	3 12	5 72	.....	2 50	824 00
Northumberland County, N.B., (Dec., 1918).....	102	100	1,764 50	17 64	304	3 04	5 80	43 00	9 40	1,816 90
Niagara Falls, Ont.....	106	103	1,553 12	15 07	298	2 90	5 21	32 50	.....	1,585 62
Parry Sound East.....	52	52	627 00	12 05	181	3 49	3 46	.....	5 75	632 75
Parry Sound West.....	49	49	579 00	11 81	122	2 48	4 74	.....	.....	579 00
Peel County, Ont.....	104	104	1,536 00	14 77	271	2 61	5 67	12 00	18 00	1,566 00
Pembroke, Ont.....	76	76	1,042 50	13 71	191	2 52	5 45	5 00	.....	1,047 50
Perth Town, Ont.....	91	91	1,001 00	11 00	206	2 27	4 85	.....	50 00	1,051 00

\*Transportation.

## CANADIAN PATRIOTIC FUND FINANCIAL STATEMENT—Continued.

Branch.	Total No. of Families.	Monthly Regular Cases.					Average Assistance per Individual.	Broken Period Payments, etc.	Adminis- tration Expenses.	Total.
		No. of Families.	Regular Monthly Payments. Therto.	Average Monthly Assistance. per Family.	No. of Individuals	Average Family Unit.				
<i>Third Class Branches—Con.</i>										
			\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Port Hope, Ont., (Dec., 1918).....	76	76	1,137 00	14 96	228	3 00	4 98		30 00	1,167 00
Prince Edward County.....	86	86	1,007 00	11 70	236	2 75	4 22	60 00	14 00	1,081 00
Renfrew, Ont.....	48	48	567 00	11 81	69	2 00	5 90	20 00		587 00
Restigouche County, N.B. (Sept., 1918).....	130	130	1,899 00	14 60	338	2 68	5 36	36 00	36 00	1,971 00
Sherbrooke, Que.....	136	135	1,828 00	13 54	382	2 83	4 78	342 29	186 66	2,356 95
Smith's Falls, Ont.....	41	41	630 50	15 38	107	2 63	5 89		95	631 45
Sudbury, Ont.....	91	91	1,289 25	14 16	234	2 58	5 50		13 00	1,302 25
Thorold, Ont. (March, 1918).....	51	51	778 50	15 26	139	2 72	5 60	10 00		788 50
Wellington County, Ont. (Dec., 1918)	119	119	1,314 00	11 04	302	2 54	4 11	13 00	10 00	1,337 00
Whitby, Ont.....	109	107	1,676 50	15 66	300	2 81	5 58	141 50	15 00	1,833 00
<i>Fourth Class Branches.</i>										
Alliston, Ont.....	18	18	245 50	13 63	49	2 72	5 01			245 50
Blind River, Ont.....	15	15	200 50	13 36	36	2 40	5 57			200 50
Bowmanville, Ont.....	31	31	410 00	13 22	75	2 42	5 46		62	410 62
Brighton Town, Ont.....	13	13	206 00	15 84	40	3 07	5 15			206 00
Brome County, Que. (Dec., 1918)....	23	23	294 50	12 80	80	3 45	3 68		3 36	297 86
Carleton Place.....	32	32	438 00	13 68	90	2 86	4 86		12 64	450 64
Chapleau, Ont.....	19	19	282 50	14 86	49	2 57	5 76			282 50
Coaticook, Que. (Dec., 1918).....	15	15	246 60	16 40	53	3 55	4 87	12 00		258 60
Cochrane, Ont. (Dec., 1918).....	17	17	293 00	17 23	49	2 88	5 98	47 50		340 50
Dryden, Ont.....	16	16	277 50	17 34	53	3 31	5 23	6 50		284 00
Dufferin County, Ont.....	41	41	507 00	12 36	102	2 25	4 97		17 00	524 00
Durham, Ont.....	25	25	295 00	11 80	43	1 72	6 88			295 00
Elgin, Ont. (Sept., 1918).....	18	18	215 00	11 94	46	2 55	4 67		0 70	215 70
Elk Lake, Ont.....	11	11	164 00	14 90	33	3 00	4 97		6 99	170 99
Emo, Ont. (Sept., 1918).....	25	25	323 50	12 94	74	2 96	4 37		1 25	324 75
Englehart, Ont.....	18	18	283 00	15 72	43	2 38	3 57	12 50	1 50	297 00
Essex, Ont. (Dec., 1918).....	36	36	526 50	14 62	73	2 04	7 21	202 50		729 00
Fort Frances, Ont. (Dec., 1918).....	26	26	381 00	14 65	71	2 73	5 36			381 00



Fourth Class Branches—Continued.											
3—15 1/4	Gaspe, Que.....	11	11	113 00	10 27	36	3 27	3 13			113 00
	Grand Falls, N.B.....	11	11	138 00	12 54	25	2 27	5 52			138 00
	Grand Mère, Que.....	22	22	308 00	14 00	62	2 81	4 96	25 00	2 00	335 43
	Haliburton Co., Ont.....	26	26	278 76	10 72	69	2 65	4 04		1,67	280 43
	Hawkesbury, Ont.....	17	17	202 50	11 91	37	2 20	5 47			202 50
	Hanover, Ont.....	24	24	337 50	14 06	52	2 17	6 49			337 50
	Keewatin, Ont.....	41	40	747 50	18 66	128	3 20	5 84	45 00	5 00	797 50
	Kemptville, Ont.....	10	10	170 00	17 00	38	3 87	4 47			170 00
	Kingsville, Ont.....	13	13	172 50	13 27	30	2 30	5 75		3 00	175 50
	Crosby (Leeds and Grenville No. 2. Madawaska County, N.B. (Aug. 1918).....	21	21	286 00	13 61	62	2 95	4 61		11 00	297 00
	Manitoulin East, Sept., 1918.....	14	14	250 00	17 85	55	3 92	4 54			250 00
	Manitoulin West.....	16	16	214 00	13 37	40	2 50	5 35			214 00
	Mattawa, Ont.....	17	17	259 00	15 23	57	3 35	4 54		0 96	259 96
	Magdalen Islands, Que., Oct. 1918..	14	14	292 50	20 89	61	5 07	4 79			292 50
	Merrickville, Ont.....	20	20	283 00	14 15	69	3 45	4 10	10 00		293 00
	Missisquoi County, Que.....	15	15	192 00	12 80	37	2 46	5 18		0 64	192 64
	Orillia, Ont.....	12	12	189 50	15 49	33	2 76	5 73			189 50
	Penetanguishene, Ont.....	27	27	378 83	14 03	87	3 22	4 35			378 83
	Porcupine, Ont.....	44	44	571 00	12 98	78	1 78	7 32			571 00
	Port Carling, Ont.....	26	25	441 60	17 66	72	2 90	6 13	25 00		466 60
	Port Elgin, Ont.....	21	21	273 50	13 02	65	3 09	4 20			273 50
	Prescott, Ont.....	21	21	275 00	13 09	45	2 14	6 11			275 00
	Rainy River, Ont.....	35	35	474 00	13 54	83	2 38	5 71			474 00
	Richmond, Que.....	19	19	310 00	16 31	63	3 32	4 92		1 00	311 00
	St. Agathe, Que.....	17	17	318 50	18 73	54	3 17	5 89			318 50
	St. Hyacinthe, Que.....	12	12	144 25	12 02	38	3 16	3 71			144 25
	St. John's, Que.....	28	28	299 00	10 67	61	2 21	4 90	37 00		336 00
	St. Mary's, Ont.....	34	34	456 00	13 41	99	2 91	4 60		30 00	486 00
	Sturgeon Fall's Ont.....	26	26	328 00	12 61	81	3 14	4 05	20 00	0 97	348 97
	Thetford Mines, Que.....	19	19	181 50	9 55	42	2 21	4 32			181 50
	Three Rivers, Que.....	15	15	160 00	10 66	59	3 93	2 71			160 00
	Trenton, Ont.....	38	38	508 50	13 36	97	2 59	5 23		5 00	513 50
	Uxbridge, Ont.....	32	32	469 50	14 67	98	3 09	4 79		5 00	474 50
	Valleyfield, Que.....	18	18	245 00	13 61	41	2 27	5 97			245 00
	Walkerville, Ont.....	32	32	365 00	11 40	96	3 00	3 80		1 00	366 00
	Waterloo, Ont.....	30	30	352 50	11 75	54	1 80	6 52	26 50	*80 85 7 75	467 60
	Waterville, Que.....	25	25	373 00	14 92	64	2 56	6 82			373 00
	Victoria Co., N.B.....	15	15	178 50	12 07	33	2 20	5 48		2 50	181 00
	Waubauskene, Ont.....	32	32	428 00	13 37	102	3 18	4 19		24 00	452 00
		24	23	374 00	16 26	76	3 34	4 92	15 00	0 53	389 53

APPENDIX No. 3

PENSIONS AND PENSION REGULATIONS

CANADIAN PATRIOTIC FUND FINANCIAL STATEMENT—Continued.

Branch.	Total No. of Families	Monthly Regular Cases.					Average Assistance per Individual.	Broken Period Payment, etc.	Administration Expenses.	Total.
		No. of Families.	Regular Monthly Payments. Thereto.	Average Monthly Assistance. per Family.	No. of Individuals	Average Family Unit.				
Amherstburg, Ont., Oct. 1918.....	4	4	68 00	17 00	10	2 50	6 80			68 00
Beeton, Ont.....	3	3	35 00	11 66	14	4 66	2 50			35 00
Beebe and Graniteville, Que.....	7	7	95 50	13 64	18	2 57	5 30			95 50
Bentineck Tp., Ont., Dec. 1918.....	4	4	46 00	11 50	6	1 50	7 66		3 60	49 60
Brantford, Ont.....	10	10	84 50	1 45	27	2 70	3 13			84 50
Buckingham, Que.....	19	19	306 00	16 10	69	3 63	4 43			306 00
Bury, Que.....	7	7	58 00	8 29	30	4 28	19 33			58 00
Charlton and District, Ont.....	6	6	134 00	22 33	20	3 33	6 70			134 00
Cobden, Ont.....	9	9	128 00	14 22	24	2 66	5 33			128 00
Coldwater, Ont., Oct. 1918.....	11	11	152 00	13 81	37	3 39	4 19		0 50	152 50
Collingwood Township, Ont.....	10	10	151 50	15 15	23	2 30	6 58			151 50
Cookstown, Ont., Dec. 1918.....	3	3	25 00	8 33	7	2 33	3 57			25 00
Cookshire, Que.....	8	8	75 00	9 37	20	2 50	3 75			75 00
Cresmore, Ont.....	7	7	65 00	8 28	12	1 71	5 41			65 00
Danville, Que.....	11	11	119 50	10 86	30	2 72	3 98		0 60	120 10
Dundalk, Ont.....	1	1	30 00	30 00	8	8 00	3 75			30 00
Flos Township, Ont.....	9	9	96 50	10 72	18	2 00	5 36			96 50
Flesherton, Ont.....	7	7	79 00	11 28	9	1 28	8 77			79 00
Ford City, Ont., Dec. 1918.....	11	11	131 00	11 90	22	2 00	5 95			131 00
Granby, Que.....	7	5	69 00	13 80	17	3 40	4 06	45 00		114 00
Hatley, Que., Dec. 1918.....	2	2	10 00	5 00	4	2 00	2 50			10 00
Ignace, Ont.....	4	4	65 50	16 37	11	2 75	5 95			65 00
Innisfil Township, Ont.....	5	5	45 50	9 10	8	1 60	5 68		0 20	45 70
Inverness, Que.....	5	5	72 00	14 40	16	3 20	4 50			72 00
Kitley and South Elmsley, Ont.....	3	3	30 00	10 00	6	2 00	5 00			30 00
Latchford, Ont.....	2	2	53 00	26 50	11	5 50	4 81			53 00
Leamington, Ont., Aug. 1918.....	18	17	245 00	14 41	49	2 88	5 00			245 00
Lennoxville, Que.....	6	6	99 50	16 58	19	3 16	5 23		0 26	99 76
Magog, Que.....	10	10	121 00	12 10	27	2 70	4 48			121 00
Manitowaning.....	1	1	15 00	15 00	5	5 00	3 00			15 00
Markdale, Ont., Dec. 1918.....	15	15	190 00	12 66	27	1 80	6 29			190 00
Matheson, Ont.....	14	14	233 66	16 69	34	2 43	6 87		3 00	236 66
Mitchell, Ont., Dec. 1918.....	15	15	217 30	14 48	32	2 13	6 79	20 85	0 69	238 84
Orillia Township, Ont., Oct. 1918.....	11	11	136 00	12 36	31	2 81	4 38			136 00
Nottawasaga Township, Ont., Oct. 1918.....	10	10	139 15	13 91	24	2 40	5 79	15 00		154 15
Oro Township, Ont.....	3	3	40 00	13 33	12	4 00	3 33			40 00

Pakenham, Ont.....	4	4	72 00	18 00	14	3 50	5 14		72 00
Porquis Jct., Ont.....	2	2	40 00	20 00	5	2 50	8 00		40 00
Port Perry, Ont.....	10	10	108 00	10 80	21	2 18	5 14		108 00
Reach Township, Ont.....	5	5	63 00	12 60	18	3 60	3 50		63 00
Rouville, Que.....	3	3	30 00	10 00	3	3 00	10 00	1 00	31 00
Sandwich, Ont., Dec. 1918.....	10	10	126 00	12 60	20	2 00	6 30	10 00	136 00
Sawyerville, Que.....	2	2	25 00	12 50	4	2 00	6 25		25 00
Schreiber, Ont.....	5	5	119 00	23 80	14	2 80	8 50		119 00
Shawinigan Falls, Que.....	3	13	228 00	17 53	48	3 69	4 75	56 00	284 00
Stanstead, Que.....	5	15	239 50	15 96	58	3 86	4 13	2 00	241 50
Stayner, Ont.....	9	9	126 00	14 00	25	2 77	5 04		126 00
Sutton West, Ont., Dec. 1918.....	1	1	16 00	16 00	3	3 00	5 33		16 00
Tottenham, Ont.....	2	2	27 33	13 66	5	2 50	5 46		27 33
Vankleek Hill, Ont.....	5	5	72 50	14 50	15	3 00	4 83		72 50
Victoria Harbour....Ont.....	21	20	170 00	8 50	37	1 85	4 59	40 00	210 44
Waterloo, Que.....	8	8	92 50	11 56	18	2 25	5 15	0 91	93 41
Watford, Ont.....		Nil.							
Windsor Mills, Que.....	5	5	58 00	11 60	14	2 80	4 14		58 00

(5)

(Translation).

## FRENCH PENSION.

*Echo de Paris*, March 5, 1919.

## LAW ON MILITARY PENSIONS.—RATE OF PENSIONS.

The Chamber has adopted yesterday many articles of the law on military pensions and those relating to the scale of pensions. The debate and the vote on the law will be finished to-morrow.

The new rates of pensions are based on the degree of disability as ascertained by the commissions of demobilization following a sliding percentage of 5 per cent by 5 per cent up to the unit 100 per cent, representing total disability. Here is, according to the three main grades of the scale voted by the Chamber, what are going to be the new pensions for each rank as compared with the present rate:—

	10% Disability.		50% Disability.		100% Disability.	
	Present Rate.	New Rate.	Present Rate.	New Rate.	Present Rate.	New Rate.
	Frs.	Frs.	Frs.	Frs.	Frs.	Frs.
Private .....	100	240	500	1,200	1,200	2,400
Corporal .....	130	243	583 33	1,215	1,395	2,430
Sergeant.....	140	246	666 66	1,230	1,655	2,460
Sergeant-major.....	150	249	750	1,245	1,785	2,490
Aspirant (Midshipman)...	160	252	791 65	1,260	1,850	2,520
Adjutant.....	170	255	833 33	1,275	1,915	2,550
Adjutant-chief.....	170	260	916 65	1,300	2,045	2,600
S.-Lieutenant.....	250	300	1,250	1,500	2,985	3,000
Lieutenant.....	308	365	1,542	1,825	3,645	3,650
Captain .....	383	440	1,917	2,200	4,185	4,400
O. C. Battalion .....	500	575	2,500	2,875	5,025	5,750
Lieut.-Colonel .....	617	680	3,083	3,400	6,000	6,800
Colonel.....	750	840	3,750	4,200	7,200	8,400
General of Brigade.....	1,000	1,020	5,000	5,100	9,600	10,200
General of Division.....	1,167	1,260	5,833	6,300	12,600	12,600

The rates of pensions to widows and orphans of soldiers killed or dead from wounds have been increased in a proportion starting (for widows and orphans of privates) at 33 per cent.

## PENSIONS TO WIDOWS AND ORPHANS.

Moreover, here are the old rates of these pensions: Private, 563 francs; corporal, 675 francs; sergeant, 825 francs; sergeant-major, 900 francs; adjutant, 975 francs; s.-lieutenant, 1,150 francs; lieutenant, 1,425 francs; captain, 1,650 francs; O.C. battalion, 2,000 francs; lieutenant-colonel, 2,500 francs; colonel, 3,000 francs; general of brigade, 4,000 francs.



How many of the following are true? (1) The number of true statements is even. (2) The number of true statements is odd. (3) The number of true statements is 1. (4) The number of true statements is 2. (5) The number of true statements is 3. (6) The number of true statements is 4. (7) The number of true statements is 5. (8) The number of true statements is 6. (9) The number of true statements is 7. (10) The number of true statements is 8. (11) The number of true statements is 9. (12) The number of true statements is 10.

Statement	True/False
(1) The number of true statements is even.	True
(2) The number of true statements is odd.	False
(3) The number of true statements is 1.	False
(4) The number of true statements is 2.	False
(5) The number of true statements is 3.	False
(6) The number of true statements is 4.	False
(7) The number of true statements is 5.	False
(8) The number of true statements is 6.	False
(9) The number of true statements is 7.	False
(10) The number of true statements is 8.	False
(11) The number of true statements is 9.	False
(12) The number of true statements is 10.	False

After having checked these answers, a student will find that the number of true statements is 10. This is because statements (1) through (12) are all false. Statement (1) is false because the number of true statements is 10, which is even. Statement (2) is false because the number of true statements is 10, which is not odd. Statements (3) through (12) are false because the number of true statements is 10, which is not equal to any of those numbers.

It is worth noting that this problem is a classic example of a self-referential paradox. The statements refer to the truth value of the entire set of statements, creating a complex logical structure that requires careful analysis to solve.

Another interesting aspect of this problem is that it demonstrates how a seemingly simple question can lead to a complex logical puzzle. The key to solving it lies in recognizing that the statements are mutually exclusive and exhaustive, meaning that exactly one of them must be true.

The solution to this problem is a classic example of a self-referential paradox. The statements refer to the truth value of the entire set of statements, creating a complex logical structure that requires careful analysis to solve.

The number of true statements is 10. This is because statements (1) through (12) are all false. Statement (1) is false because the number of true statements is 10, which is even. Statement (2) is false because the number of true statements is 10, which is not odd. Statements (3) through (12) are false because the number of true statements is 10, which is not equal to any of those numbers.

## APPENDIX No. 3

COMMITTEE ROOM No. 318,  
HOUSE OF COMMONS,  
OTTAWA, Tuesday, April 8, 1919.

The Special Committee appointed to consider the question of pensions and pension regulations met at 11 o'clock, a.m., the vice-chairman, Mr. W. F. Nickle, in the chair.

*Members present:* Messieurs Andrews, Béland, Bonnell, Brien, Clark (N. Bruce), Cronyn, Green, Lapointe (St. James), McCurdy, Nesbitt, Nickle, Pardee, Redman, Ross, and Sutherland.

The following communications were read to the committee:—

GREAT WAR VETERANS' ASSOCIATION OF CANADA,  
WOODSTOCK BRANCH,  
507 Dundas Street, April 3, 1919.

To E. W. NESBITT, Esq., M.P.,  
House of Commons,  
Ottawa, Ont.

DEAR SIR,—At the last general meeting of the Woodstock Branch of the G.W.V.A., a special committee was appointed to suggest changes in the present pension regulations. The committee was instructed to forward to you and Mr. Donald Sutherland, M.P., copies of their recommendations, in the hope that you would press for such changes as are suggested.

The special committee met this week, and enclosed please find the results of their deliberations.

Yours faithfully,

L. E. LOWMAN,  
*For Special Pension Committee of the  
Woodstock Branch, G.W.V.A.*

## RECOMMENDATIONS OF SPECIAL PENSIONS COMMITTEE OF WOODSTOCK BRANCH, G.W.V.A.

APRIL 2, 1919.

That the pension for total disability for privates and N.C.O.'s be immediately increased to \$1,000 per annum, it being impossible for any totally disabled man to live comfortably on any less amount than this, under present conditions.

That the pensions for lesser disabilities be increased proportionately.

That the pensions for war widows be increased to \$800 per annum, and the allowance for children in this connection be continued until the boys are eighteen years old, and the girls twenty.

That a special allowance be made to pensioners who are instructed to live on a special diet. The allowance to cover the difference between the average cost of living and the special diet.

That in future equal pensions be granted for equal disability, without reference to rank, to all men disabled as a result of service.

That the Government immediately authorize the formation of a medical board of specialists, for the purpose of revising the present awards for various disabilities, some of which at the present time are totally inadequate.

9-10 GEORGE V, A. 1919

That paragraph 32A of the Pension Regulations be amended so as to cover special cases of hardship, such as the case of the widow of the late pensioner, Stanley Haward, B.P.C. No. 19160.

H. MUNN,  
A. DENNETT,  
W. TUCKER,  
F. TUNNELLY,  
L. E. LOWMAN.

(Translation.)

General Consulate of the  
French Republic in Canada.

MONTREAL, April 4, 1919.

Mr. CLOUTIER,  
Clerk of the Committee on Military Pensions,  
Ottawa.

SIR,—In answer to your letter dated March 31, I herewith send you a note intended for the honourable chairman of the Parliamentary Committee on Military Pensions.

I take this opportunity to thank you for the interest which you kindly manifest towards this question and pray that you may accept, my dear sir, the expression of my highest regards.

*The Consul General,  
The Chief of the Military Office,*

PONSOT.

(Translation.)

General Consulate of the  
French Republic in Canada.

MONTREAL, April 4, 1919.

*Note.—On the French Reservists in Canada, for the Committee on Military Pensions.*

The figures which have been asked for can only be given with all the desired accuracy when the demobilization shall have been completed. Until then quite a number of situations remain unknown to us, on account of the fact that in the majority of cases the granting of allowances to the families of mobilized soldiers keeps in abeyance the settlement of pensions and other questions.

Now the system of allowances, under the provisions of the order dated December 23, 1918, is intended to disappear only progressively and within a delay of about one year.

Apart from that, as it is well known, demobilization in France is much slower than anywhere else in the allied countries, by reason of the special obligations which fall to our lot in face of Germany, our next neighbour. So that the liquidation of the war does not proceed in our country as swiftly as elsewhere, and this is true as regards pensions, aid, gratuities, as well as other matters.

These remarks will justify two figures for each class: the first figure indicates the number of the only cases effectively and regularly made known to the consular authorities in Montreal, the second figure, that of the probable cases established from trustworthy indications.

French mobilized in Canada . . . . .	between	3,700	and	5,000
Mobilized, killed by the enemy . . . . .	"	230	"	350
Widows . . . . .	"	53	"	80
Soldiers entitled to a pension . . . . .	"	15	"	80
Soldiers entitled to a gratuity renewable for a year or two . . . . .	"	35	"	80



## APPENDIX No. 3

These figures, let me repeat, have only an indicative value and will have to be revised after the return of the interested parties or their families. A certain number of families (women and children) have been sent back to France; some of them having lost their support, will remain in France, others will come back.

However, these indications will be sufficient to-day to justify the interest which the Committee on Military Pensions will kindly show towards the French Reservists and their families.

(Translation.)

## GENERAL CONSULATE OF THE FRENCH REPUBLIC FOR CANADA.

MONTREAL, February 12, 1919.

Mr. TARUT,

President of the Franco-Belgian Sub-committee  
of Patriotic Funds, Montreal.

SIR,—In reply to your request, received some time hence in connection with the number of widows of French soldiers killed on the field of honour during the present war, who reside in Canada, and after investigating in the matter with consular agents, I beg to inform you that the number would approximately aggregate eighty (including those who have not as yet made themselves known).

Up to the present date the amount of pension granted to them by the French Government is 563 francs to a maximum, to-wit: about one hundred and five dollars, but I am aware that there is at present a new law of pensions laid before Parliament providing for an increase of at least the double of said amount. As soon as I receive more definite information as regards the official amounts I shall forthwith communicate them to you.

Kindly accept, sir, the assurance of my highest consideration.

*The General Consul.*

*The Chief of the Military Office.*

(Signed) PONSOT.

(Translation of communication received at previous meeting from Canadian Patriotic Fund Franco-Belgian Sub-committee.)

THE CANADIAN PATRIOTIC FUND,  
FRANCO-BELGIAN SUB-COMMITTEE,  
347 VIGER AVENUE, MONTREAL, February 12, 1919.

Miss REID,—I have just received your letter of yesterday. You have had the kindness to tell me that you would unite your efforts with those which are being put forward so as to obtain that the pensions of the French, Belgian and Italian widows should be sensibly the same as the pension granted to Canadian widows.

What would then be contemplated is that the Canadian Government would be asked to pay the difference between the amount of the Canadian pension and that paid by the French, Belgian and Italian Governments. I cannot give you any precise figures, but I have reason to think that they are sufficiently exact to afford the necessary base for making the application to Ottawa.

1. *French Widows.*—We have, in the Montreal District, 30 widows. The number of assisted families in this district is barely inferior to that of those which receive assistance in the remainder of the whole Canada. I would then reckon that there should be about 70 French widows in all. In that figure are included the wives of those who have disappeared and who can safely, we think, be accounted as widows.

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2. *Italian Widows*.—The Italian Consul has told me that there must be about twenty Italian widows in Canada. From information I have been able to gather, I believe that figure is rather high.

3. *Belgian Widows*.—The Belgian Consul has not been able to give me any figures, and he says that he has written to his Government to obtain those figures. As you are no doubt aware, very few Belgians have gone with the Belgian army, the majority of them having been enrolled in Canadian regiments. From information in my possession, there should not be more than eight Belgian widows in Canada, which would give a total of about 100 widows, French, Belgian and Italian.

As regards the amount that should be granted for pensions, it is not yet possible for us to give an exact figure. There have not been so far, in France, any amendments to the old law which existed before 1870, and which provided for a sum of about \$100 annually to each widow.

A new law will soon be in force, and we have good reason to believe that the above figure will be doubled, by reason of the great change in the conditions of life. It is quite probable that the pensions granted to the Belgian and Italian widows will be sensibly the same. We can, then, I think, safely rely upon \$200 or thereabouts, for each woman, and it would then be the difference between that figure and the amount of the Canadian pension which would have to be asked of the Canadian Government in favour of our widows.

A certain number of our widows have gone back to France and no mention has been taken of them in the above figure, because we can presume that those who will be in a position to derive any benefit from the liberality of the Canadian Government are those who were residing in Canada at the time that the law was declared to be in force, and that they will be allowed to receive the supplement of pension which will be granted to them only for the time that they were residing in Canada.

A good number of our widows, who have remained here, are Canadian women who had no interest in going to France. We would be very happy to know that the Government is ready to grant them a supplement of allocation, because it would really be very distressing for them to compare their fate with that of their relatives or friends who have married Canadians and who would then be entitled to a much greater pension.

Thanking you beforehand, dear Miss Reid, for all you will be able to do for those women, who are really worthy of interest, I beg to present you, with the expression of all my gratefulness, my best and most respectful regards.

THE PRESIDENT,  
ALFRED TARUT.

*Table.*

French war widows in Canada, about 70.  
Italian war widows in Canada, about 20.  
Belgian war widows in Canada, about 8.

Those figures, although not being absolutely exact, are based on the best information we have been able to gather and can be considered as coming very near the truth. It is even possible that the given figures are slightly higher than the real ones.

*Pensions.*

The new Act on pensions has not yet been voted in France. In 1870, about \$100 was allowed to each woman. The great probability is that such amount will be doubled.

The Belgian and Italian Governments have not yet made known the tariff of their pensions, which will likely be about the same as that of France.

We calculate upon \$200 as being the pension of each widow.

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*(Translation.)*

GENERAL ITALIAN CONSULATE FOR CANADA,  
MONTREAL, February 18, 1919.

DEAR SIR,—In accordance with your request I beg to inform you that I consider that the number of widows of Italian soldiers who reside in Canada does not exceed twenty, and that the amounts of our war pensions are approximately equivalent to those of the French pensions.

Kindly accept, dear sir, the assurance of my highest consideration.

THE GENERAL CONSUL FOR ITALY,  
(Signed) L. ZUNINI.

Monsieur ALFRED TARUT,  
President of the Franco-Belgian Sub-Committee,  
347 Viger ave., E.V.

The VICE-CHAIRMAN: Any other communications?

Mr. PARDEE: I would like you to read this communication, which has been handed to me.

The CLERK: (Reads):

WINDSOR, ONT., March 31, 1919.

DEAR MR. KENNEDY,—Some time ago through the Provincial Executive we took up with Ottawa the necessity of placing at this point a Pensions and Examining Board; in fact, a strong resolution was sent through to our Dominion Executive at Ottawa. We have heard nothing as yet from the Board of Pensions Commission as to what disposition they intend to take in the matter.

As you are aware we are in great need of a Pensions and Examining Board at Windsor, as our men here have to travel 120 miles, and be thrown out of a day's work, which sometimes necessitates them losing four, five or ten dollars a day for \$1.10 which they receive while in London, the first place near here where they have such a board.

You can plainly see the unfairness of the proposition, whereas if we had a board here with so many men returned, it would overcome a lot of trouble and expense, and would no doubt help along the lines of a peaceful reconstruction.

I trust you will look into this matter when there, and advise me if there is anything you can do, or if there is any help you would need from this end to gain the points mentioned in this letter. Cordially yours. Signed: Robert D. Harrison, President.

The VICE-CHAIRMAN: Should this communication not be sent to the Pensions Board?

Mr. ROSS: I think we should discuss it here; it is very important.

The VICE-CHAIRMAN: It is something upon which the board would have to decide.

Mr. ROSS: I think we should express some ideas of our own. There are 2,000 men from the Windsor district, and surely that is enough to justify the establishment of a branch of the Pensions Examining Board in that city, instead of having the men go more than 120 miles to London to be examined, with all the incidental expense.

Mr. NESBITT: I suggest that we file the letter and consider it.

The VICE-CHAIRMAN: Suppose I ask Mr. Archibald to get a report and present it at the next meeting, representing the situation as they see it?

Mr. ROSS: That is all right.

Mr. CRONYN: I desire to mention again the case of the widow of General Cotton, which came up at an earlier meeting. As you will recall, General Cotton, who had

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served forty-two years in the Canadian Militia, died very shortly after his retirement; and his widow, under the original Pension Act of 1901, is entitled to only \$500 a year. Under the regulations of last December, the Pension Board cut off the pension to which she was entitled for the death of one or more of her sons in the war because, in addition to the \$500, she was in receipt of interest on a sum to which, according to the records of the Pension Board, amounted to \$6,000. That was the capital sum, and she was in receipt of the interest on that. I took up the matter with the Pensions Board, and I desire to quote a paragraph from a letter just received dealing with the question. This is the paragraph:—

I do not think the fault lies with the pension regulations. It lies rather with the Militia Pension Act, 1901, R.S.C. 1906, chapter 42, section 25. This provides that the pension for the widow of a colonel shall be \$500. There is no additional provision for the widow of a major-general. With regard to the officer who is retired, he is entitled to one-fiftieth of the pay and allowances of his rank for each year's service and he pays for this by a deduction of five per cent per annum from his pay. If Major-General Cotton were alive and retired he would be receiving a pension probably six or seven times as large as the pension which is being paid to his widow. If the five per cent of the salary which was deducted had been invested in a Government annuity for the benefit of General Cotton so long as he lived and for his surviving consort after he died it is certain that Mrs. Cotton would be receiving a fairly decent annuity. This only makes the unfairness of the Militia Pension Act, in so far as widows are concerned, more striking.

I wish that put on record for the purpose of reference when we come to consider the question. With your permission, Mr. Chairman, I desire also to mention to the committee a case which Lt.-Colonel Towers, of Sarnia, desired to bring to our attention. I have had a telephone message from him at Montreal, where he is delayed. The facts in his case correspond somewhat to the case which Mr. Cockshutt, M.P., brought before this committee some time ago. A well known surgeon in Montreal, this man was in receipt of an income estimated at not less than \$15,000 a year. He enlisted for service with the McGill contingent. His widowed mother had been living with him, keeping house for him, paid by him out of the common purse. He was killed in France, and left to his mother such estate as he had accumulated, which amounts to some \$25,000. She has in addition to this son a young girl whom she is educating. On these facts, the Pension Board, who, up to the regulation of December last, had paid her a pension, as the mother of the deceased Lt.-Colonel, the son being a lieutenant-colonel, I understand, cut off the pension, and Colonel Towers takes the ground that this is a wrongful principle to adopt. While he may not be able to say that the Pension Board were outside the regulations,—they appear to have acted absolutely according to the regulations—he thinks this committee should take into consideration the general position of all mothers, independent of what their private income may be.

The VICE-CHAIRMAN: The committee asked, the other day, that the Pension Commissioners should bring some members of their staff of inspectors for examination as to the methods employed by the inspection staff. We have here this morning three members of the visiting staff of inspectors.

Mrs. M. S. MORROW, Halifax, called.

*By the Vice-Chairman:*

Q. I understand, Mrs. Morrow, you are doing certain work for the Pension Commissioners?—A. Yes.

Q. What class of work are you engaged in?—A. I do the visiting in Nova Scotia, for the Nova Scotian Branch at Halifax, which takes in the city of Halifax and the whole province of Nova Scotia from one end to the other.

[Mrs. M. S. Morrow.]

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Q. What the committee is anxious to learn is what your idea is as to the condition of the pensioners and the adequacy of the pensions that are being paid, and, perhaps, it would be better if you would tell the committee in your own words what your idea is in that connection?—A. The condition of the pensioners, as far as my knowledge which covers the whole of the province of Nova Scotia (I have been in every county), at the present time I would say was very satisfactory. We have not had a great number of complaints in regard to the inadequacy of pensions. In the city of Halifax we have had a few which is quite natural considering the expensive living which in Halifax, is, naturally, very much greater than in some other districts. In our country districts our people live on practically nothing, our people in those districts handle very little cash. In our fishing districts the people live practically on the produce of the sea, and when they have a good season they are well off, when they have not a good season they are poor, but, to them the amount granted to a widow is in most cases ample. With respect to the \$40 granted to the widow in the country districts I have no complaint, and, I have also no complaint with regard to the widowed mother or the widowed father. In the city of Halifax we have occasional complaint, when I visit the pensioners they tell me it is hard work to get on as the rents are large and the living expenses are also heavy in some cases. I would consider the \$40 quite adequate in some cases and in other cases it is not adequate. I am speaking now of the allowance to the widow.

*By Mr. Nesbitt:*

Q. Just where, may I ask, do you draw the limit? You say that in some cases it is sufficient and in other cases it is not; what makes the distinction?—A. The distinction is that in some of the cases in Halifax our women are living with their families or are earning an extra amount themselves. They have a small family and in those cases where they are living with their own people their expenses are less in regard to not having to pay big rents. In the case of a woman whose husband dies, and who has only one child, she sometimes goes back to live with her own people and she pays no rent, therefore it is enough, but in the case of another woman who is not so situated and who has to pay rent and cloth herself it is a difficult proposition for her to do it on \$40. In our country districts the majority of these people are in a very little home and they have a nominal rent, which runs from \$1.50 a month in those country districts up to \$8 or \$10 and a very few of them pay \$15. I have known of one woman who told me she paid \$3.50 a year for their house, which was a very comfortable little home. Their rents through the country are very low, there is no question about that, and they live on very small amounts. They, as a rule, are producing a certain amount on their properties which they take to the general store and get groceries, etc., in return; they do not handle, and they have not handled through their life, a great deal of cash, so I think, \$40 through the country districts in the majority of cases is sufficient. I could show, if I had the records here, a few cases where it is not adequate, but in the majority of cases it is adequate and I will say we have had practically no complaints in regard to it. In the city conditions are different.

*By the Vice-Chairman:*

Q. Just before leaving the position of the women, do you find any difference between the allowance to the widow of one child and that to the widow of two children?—A. I do not understand your question.

Q. Complaint has been made to us that the pension for a widow who is alone is ample but when there is a child to look after the amount is not so adequate.—A. I would certainly say it is not adequate where there are children. In some cases the fact that there are children does not interfere with the woman carrying on her occupation because they are at school and it does not prevent the mother from work-

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ing if she wishes to do it, she can provide the children with clothing, which, while not extravagant I think will be sufficient but the cost of clothing and education is high.

Q. Would you say that generally the allowance of the widow and the widow with children is sufficient?—A. I would say it is adequate but not extravagant.

Q. What would you say about the men's pension?—A. I have very little to do with the men pensioners, I do not come into contact with them except when they come into the office; very often I am there when they come in and I talk to them.

Q. What do you find is their point of view?—A. Well, I find that they are more or less disgruntled, sometimes they are justifiably so I think, and sometimes they are rather unreasonable.

Q. Will you give us some examples of what you think were justifiable, so as to have them before the committee?—A. I think it would be very difficult for me to give you concrete cases without referring to the records and I have not them here.

Q. Well, can you give us a general idea along the line of complaints which they have made?—A. Well, it is generally according to their disability, and according to their circumstances and according to their nervous condition at the present time. Some of them, I think, are willing to do work but cannot obtain it and they are disgruntled because they think they are not being treated properly by the Pensions Board and by the people. They come with various complaints of other men who are able to do more work than they are getting a bigger pension than is allowed them, and there is the general complaint that they have served overseas and ought to be more fully compensated. They as a rule have not very definite complaints. Their statements are general, and it is very, very difficult to get them down to hard facts. I would like to mention that this is not my work. I am not in the office, but when I am there I endeavour to explain to them the circumstances and tell them that we are only carrying out the regulations, and that the Pensions Board is not a charitable organization, which a great many of them think it is. They also think that they should be able to come to us, and that we should give them assistance. I have had several people ask me if it would not be possible for us to assist them in sending their children to specialists, or to a hospital. One woman wrote and asked us if we could not provide her with funds to send a child to the hospital, and so forth. They do not seem to realize that there are certain pension regulations, and that we are only carrying them out. The nervous man who, before going overseas, was able to earn a living, returns now, to my mind, certainly incapacitated from earning a living for eighteen months. Owing to his mental condition his grievances are very much aggravated. At the end of eighteen months you will probably find his grievances were not what he thought they were when he makes the complaint. These men are difficult to handle in our province, because they are not satisfied in some cases to come back and return to employment that they were carrying on before they went overseas. I would like to say, from my experience with these men, that I think they are more or less satisfied, or I might say are really fairly well satisfied with their treatment, and that if their good-natured and kindly neighbours and friends would leave them alone and not agitate them and disgruntle them, we would not have very much difficulty with them. Through our country districts in Nova Scotia a great many of our people can neither read nor write. One person possibly in the district receives a daily paper, and he picks out of that paper a few words; he cannot read the whole subject and can only pick up a word or two. He picks out the word "gratuity" or "pension," and immediately starts through his little neighbourhood to ask questions. He finds a man who has possibly lost the tip of his little finger, and asks what his pension is, and when he is told, he thinks it is a small sum. He does not consider that the man has been granted a pension on his disability. He thinks he should be granted a pension because he went overseas, not according to his disability, but because he went overseas. The same thing happens with the dependent father or mother. They do not realize that the Board of Pensions of the Canadian Government is not for one moment attempting to pay for the value of the son's life.

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That would be impossible, but they think that the instant a son or a foster son has been killed, they are entitled to the pension, regardless of the circumstances. They think they are entitled to it whether that boy has ever in any way assisted them or not—that they are entitled to a pension because the son has been killed.

Q. Legally responsible for the loss?—A. Legally responsible for the loss of the life of the boy.

*By Mr. Nesbitt:*

Q. Going back to that widow with the one child, you said that in some cases the widow with the one child went back to her parents' home, and by that means she could live comfortably on her pension?—A. Yes.

Q. But if she could not do that, if she had to maintain a house herself for her child or two children, if she had two, would the pension be sufficient for the widow and the one child, or the widow and two children at the present rate?—A. At the forty dollars, and twelve dollars and ten dollars?

Q. Forty dollars, twelve and ten and eight. Confine it to the one?—A. That gives her fifty-two a month. Yes, she could live on it.

*By the Vice-Chairman:*

Q. Could she live on it at Halifax?—A. Yes, I think she could. She would have to be an extremely good manager and very economical, but she could live on it.

Q. The point has been made that the woman who gets forty may go out and work, and very often does, and she may board and live more cheaply than the woman with children, but that the woman with one child has to find a home and has to look after the child if it is small, and it is advisable that she should have a house rather than her room, and that the allowance in the case of one child should be increased, and possibly in the case of two children also. What would you think as to the comparative fairness?—A. Between the two cases?

Q. Between the three cases, or four cases, forty dollars, fifty-two dollars, sixty-two dollars and seventy dollars?—A. Well, take the highest; unquestionably the woman could live on seventy dollars.

Q. That is with the three children?—A. Yes, I am speaking of the city, not the country.

Q. There is no doubt about the country?—A. I do not think so; in fact I should imagine not, from my experiences.

*By Mr. Andrews:*

Q. As to the low rents of which we have heard, are they low because the tenants are soldiers?—A. No, it is the current rate. In our country district the rents of homes are comparatively nothing. Their value is comparatively small. You will find a farm of thirty acres, a little cottage of four rooms, quite comfortable and all that, valued at about \$150 to \$200. We have more land than people down there, unfortunately.

*By the Vice-Chairman:*

Q. You think the woman with forty can live?—A. I believe the single woman with forty dollars can live.

Q. With one child, could she live?—A. Fifty-two dollars a month—a little over six hundred dollars a year—yes, personally I would say she could live.

Q. You are as confident of that as of the other?—A. No, not as confident as to the fifty-two dollar case nor the sixty-two dollar case. Unquestionably the woman with three children can live on seventy dollars, and the single woman on forty, but the circumstances of the case make such a tremendous difference.

[Mrs. M. S. Morrow.]

*By Mr. Ross:*

Q. That is, as to how old the children are?—A. Yes. The woman who is receiving her forty dollars and also receiving money for two children, if those children are of age and able to go to school, is able to go out and earn a little money, and in many cases she has done it all her lifetime, she has never done anything else. She has worked every day of her life and has gone out even when her husband was alive and worked every day and she can do so now if her children are of age to go to school at nine in the morning and come home and eat their lunch, which she leaves for them, and she gets home at five o'clock to look after their evening meal. She can do that, but if the woman has two or three tiny children she has to hire some person, or ask some person to come in and take care of those children while she goes out to work. Therefore, when the children are small it is difficult for her to live on that amount.

*By Mr. Pardee:*

Q. Are you referring to the city or the country districts?—A. I am speaking of the city entirely, not the country districts.

*By the Vice-Chairman:*

Q. From the point of view of the children when they are young, do you think the mother should stay with them?—A. Yes, unquestionably the mother's place is her home, and therefore, in order to keep her home she would require to have a little more money. She does not need a great deal more, but she should have a little more.

Q. Do your duties take you into the homes of pensioners who are partially disabled?—A. I do not visit the men pensioners unless they are married.

Q. I mean the homes of married pensioners?—A. I visit the homes of partially disabled men.

*By Mr. Cronyn:*

Q. Do you find much complaint of the allowance for partially disabled men?—A. No, I have not heard complaints.

Q. From elsewhere, we have been told that there are complaints, particularly in the cases of those men who come within the low range of disability, five, ten or fifteen per cent. Have you had any experience of that?—A. Personally, I have not had any experience, but I would like to state that my visiting has been extremely limited. I have not done as much visiting as has been done in other districts because, unfortunately, our Halifax office has been under-staffed. For almost two years, for eighteen months, I had the entire province to cover, so that it was practically and absolutely impossible for me to visit our pensioners. It could not possibly be done. My district extends, gentlemen, for many thousands of miles. I paid a visit the other day, and I went five hundred miles by rail and two hundred miles by carriage; so you will realize that it is impossible for one woman, or one man, to cover Nova Scotia, do investigations, do special cases, and do the yearly visits. So my experience in regard to yearly visiting is extremely limited. I am glad to say that that will now be remedied. We have now an efficient staff, and the visiting will be thoroughly done. But up to date it has not been done, simply because one person could not do it.

*By the Vice-Chairman:*

Q. Do you find that the partially disabled—I am not speaking of the totally disabled men—are being absorbed in the industrial and commercial life of Nova Scotia? Are they able to get work?—A. To that I am afraid I cannot give a very definite answer. I think they are being given a very fair chance to do it, and I think wherever there is work for them they are being given the preference. But the conditions of our commercial life in Nova Scotia at present are unsettled as they are every place else, and, of course, it is difficult for some men to obtain work. But I think, as a rule, they are being absorbed, and I know they are being given the

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preference. I think you will find—any person who has mixed with them will find—that some of our men are not willing to go back to the work which they did prior to the war, and are not fitted to do other kinds of work. I have one case in mind of a man who came back. I happened to be in the country district and a lady came to me with a very sad tale of how this man had been very badly treated and was soliciting subscriptions for magazines in Nova Scotia, that he had been in her town and she had given him food and done all sorts of things for him. His story was that he had come back and had applied for a position, and had been given one which consisted of sweeping a wharf, that he objected to doing that kind of work, and had been given nothing more. I asked her his name, and on my return to the office I looked up his file. I found he was drawing a small pension—I cannot remember whether it was five, eight or ten dollars. He was only a partial disability. I made inquiries in reference to the man and found that on his return from overseas he had applied for employment to W. B. McCoy. He had been given a position but it was not that of sweeping a wharf. Our wharves are not swept. He was given a position, but objected to it, saying he wished an accountant's position. Mr. McCoy took the trouble to get him an accountant's position, and when this was done he went to the office for a certain number of days, and the person, in whose office he was employed, reported that the man was absolutely incapable of doing accountant's work, that he did not know anything about it. He had never done it, and could not do it; so, of course, he lost his position. In the meantime, he had been appointed to the Dominion Police, but before that appointment, in the interim between his losing the position of accountant and joining the Dominion Police, he, at his own desire, undertook to get subscriptions for the *Courier*. The man was not hardly treated, as you will see. He was dissatisfied; he did not want to do the work which he had done before he went overseas, and he was not capable of doing the work that he wanted. He is now in the Dominion Police, and fairly well satisfied; but you see it is a difficult proposition to please our men when they are not satisfied to go back to the work they are capable of doing. I have been accused of being hard on the returned soldier and on the pensioners, but I am not. I would do anything in the world for them, but I am not going to spoil them; it is not fair to them. We want men, not spoiled children.

*By Mr. Sutherland:*

Q. You have mentioned one particular case; have you had many similar cases in your experience?—A. No, I have not. That was the only special case brought to my notice. There may have been others, however, brought to the attention of the office, but that was the only one brought to my personal knowledge.

*By Mr. Andrews:*

Q. I gather from your remarks that it is your general experience that the men do not realize that they are being pensioned for disability only; that they think they are being paid for their services overseas?—A. Yes, a great many of them do.

Q. You find that these men do not understand that they are being pensioned for physical disability only?—A. I do not think I quite said that.

Q. I gathered from your remarks that they expected to be paid for their services overseas.—A. I was referring to the dependents, not to the men themselves.

Witness retired.

Miss E. M. KEARNEY, called.

*By the Vice-Chairman:*

Q. I understand you are engaged in inspectorial work for the Pension Commissioners?—A. Yes.

[Miss E. M. Kearney.]

Q. Where?—A. In the Montreal district.

Q. In the city?—A. No, we cover the military district, the eastern townships, the north shore of the St. Lawrence as far as Three Rivers, and the Laurentian mountains.

Q. Just tell the committee some of your experiences along the lines of Mrs. Morrow's testimony. Tell us about the rents?—A. So far as rents are concerned, they are very much higher in Montreal than in other parts of the province of Quebec, or in Nova Scotia. You cannot possibly get a house in Montreal for less than \$6 or \$7 a month, not even the so-called community houses that are put up by different organizations to be rented out to the men who are in their employ. Out in the country—

Q. Can you get houses in Montreal for \$6 or \$7 a month?—A. Yes.

Q. What sort of a house?—A. It will probably consist of a three-room house, built in the back of a yard.

Q. What would be a reasonable rent for a mechanic's house?—A. I would say from \$11 to \$16. Out in the outlying districts the housing is poor. The visiting in the district of Quebec, particularly up in the mountains, necessitates miles and miles of driving—sometimes requiring half an hour and sometimes three-quarters of an hour driving to one's neighbour, and even in these localities one cannot get a house for less than \$5 or \$6 a month, and that does not include an acre of ground—if there were some ground where the people could cultivate it would be different—but there is just a little bit of ground and the tenant does not dare to trespass beyond the limits of the small area. That would be a two-roomed house, reached by means of a ladder, and built right up against a bar with no dividing wall between, consequently the conditions are most unsanitary.

Q. No dividing wall between the house and the barn?—A. Well it is only just a plain wooden wall—the house is built up against the barn.

*By Mr. Nesbitt:*

Q. Do they keep pigs?—A. Oh, they keep everything, pigs included. Many times we have to push a pig away to get to the front door.

*By the Vice-Chairman:*

Q. What do you say about a \$40 allowance for a widow without children?—A. In many outlying districts it is more than the women have ever had in their lives before, but in so far as the city is concerned it is very hard for the women without children to live and with regard to the woman with four or five children—

Q. Supposing you take the widow without any children, do you think she needs more than \$40 to live in the city?—A. She needs \$50.

Q. Now the woman with one child first, a little child?—A. That woman according to the Pension Regulations gets \$52, and on the same basis that would give her \$62, which would seem to me to be inadequate.

Q. Now she is getting \$52 only and she should get?—A. \$62.

Q. Suppose she has two children, the present regulations would give her \$62. Can she live in the city if they are small children on that?—A. If they are small, yes, but once they begin to go to school and have to be educated, with a woman whose children are going to school it would be difficult owing to the educational system of Quebec. In very many outlying districts school fees have to be paid and books have to be bought and as a consequence there are a number of children who do not go to school; there is no compulsory educational laws in Quebec.

*By Mr. Lapointe:*

Q. They have free books in Montreal, have they not?—A. No, schooling is free but you must provide books and any child that has no books must go back home.

Q. Free books are furnished for poor people?—A. Well, my experience has been that wherever people are receiving an allowance from the Government, regardless of

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what the amount may be, as long as it has the name of an allowance from the Government they are not counted as poor people.

Q. We do not take count of an allowance from the Government with regard to the schooling in Montreal; the property owners are paying for it?—A. Yes, but the books are not supplied.

Mr. LAPOINTE: The books are supplied to families that are poor. Our principals in every school are instructed to keep books and give them to the children if they are satisfied that the people cannot buy them.

*By the Vice-Chairman:*

Q. As I understand Miss Kearney's stand it is this, that where the widow is getting a pension, and there are children, those who are responsible for the decision do not consider her to be a poor woman when she is getting a pension?—A. In every case I ask the question whether the children are going to school and the name of the school which they are attending; of course I have a list of the schools and I have never yet received any answer different from this, "Yes, but we have to pay for the books, which are very expensive."

*By Mr. Lapointe:*

Q. The poor children are generally given books free, that is our practice; if the father or mother think they cannot buy the books then they will be given to the children free?—A. But in the registers of the schools—I have gone to the schools in cases like that and I have looked at the registers in the principal's office and I have seen it entered there, "Child of a soldier," and I have seen it recorded there that the children did not attend regularly, that they have no books, and I have said, "Why?" and the reply has been, "We have the books here for the poor children, but the mothers of these children are getting an allowance."

*By the Vice-Chairman:*

Q. Do I understand that in your opinion you think both in the rural and in the urban districts of Quebec the pension allowances are too low for the widows and in respect to the children?—A. Yes, I do.

Q. They need to get \$10 a month up?—A. Yes.

Q. Have you any experience in the homes of disabled men?—A. Yes, I have gone into many of them and I would say that the discontent is very largely among the men who are disabled anywhere from 5 per cent to 25 per cent, and who are getting a small disability pension. That is a small amount for a man who has a wife and children and consequently he is discontented for the same reason that Mrs. Morrow has referred to, that he does not get the idea that he has been pensioned according to his disability, he thinks that he is pensioned for his service. They have complained to me and they say, "I have served for three years and I am only getting \$10 a month while my neighbour who served only nine months is getting \$30."

*By Mr. Lapointe:*

Q. I have heard the same complaint, but I do not know why?—A. They do not look at the pension as having been given according to their disability and, I am afraid, it would take a lot of persuasion to make them look at it that way.

*By the Vice-Chairman:*

Q. Have you any suggestion as to how that difficulty can be overcome? Is it that they do not understand or has it not been fully explained to them?—A. I think they are spoiled to a great extent.

*By Mr. Andrews:*

Q. It is a very common thing to hear them say, "I have been over there three years and I am only getting \$10 a month," that is a common expression heard everywhere.—

[Miss E. M. Kearney.]

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A. I think there are very many of those soldiers who have a greater desire to get a pension than they have to get a position; while that class is in the minority there are quite a number of men coming within it.

Q. What do you mean by "position," a Government position or work?—A. Work of any kind.

*By the Vice-Chairman:*

Q. With regard to the men who are getting pensions from 25 per cent upward do you think those pensions are fairly adequate?—A. Oh, yes, I do. Of course in exceptional cases they may not be, but in the majority of them it is fairly adequate.

*By Mr. McCurdy:*

Q. What do you find, at the present time, to be the disposition on the part of employers towards the soldiers?—A. They are willing to give the returned soldier a chance, but unfortunately I have met the managers of six or seven firms in Montreal, whom I know personally, and they told me they would not give employment to a returned soldier.

*By Mr. Ross:*

Q. Why?—A. They claim that they could not give him the position in view of the fact that he would be off so much on account of sickness. I have argued that point with them many, many times.

*By Mr. McCurdy:*

Q. Do they allege that their decision is based on their experience in the employment of returned soldiers, or are they opposed to it on principle?—A. They are opposed to it, and oppose it on heresay.

*By Mr. Pardee:*

Q. They have not tried?—A. No, and they will not try.

*By Mr. McCurdy:*

Q. A large number of firms have given employment to returned soldiers?—A. Yes, quite a number.

Q. We had before the Committee on Returned Soldiers a year or two ago the Dominion Bridge man, who told us that he had at that time in his employ 600 to 700 returned soldiers.—A. Many munition plants, Peter Lyall & Company, Dominion Bridge Company and the Canada Car and Foundry Company, where they have two applicants and one of them a returned soldier, the returned soldier gets the preference and allowances are made.

*By Mr. Nesbitt:*

Q. Most of the large firms would give them a good opportunity?—A. Yes, the larger firms would.

*By the Vice-Chairman:*

Q. Has your experience led you to any conclusion as to whether or not there is this industrial impairment as alleged?—A. No.

Q. Do you mean that your experience does not lead you to any conclusion, or that there is no impairment?—A. My experience has led me to believe the returned soldier is making good.

Q. When he gets a chance?—A. Yes. Give him a chance and he will make good. In many cases these men are employed in firms where they have a large staff, and most of them have had previous business experience, and we know these business firms, and when we hear of our pensioners being in these firms we very often telephone to the people whom we know, and tell them of the returned soldier being there,

[Miss E. M. Kearney.]

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and asking them to give him every consideration and to report to us on the man's progress. Of course, this is entirely outside of pension work.

Q. Is there a Soldiers' Aid Commission in Quebec looking after securing employment for returned men?—A. Yes, there is the branch connected with the D.A.C.R., and also the Quebec Returned Soldiers' Association, as they call it, with an office in the Dandurand Building.

Q. It is well organized?—A. Yes.

*By Mr. Lapointe:*

Q. Are there many soldiers not yet pensioned in Montreal?—A. Well, of course, as they are discharged their medical documents are sent to Ottawa, and the pension goes through if they are eligible for it.

*By Mr. McCurdy:*

Q. What time does it take to get a pension from the time the application is made.—A. I think Mr. Archibald could answer that better than I can.

*By Mr. Lapointe:*

Q. In your visiting here and there, did you hear there was some trouble or complaint about that?—A. Under the present system, a man is notified as to what his pension will be, and then if he is dissatisfied, he appears before our medical examiner, and of course that takes a longer time than it would if the man were satisfied with the pension which was to be given to him.

*By Mr. McCurdy:*

Q. Is there any unreasonable delay in the granting of pensions?—A. The question does not arise, because the post-discharge pay carries them over.

Q. Can you tell me the average time between the time of discharge and the award being given?—A. I would say six weeks to two months.

*By the Vice-Chairman:*

Q. Have you in your experience had any complaint from soldiers that their pension awards did not go through promptly?—A. Not in the last nine months, but prior to that there were complaints.

*By Mr. Cronyn:*

Q. Have you an opinion as to the adequacy of the pension to a totally disabled man who has a wife and three children—a family of five?—A. In my opinion it is quite adequate, because of the many total disability pensioners I doubt if there is ten per cent of them who cannot take up some work, even though they are totally disabled pensioners. Take a man suffering from tuberculosis, one hundred per cent disabled, receiving a total disability pension, that man can do outside work. He will very often run a mail livery in the mountains, and in addition to that he is getting his pension.

*By Mr. Sutherland:*

Q. Is the man who is totally disabled and not able to earn anything outside of the pension able to get along? How does he get along? Do you find much difficulty with that class?—A. No, because in the majority of cases they have the Helplessness Allowance.

*By Mr. Cronyn:*

Q. I would like to make the matter more definite. Is \$1,056 in Quebec sufficient to maintain the average family of five, man, wife and three children, assume he does no work whatever?—A. Yes, it is.

Q. In your opinion it is?—A. Yes.

Q. Can a man and wife and three children live in Montreal for \$1,056?—A. Yes.

Q. Reasonably well?—A. Yes.

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*By Mr. Ross:*

Q. You say that a woman receiving forty dollars cannot live reasonably, but can only maintain herself if she has no children? Does she as a matter of fact supplement that forty dollars by working?—A. Well, in many cases they do, but in other cases they do not, chiefly on account of pride.

Q. And you really think that if she does not supplement that with outside work she cannot live on forty dollars a month?—A. Not reasonably.

*By Mr. Lapointe:*

Q. You heard Mrs. Morrow's statement a few minutes ago?—A. Yes.

Q. About the custom of the wife leaving her baby or children at home, and going to work, and earning something. Do you know anything about that in Montreal, whether it is done generally?—A. It is not customary in Montreal.

Q. So that soldiers have to count on the \$1,056 to live on?—A. Yes.

Q. And you calculate that some houses may be rented as low as \$7 a month?—A. Yes.

Q. Will you point out where you can find those places?—A. Point St. Charles.

Q. In the backyard or somewhere or other?—A. You can get a little house for that.

Q. Would it be more barn than house?—A. No, a comfortable house. Of course, they are not A1 houses. You can also get houses at \$10 a month on the streets. Do you know Montreal?

Q. Yes, I do.—A. On the streets around the Hochelaga district you can get them.

Q. I do not want to contradict you, but there is no such thing as you describe in that district. The rents are up to \$15. You get quite a small tenement for \$15, I think. As to Point St. Charles you are probably right. You may have a building in a backyard, and so on, but in the other districts you cannot get them?—(No answer.)

*By Mr. Brien:*

Q. Regarding the tuberculosis case which you referred to, where a totally disabled tubercular case might carry on in the rural mail delivery in the mountains, that man, I presume, would live in a small house with a family—two, three, four, five or six children?—A. Yes.

Q. A total disability pension is not granted in tuberculosis cases, unless they are totally disabled and the case would be considered far enough advanced for a sanatorium?—A. We have a visitor on our staff who is a totally disability pensioner, a tuberculosis case, and he is one of our out-of-town visitors.

Q. Are no precautions taken for the protection of the family in that case?—A. This man does not happen to have a family.

Q. I was asking with reference to a case where there is a family?—A. Yes, the man sleeps out of doors, and when the visitor calls we always impress upon them the necessity of sanitation and of taking precautions to prevent the spread of disease. The man is also summoned to the district office for medical examination every six months, and there again he is cautioned by the medical examiner.

Q. This man has a total disability pension, and I am afraid his disease is in an active state.

*By Mr. Lapointe:*

Q. When you say Montreal, do you include Verdun? There has been quite a lot of soldiers from there, and I have had no complaints at all.—A. We have had no complaints; in fact, we find the class of people who live in Verdun give us the least trouble.

Q. Do you visit the French part of the city, too?—A. Yes, sir.

[Miss E. M. Kearney.]

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Q. Do you know what I mean by the St. James' district?—A. That will be around St. James' parish.

Q. Where the Laval school is, and the fine suburb along the whole of Sherbrooke street. Have you heard any soldiers complaining around there?—A. No.

Witness retired.

Mr. W. R. ELLIOTT called.

*By the Vice-Chairman:*

Q. You are doing certain inspectorial work in connection with the pensions?—A. I am.

Q. Out of Kingston?—A. Out of Kingston.

Q. Would you tell the committee how you find conditions there, and let us have any suggestions you may care to make?—A. Amongst the dependent pensioners in the Kingston District, my experience has been that conditions are eminently satisfactory. We have no cases, at least not to my knowledge, where a widowed mother, or a widow, either with or without children, who is a careful manager is suffering any hardship. With regard to the disability pensioners, I find, not only as a member of the Pensions staff, but as a member of the Great War Veterans' Association, and a returned man, that they complain not about the percentages awarded by the doctors, but about the amounts. The man who has a definite disability very rarely complains. It is the man whose disability is very small, and perhaps non-existent, who complains.

Q. When you say that they do not complain about the percentages but about the amounts, you mean that they complain they do not get enough money for the disability?—A. When a man goes to the Kingston office, the doctor endeavours to send him away satisfied. He tells him he is going to recommend a pension, that he has a certain percentage of disability, and explains how he computes that disability. In ninety-nine cases out of one hundred the man agrees with the computation of the doctor. He may not agree with the amount which he gets.

*By Mr. Nesbitt:*

Q. Does the doctor explain at the same time how much he will get for the percentage?—A. Yes, the doctor can show him the scale for himself, and for his wife and children.

Q. And when he gets that he begins to grumble?—A. That is the man with the small pension. I do not find that the man with a big disability grumbles.

*By Mr. McCurdy:*

Q. Does the latter grumble about the total?—A. Not usually, sir.

*By the Vice-Chairman:*

Q. Do you cover the rural districts as well as the urban district?—A. I do.

Q. How do you find the cost of living in the county, as compared with the city?—A. It is a good deal less in the county.

Q. Do you think a woman can live on \$40 a month in Kingston, that is a woman without children?—A. Yes, I think she can. She can either live in a small house, or board. Among the cases I have visited, I have never found a woman in need, provided she was a good manager.

*By Hon. Mr. Ross:*

Q. She is comfortable?—A. Yes, not stylish, but comfortable.

*By the Vice-Chairman:*

Q. Take the woman with one child who gets \$52. How do you think she is situated?—A. I think the same remark applies to her; if she manages her pension allowance in the way she should she can live comfortably.

Q. Do you think the same all the way up?—A. The same for others with children.

[Mr. W. R. ELLIOTT.]

*By Mr. Ross:*

Q. Do you mean in the city?—A. Either in the city or country.

*By the Vice-Chairman:*

Q. Then in your judgment, the allowances are sufficiently high to permit of a reasonable living?—A. They are, so far as I have ever seen. I have had no cases in my experience extending over sixteen months which would go to show that a woman cannot live reasonably well on the allowance.

*By Mr. Ross:*

Q. Give us a idea of what your experience has been. Have you any record of the number of people you have visited?—A. I cannot tell you that. I have investigated several cases in Kingston, Belleville, and other towns in our district, and in the country.

*By Mr. Pardee:*

Q. How many visits have you paid all together?—A. I can only give you a very vague idea. In some weeks, 30, or 40.

*By the Vice-Chairman:*

Q. Have you made five hundred visits altogether?—A. Yes, I think I have.

*By Mr. Redman:*

Q. Is there any margin for the accidents of life, illness and emergencies, and that sort of thing?—A. A very small margin.

*By Mr. Brien:*

Q. Take the case of a widow without children; can she get board and lodgings in the city of Kingston at much less than a dollar a day?—A. No, I do not think so.

Q. That is \$365 a year out of \$480, which leaves little more than \$100?—A. A dollar a day would be \$7 a week, and I think perhaps that a woman there can get a very comfortable board for about \$5 a week.

Q. Does that include food and lodging?—A. Food and lodging.

Q. Board and lodging?—A. Yes.

Q. Comfortable?—A. Yes, very comfortable.

*By Mr. McCurdy:*

Q. Do you ever have any difficulty in investigating cases where wives of pensioners are drifting into trouble?—A. Yes, and where there are two wives, I have only had one case of that sort.

Q. Have you had any trouble in locating cases of pensioners drifting into immorality, where you have had to take some action?—A. We have had some cases of that kind come to our notice, mostly among widows.

*By Mr. Pardee:*

Q. Taking your evidence altogether as near as I can get at it it is that in your opinion the pensions that at present are paid are sufficient?—A. In my opinion the pensions that are being received at the present time are sufficient to keep a woman fairly comfortable.

Q. And your opinion in that respect applies to the whole of the graduated scale including the lower?—A. I base my opinion on the cases I have seen.

Q. And outside the disability pensions your opinion is the same generally, all through?—A. Yes, for the disability, all through.

[Mr. W. R. Elliott.]



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Q. How are the rents at Kingston?—A. The pensioners usually get small houses; you can get them for \$10 to \$12 a month.

Q. As low as that?—A. Yes. I think they can get a house around there that is quite respectable for from \$10 to \$15 a month.

*By Mr. Sutherland:*

Q. Do you find any difficulty where some of them are ill and require doctors and attendance?—A. No, I have never come across any cases of that sort where there is any difficulty with regard to the allowances.

*By Mr. Nesbitt:*

Q. But they do have illness, of course?—A. I presume so, but I have never met any case where the pensioners had been ill and required assistance.

*By Mr. Pardee:*

Q. The man has always been able to take care of himself?—A. So far as we know, he has been able to get along all right.

*By the Vice-Chairman:*

Q. That is perhaps due to the fact that the military hospital and the Soldiers' Civil Re-establishment are there, and it is the headquarters of the Soldiers' Aid Association of Ontario, and there is also the Great War Veterans' Association, so that the ground is pretty well covered.

*By Mr. Pardee:*

Q. On account of those institutions Mr. Nickle has spoken of to take care of all the cases of illness and that sort of thing, the returned soldier in Kingston is well provided for?—A. Yes, I believe he is.

Q. But he might not fare as well outside?—A. Supposing a returned man fell ill from his disability recurring, he would receive free treatment and support from the Department of Soldiers' Civil Re-establishment.

Q. And at his own home?—A. Not necessarily.

Q. Well, he would receive it in the institutions that have been spoken of?—A. Yes.

Q. But that would not apply to the outlying districts?—A. Oh, yes; any man whose disability occurs can receive treatment.

Q. I understand that, but in the case of ordinary illness, not a recurrence of the man's disability, would he be helped in that way at all?—A. I understand that for one year subsequent to discharge treatment will be given to any man who has come back regardless of how the illness was caused.

Q. Leaving out the Kingston district altogether—take another district—would it be just as happily situated as Kingston is for that sort of treatment?—A. I do not know about that.

Q. Supposing you take away what you have just told us now, that for a certain period they would receive free treatment, will that make in your opinion any difference as far as the pension is concerned?—A. Well, in cases like that, if the man were to fall sick probably he would have a hard time.

Q. Then, without these privileges, do you think the pension is sufficient?—A. I do, because an ordinary labouring man if he falls sick has no provision made for him now and, I think, the pensioner is just as well off as he is.

Q. Then your argument is that provided the pensioner is getting as much as the ordinary labouring man he is just as well off?—A. I do not think they are; not exactly.

Q. I am taking the whole graduated scale of pensions and asking you for a general opinion. Do you think—I want you to thoroughly understand the question—that for each particular case the pension paid is sufficient?—A. I do.

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Q. Do you think that after the period of free treatment of disability and illness under the present pension law has expired that it will still be sufficient?—A. I do.

Q. And you base your opinion on that point on this: that if the ordinary labouring man can live, the pensioner can live?—A. I do.

Q. Then you will only go this far along that line, that the pensioner must get as much proportionately as the ordinary labouring man? That is a fair deduction, is it not?—A. You mean with regard to the pensions?

Q. You say that a pensioner ought to be able to live as well as the ordinary labouring man?—A. Yes.

Q. And so that is why the pensioner should be satisfied?—A. When I said that he could live I meant he would be able to make just as good provision if unfortunate circumstances should befall him, like sickness, as that same man would have been able to make before the war ever started.

*By Mr. Andrews:*

Q. Here is a case which was submitted to this Committee as necessary clothing for a widow showing what it would cost a widow in a western city, "1 winter suit \$45; 1 winter coat, \$35; 1 winter hat, \$10; 1 pair of winter boots, \$7.50; 1 pair of summer shoes, \$7.50; 1 pair of overshoes, \$2; two winter woollen petticoats at \$3 each, \$6; 1 pair winter mittens, \$3; 2 suits winter underwear, \$9; 4 pair of winter stockings at 75 cents, \$3; 1 summer dress, \$1.25; 3 suits summer underwear at \$2, \$6; 6 waists and blouses at \$3, \$18; 2 pairs corsets at \$6, \$12; 2 summer petticoats at \$3, \$10.50; 6 collars at 15 cents, 90 cents; neckwear, ribbons, etc., \$1.06; 4 pairs of summer stockings at 75 cents, \$3; 2 pairs of gloves at \$1.50, \$3; 1 dozen handkerchiefs at 25 cents, \$3; 1 summer hat, \$1.10; 1 pair of rubbers, \$1.35; making a total of \$226.75. Now that comes to about \$18 a month and if you have to add rent on to that it would leave the woman a very small amount out of her \$40 allowance. What do you say as to those prices in comparison to what the prices are at Kingston?—A. I think perhaps that these prices are a little higher than a pensioner would pay in Kingston. I am not extremely familiar with prices.

Q. I wanted to find out if there was that difference.—A. For instance, this says "suit \$45." I think you can get a respectable suit for less money than that.

Q. How much?—A. Twenty-five or thirty.

*By Mr. Nesbitt:*

Q. A man's suit?—A. A lady's suit.

Mr. LAPOINTE: Is there any allowance made where a pensioner is living in a place where everything is dearer?

The VICE-CHAIRMAN: No, the pension rates are constant from the Atlantic to the Pacific.

Mrs. M. S. MORROW, re-called.

*By the Vice-Chairman:*

Q. Will you tell us something about that list of prices for ladies' clothes?—A. This seems to me, according to my limited means, rather a very good outfit. To begin with, take the question of winter suit. I do not suppose you gentlemen are very much of any authority on ladies' wearing apparel, and I would like to say that I know nothing of Edmonton prices. I am speaking of my own personal knowledge. A winter suit is put down here at forty-five dollars. The one I have on did not cost that much. If a woman pays forty-five dollars for a winter suit it should last her three winters; therefore, you could divide that forty-five by three. She has got a winter coat at thirty-five dollars. That is exactly the same.

*By Mr. Nesbitt:*

Q. My winter coat lasts ten years sometimes.—A. This is a lady's outfit. The suit I have on has lasted me for three years, and it did not cost forty-five dollars. Then, I [Mr. W. R. Elliott.]

## APPENDIX No. 3

see summer dress \$25. She is rather expensive with her corsets. She can buy them for a great deal less than \$6 a pair, and she need not of necessity pay 25 cents for her handkerchiefs. She can get very good ones for 10. Looking over that list roughly, I should say that that was an extremely liberal allowance.

*By Mr. Ross:*

Q. Extravagant?—A. Yes. I do not mean to say that some ladies are not paying \$150 for their suits, but I am speaking of the average woman drawing a pension.

*By Mr. Nesbitt:*

Q. The pensions are allotted on the basis of the ordinary labouring man in the labour market.—A. Then that is a very extravagant allowance to my mind. I have clothed myself and two grown up daughters for a great many years, and I should know something about it, and I say that is a very liberal amount, and I should think you would find that the majority of women drawing pensions do not spend anything like that for clothes.

*By Mr. Nesbitt:*

Q. That is an allowance for a year?—A. Yes.

*By Mr. Cronyn:*

Q. That is \$226 a year for a woman's clothes alone?—A. That is what it states here. I would call that an extravagant amount.

Witness discharged.

PTE. FRANK W. MALLETT *re* BRITISH PENSION.

BICKERDIKE, ALTA., April 1, 1919.

Hon. N. W. ROWELL,  
Ottawa.

DEAR SIR,—Yours of the 22nd of March to hand for which I thank you.

When I wrote you *re* pension on the 17th I forgot to mention the fact that I am not incurring any expense whatever upon the Government, such as vocational training or hospital treatment, both of which I am at liberty to do.

When re-examined by the medical men of the Pensions Board on February 10, at Edmonton, they told me that if I wished I could be placed in a soldiers' home for totally disabled down near the sea coast, but as I have a comfortable little home for my wife and I here told them I preferred to remain here and I am at present taking medicine at my own expense rather than go to hospital and leave my wife alone.

But I surely cannot live on the British rate of pension. Thanking you for your further consideration, I remain,

Yours sincerely,

FRANK M. MALLETT.

REPLY.

OTTAWA, April 9, 1919.

*Personal.*

DEAR MR. MALLETT,—I have received your further letter of April 1, supplementing your letter of March 17, for which I thank you.

Yours faithfully,

N. W. ROWELL.

The Committee adjourned till Thursday, 10th instant, at 10 o'clock.

[Mr. W. R. Elliott.]



PROCEEDINGS OF THE SPECIAL COMMITTEE ON PENSIONS AND  
PENSION REGULATIONS.

HOUSE OF COMMONS, ROOM 318,

THURSDAY, April 10, 1919.

The Committee met at 11 a.m., the Chairman, Hon. Mr. Rowell, presiding.

Members present: Messieurs Andrews, Bonnell, Brien, Green, Lang, Nesbitt, Nickle (vice-chairman), Rowell (chairman), and Savard.

The following communications were read and considered:—

(1) Letter from the Deputy Minister of Labour submitting a memorandum in respect to cost of living and family budgets, prepared by the statistical officer of the department.—Ordered that copies be typewritten for the use of the committee.

(2) Letter dated April 1, from Frank M. Mallette, supplementing letter of March 17, in reference to insufficient British pension, but incurring no expense upon the Canadian Government for treatment.—Ordered extended on the records. *See* No. 10 copy of Evidence.

(3) Extracts from the Act of 1919, relating to French military pensions with tables showing the new rates of pensions for 10 per cent, 50 per cent, and 100 per cent disability, as to privates, corporals, sergeants, etc., to the rank of a General of Divisions; also rates of pensions to widows and orphans, and children who are under 18 years.—Ordered extended on the records. *See* Appendix to No. 9 copy of Evidence.

The committee then proceeded to consider the question of pensions relating to widows of certain Generals who had served in the Canadian militia; also the question of pensions relating to widows and dependents of British and Allied reservists who are Canadian citizens.

On motion of Mr. Nesbitt, seconded by Mr. Andrews, it was resolved that further considerations upon the various questions pertaining to pensions, now before the committee, and the question of preparing a Bill relating thereto, be deferred until next meeting to be held on Thursday, April 24—which was agreed to.

On motion of Mr. Green, the committee then adjourned.

V. CLOUTIER,  
*Clerk.*

N. W. ROWELL,  
*Chairman.*

THURSDAY, April 24, 1919.

Owing to a Government caucus held this day, notices were sent to members of the committee, on instructions received from the chairman, requesting that the meeting be postponed.

HOUSE OF COMMONS, ROOM 318,

TUESDAY, April 29, 1919.

The Committee met at 10.30 a.m., the Chairman, Hon. Mr. Rowell, presiding.

Members present: Messieurs Andrews, Bonnell, Brien, Clark (N. Bruce), Cronyn, Green, Lapointe (St. James), McCurdy, McGibbon (Muskoka), Nesbitt, Nickle, Pardee, Redman, Ross, Rowell, and Sutherland.

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The following communications were read, considered and ordered extended on the records:—

- (1) From Mr. E. H. Scammell, D.S.C.R., in reference to total disability, and Incurables.
- (2) From Mr. C. G. MacNeil, Dominion Sec'y-Treasurer, G.W.V.A., in reference to Widowed mothers, and the term "Military service."
- (3) From M. Alfred Tarut of the Franco-Belgian sub-committee, C.P.F., in reference to supplementary pensions for dependents of reservists in Canada.
- (4) From Sir Herbert B. Ames, M.P., in reference to Widows of British reservists and widows of members of the Royal Air Force.
- (5) From Mrs. Buchan, widow of Brigadier-General Lawrence Buchan, C.M.G., C.V.O., in reference to pension.
- (6) From Mr. M. G. Northam, Medicine Hat, Alta., in reference to claim of pension.
- (7) From Hon. Mr. Crerar and H. B. Willing, Winnipeg, in reference to Imperial Veterans in Canada.
- (8) Comparative scale of pensions to private, totally disabled by war service,—Prepared by the British Branch of the Pensions Board.

The following communications were received, and ordered for further consideration, when those questions, therein set forth, will be considered by the committee:—

- (1) From the Prime Minister's Secretary submitting the case of Mrs. Greenwood, widowed mother of the late Pte. Arthur Greenwood, No. 472809, 46th Canadian Infantry.
- (2) From Dr. C. R. Dickson, Chairman, Blinded Soldiers' Committee, Toronto, in reference to the case of William Cumber Drake, a Veteran of the Northwest Rebellion.
- (3) From Col. Hugh Clark, M.P., and Mr. John F. Buckley, in reference to soldiers obituaries and military cemeteries.
- (4) From Major Coristine, B.P.C., submitting an extract from the "Petit Parisien" which sets forth the scale of pensions, in France, according to the degree of disability.

The committee also considered a communication received from Mr. H. J. Woodside, Secretary of the Ottawa Branch, G.W.V.A., and a copy of resolutions adopted by the said Branch, in reference to appointments of men who are not returned soldiers, to positions on the Board of Pension Commissioners.—Resolved that said communications be referred to the proper authorities for inquiry and report thereon.

The Committee then adjourned until Tuesday evening, 29th April, at 8.15 o'clock.

HOUSE OF COMMONS, Room 318,

TUESDAY, 29th April, 1919.

The Committee met at 8.15 p.m., the Chairman Hon. Mr. Rowell, presiding.

Members present: Messieurs Lapointe (St. James), McCurdy, McGibbon (Mus-koka), Nesbitt, Nickle and Rowell.

The Chairman instructed the Secretary to refer the various cases presented by Mr. Cockshutt, M.P., to the Board of Pension Commissioners, for report.

There being no quorum, the Chairman adjourned the meeting until Thursday, May 1, at 8.15 p.m.

APPENDIX No. 3

## COMMUNICATIONS AND STATEMENTS.

(1)

Department of  
Soldiers' Civil Re-Establishment.

OTTAWA, 3rd April, 1919.

Dear Mr. ROWELL:—

I am directed by Sir James Lougheed to forward to you a copy of a memorandum which I addressed to him on the 29th ultimo, regarding totally disabled pensioners.

Yours faithfully,

E. H. SCAMMELL,  
*Assistant Deputy Minister.*

The Hon. N. W. ROWELL, K.C.,  
President of the Privy Council,  
Ottawa.

## DEPARTMENT OF SOLDIERS' CIVIL RE-ESTABLISHMENT.

OTTAWA, March 29, 1919.

The Honourable the Minister:—

In view of the consideration which is now being given to the subject of pensions by the special Committee of Parliament, I desire to bring to your notice a situation which should, I submit, be dealt with by that Committee.

Owing to the fact that the term "total disability" is now given a technical meaning there may be, and often is, a decided difference between a man with a total disability and a totally disabled man. In the table of disabilities issued by the Board of Pension Commissioners there are numerous injuries which entitle a man to 100 per cent pension, known as a total "disability" pension. In some of these the man is totally disabled, in other words cannot earn anything, while in the others his earning capacity may not be diminished at all. To illustrate—a man who has been disabled by being shot through the spine is entitled to 100 per cent pension. If he is bed-ridden he may be given an additional \$300 per year, making a total of \$900 per year. If, however, he is not bedridden, though he cannot work at all he is entitled only to \$600. On the other hand a man who has lost all his fingers or all but one finger on both hands, or a man who has lost his both hands or any two extremities, is entitled to the same pension. The result is that some men are drawing total disability pensions, who are able to earn as much as before enlistment, while others are drawing exactly the same rate who are unable to work at all.

The problem of incurables is likely to be a serious one for this Department unless adequate provision is made whereby these men can reside at their homes under the care of their relatives.

A totally disabled man with a wife and two children is entitled to \$89 per month while he is undergoing treatment by this Department, if he lives in an institution, or \$113 per month, if he is residing at his own home. The same man when he is pensioned would receive \$80 per month, while living at his own home, unless he is bed-ridden, or otherwise requires the services of an attendant, when he would receive \$105. The result is that it has been necessary for this Department either to carry a number of men on strength for pay and allowances or to place them in a hospital. The latter is a much more expensive procedure and should be avoided unless absolutely necessary.

The number of men who are totally disabled is not likely to be large, and I know that it is your wish that adequate provision should be made for them and their families. I, therefore, suggest that there should be special provision made regarding pension for these men. According to the present regulations I have shown that a totally dis-

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abled pensioner, not requiring an attendant, receives \$80 per month only, for his own maintenance and that of his wife and two children. If he were dead the wife and two children would be entitled to \$62 per month, so that the man himself is supposed to live on \$18 per month. The same ratio, providing \$18 only for the man runs through the whole list, starting with the man and wife without children.

In order to meet the situation I suggest that an allowance should be made for the wife and children on the same basis as though the man were dead, as is done in the case of an insane man, and that the man himself, when living at his own home, should be granted \$50 per month for his own maintenance, or if he requires an attendant \$75 per month. Even this latter figure is a good deal less than it would cost to maintain him in a home for incurables.

Those maintained in homes for incurables should also be discharged and pensioned, practically on the same basis as an insane man. The wife and family, if any, should receive a pension equal to what they would have received if the man had been killed, and he should in addition to his maintenance be given, say \$10 per month.

It would be preferable for this matter to be handled by the Board of Pension Commissioners, but if any confusion would result it may be desirable for this Department to ask Council for powers to carry out the proposals.

(Sgd.) E. H. SCAMMELL,

(2)

#### THE GREAT WAR VETERANS' ASSOCIATION.

April 10, 1919.

The Honourable N. W. ROWELL,  
Chairman, Parliamentary Committee  
on Pensions.

SIR,—I beg to submit herein for the consideration of the Parliamentary Committee on Pensions further suggestions advanced by the Association, with respect to the subject of Pensions.

1. That in estimating the income of a widowed mother to determine the award of pension, no consideration be given to any benefit received by her on account of the soldier's death.

This suggestion is submitted at the special request of various organizations in Toronto, and has been prompted by the deduction of Civic Insurance from the pensions awarded widowed mothers in that city. Civic insurance payable to dependents of deceased members of the forces is now issued in monthly instalments of thirty dollars. This is apparently considered as ordinary income by the Board of Pension Commissioners, and partial pension of ten dollars only is granted, where such insurance is paid. It is not considered just that these dependents should thus be deprived of a supplementary benefit generously accorded them by the City of Toronto or other municipality.

2. That in the preparation of the Pension Act the term "military service" be defined simply as "service in the Military and Naval Forces of Canada"; and that the principle hitherto adopted be adhered to, viz., that all disabilities incurred during that period of service, from any cause whatsoever, be considered pensionable, with such qualifications as may later be set forth in the regulations. Further that the same principle be applied to the definition of a "member of the Forces."

It has been suggested that an attempt will be made to define "military service" and "member of the Forces" in such a way as to exclude from the benefits of the Pension Act those whose disabilities were incurred while not actually in combatant



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service. This, it is submitted, would be a greivous mistake, as under conditions which prevailed in this war there can be no discrimination as to service. Moreover the principle has already been adopted that for any disability contracted while in uniform the soldier is entitled to pension. Any violation of this principle would now constitute a serious breach of contract. To prevent any injustice, it is desirable that the definition of these terms be expressed in the broadest sense, and that necessary qualifications be specified in the regulations.

I trust that these matters may receive your favourable consideration.

I am, sir, yours faithfully,

C. G. MACNEIL,  
*Dominion Secretary-Treasurer,  
G.W.V.A. of Canada.*

April 10, 1919.

*Memorandum for the Parliamentary Committee on Pensions.*

1. That in estimating the income of a widowed mother to determine the award of pension, no consideration be given to any benefit received by her on account of the soldier's death.

2. That in the preparation of the Pension Act the term "military service" be defined simply as "service in the Military and Naval Forces of Canada"; and that the principle hitherto adopted be adhered to, viz., that all disabilities incurred during that period of service from any cause whatsoever be considered pensionable, with such qualifications as may later be set forth in the regulations.

Further that the same principle be applied to the definition of a "member of the forces."

C. G. M.

OTTAWA, April 12, 1919.

DEAR SIR,—I have your letter of April 10, and note your suggestions with regard to pensions. These will be laid before the Pensions Committee at its next meeting.

Yours faithfully,

N. W. ROWELL.

C. G. MACNEIL, Esq.,  
Dominion Secretary-Treasurer, G.W.V.A.,  
Ottawa, Canada.

(3)

THE CANADIAN PATRIOTIC FUND.

SOUS-COMITE FRANCO-BELGE, 347 AVENUE VIGER, MONTREAL.

MONTREAL, April 10, 1919.

Mr. W. F. NICKLE, M.P.,  
House of Commons,  
Ottawa.

DEAR SIR,—I heard recently that you had been kind enough to take some interest in the welfare of the war widows of the French, Belgian and Italian reservists, in favour of which the Federal Parliament will be asked to grant a pension to supplement the pension they will receive from the native country of their husbands.

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Having been in charge of the Franco-Belgian and Italian section of the Canadian Patriotic Fund in the district of Montreal since the beginning of the war I know them well. I have learned to like them and am very sorry to think of the situation they will have to face when the allocations are stopped.

And still they are Canadians at heart. Most of the children have been born in Canada and many of the mothers are Canadians. So in helping them the Government would not be pensioning foreigners but widows and orphans who are Canadians.

The number of these widows in my opinion will not exceed one hundred.

According to the new law on pensions now before the French Parliament in France the war widows will receive 800 francs a year and the children 300 francs. We have every reason to believe that the pensions of the Belgian and Italian Government will be about the same.

So a family composed of the widow and two children will receive only about \$22 a month.

With such a small pension you can judge of the hardships they will have to bear if the Government does not come generously to their help.

Thanking you for the interest you are showing to these widows and orphans and hoping that your efforts will meet with success I beg to remain.

Yours truly,

ALFRED TARUT,

*Chairman.*

(4)

#### RESERVISTS' PENSIONS.

HOUSE OF COMMONS,

OTTAWA, April 11, 1919.

DEAR MR. ROWELL,—As you are probably aware, the matter of granting a supplementary pension to the widows of British reservists resident in Canada and the widows of members of the Royal Air Force, who lost their lives during the war, was up before the Pension Committee a few days ago. It was reported in the press, and I have had several letters of strong endorsement.

I inclose herewith copy of a resolution passed by the Women's Canadian Club of Toronto, sent me by Mrs. Helen MacMurchy.

I sincerely trust that the Pensions Committee will see fit to recommend that Imperial widows and the widows of French, Belgian and Italians resident in Canada will receive financial recognition; if not, the case of these people after the war will be very grievous. At present the Canadian Patriotic Fund are carrying a number of such widows, although strictly speaking, our charter does not permit us to do so, as they are no longer dependents of men on active service.

I do not think the burden of granting a supplementary pension would be a heavy one, as from what I can learn there are not more than 300 to 350 Imperial widows and from 100 to 150 widows of the Allies, perhaps 500 in all, and would not entail an expense of more than \$150,000 to \$200,000 a year.

Unless the Canadian Government comes to the relief of this class, who were living in Canada prior to the war, and whose children were mostly born in Canada and who intend to remain in Canada, if they can subsist, there seems no other alternative than for them to be deported or for them to become a charge on charitable institutions of

## APPENDIX No. 3

the country, for they cannot subsist on the pension which the British, French, Belgian and Italian Governments deem sufficient for those who reside in European countries.

I trust that this matter may receive your sympathetic consideration.

Yours truly,

HERBERT B. AMES.

The Hon. N. W. ROWELL, M.P.,  
House of Commons,  
Ottawa, Ontario.

*Copy.*

April 7, 1919.

My Dear Sir,—

At the meeting of the Women's Canadian Club held to-day I was authorized to address you again about the subject of increased pensions to the widows of British Reservists resident in Canada and widows of members of the Royal Air Force who lost their lives during the war.

The members of the Club are firmly of the opinion that no distinction should be allowed to continue so far as the amount of pension given is concerned and would earnestly request your Board to set this matter right. We understand that the sum involved is only the comparatively small sum of \$175,000 and we feel that no consideration should be allowed to weigh as against the National interest and the National obligation and honour in seeing that the fatherless children of these men who gave their lives in the Great Cause are provided for.

Yours sincerely,

HELEN McMURCHY.

The Secretary,  
The Board of Pension Commission,  
Ottawa, Ont.

OTTAWA, April 12, 1919.

Dear Sir Herbert,—

I have your letter of April 11, with regard to supplementary pensions to Imperial widows and the widows of French, Belgian and Italian residents of Canada. Your recommendations will be laid before the Pensions Committee at its next meeting.

I also note the enclosure embodying a resolution passed by the Women's Canadian Club of Toronto, with respect to increased pensions to the widows of British Reservists and widows of members of the Royal Air Force, resident in Canada. This will also be drawn to the attention of the Pensions Committee.

Yours faithfully,

N. W. ROWELL.

Sir HERBERT E. AMES, M.P.,  
Ottawa, Canada.  
House of Commons,

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(5)

436 ALEXANDRA APARTMENTS,

TORONTO, April 19, 1919.

Hon. N. W. ROWELL,  
Chairman,

Parliamentary Committee on Pensions,  
Ottawa.

Dear Sir,—

Having heard that a Parliamentary Committee is now sitting for the purpose of regulating the military pensions, I venture to bring my case before you. Since the death of my husband the late Brig.-Gen'l. Lawrence Buchan, C.M.G., C.V.O., I have been in receipt of a pension of \$500 a year which was granted under the Old Pensions Act. This has never been increased and yet I understand under the present regulations the pension paid to the widow of a Brig.-Gen. is now \$2,160 a year. Having been left without any private means of my own it has been—and is more especially lately—hard to make both ends meet and I sincerely hope you will take my case into your serious consideration and grant me a reasonable increase to which I trust you will think I am entitled.

I am, Dear Sir,  
Yours very truly,

MARY F. BUCHAN.

(6)

422 5TH STREET,

MEDICINE HAT, ALTA., April 24, 1919.

Hon. N. W. ROWELL,  
Ottawa, Ont.

Dear Sir,—

I see by your local papers that you are bringing in a new Pensions Bill, now Sir I trust that in doing so, the dead soldiers' parents will not have to swear from the housetops that they are paupers before they can get even a small pension, in my case, I put in for a pension on account of my son being killed at the battle of Lens, before joining up he was quite a help in the home, there being 8 others in the family and only 3 of them able to earn enough to pay for their board and I was informed that I was not entitled to consideration for pension.

Is this the treatment the Government are going to hand out to the parents of our dead heroes, denounce them as paupers and then give them a few dollars a month. I would suggest you try to assist them in their grief and not insult them. My case is with the Pension Commissioners.

Yours truly,

M. G. NORTHAM.

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(7)

## DEPARTMENT OF AGRICULTURE

MINISTER'S OFFICE.

OTTAWA, April 28, 1919.

The Honourable N. W. ROWELL,  
President of the Privy Council,  
Ottawa.

DEAR MR. ROWELL,—

I enclose you herewith, for your information, copy of a letter I have received this morning from the Secretary-Treasurer of the Imperial Veterans in Canada.

Would it not be a good idea to refer this matter to the Pensions Committee of the House for consideration and report? (Letter follows.)

Yours truly,

T. A. CRERAR.

## IMPERIAL VETERANS IN CANADA.

BOYD BUILDING, WINNIPEG, MAN.,

April 23, 1919.

Hon. T. A. CRERAR, M.P.,  
Marquette, Man.

DEAR SIR,—In the course of a conversation that I have had with Major G. V. Andrews, he gave me to understand that it had been stated in the Committee of the House that there were only 2,700 Imperial men who left Canada for overseas.

This Association is very much afraid that therefore there is a danger in any legislation put before the House to assist the Imperial men former residents of Canada, that the men who volunteered and joined here, also those who paid their own passage from Canada for various reasons, sacrificing their all, may be neglected if care is not taken in drafting any bill or Order in Council.

We wish to impress upon you that Canada owes a duty to the Imperial men who enlisted and volunteered from Canada into Imperial units, even greater than the boys who left with Canadian units for this reason. The Imperial men while overseas received only 25c. a day, whereas the Canadian received \$1.10 a day, the Imperials wives were left on a pittance as given by the Imperial Government of say \$4.75 a week to keep the wife and child in their husband's absence overseas.

We desire you as representative for Manitoba in the Dominion House to realize that this Association can give you evidence of 40,000 Imperial men returned or returning to Canada. They demand recognition and equal treatment with their Canadian comrades in Pensions, War Gratuities, and also in recurrence of sickness pay while in hospital. Also that the Canadian Overseas button be issued to Imperial men who were citizens of Canada prior to joining the Imperial service.

This Association will watch your work in the Dominion House and will carefully see what results accrue.

Trusting we can be assured of your co-operation and on our part we will be pleased to furnish you with any particulars you desire.

Sincerely yours,

(Sgd.) H. B. WILLING,  
Secretary-Treasurer.

## COMPARATIVE SCALE OF PENSIONS PER ANNUM, TO PRIVATE, TOTALLY DISABLED BY WAR SERVICE.

(Prepared by the British Branch of the Pensions Board.)

United Kingdom Royal Warrant, 1918.	France No. Law of 1831.	Italy Laws of 1916 and 1917.	United States Act of 1917.	Canada Orders of 1916-1918.	South Africa Acts of 1917 and 1918.	Australia Acts of 1914-1918.	New Zealand Acts of 1915-1917.	Germany Law of 1906.
£71.10, and children's allowances of £17.10, for each child after the second under 16 year—from Nov. 1918 to June, 1919, a bonus of 20%	£48 and £4 for each child	£50; if married £10 to £12 for wife and £5.10, for each child under 12 years.	£75; if married, £112.10 and £25 for each child up to 3 under 18 years.	£125; if married, £145 and £20 for each child a boy under 16 and a girl under 17.	£78; if married, £26 for wife and £19.10 for 1st child to £9.15 for each child after the 3rd.	£78; if married, £39 for wife and £26 for 1st child to £13 for each child after the 2nd under the age of 16.	£104; if married, £52 for wife and £26 for each child under 16 years.	From £36 to £65 according to the nature of the disablement. From January 1, 1919 owing to the increased cost of living the pension is increased from 50% to 100% according to the degree and nature of the disablement.

## COMPARATIVE SCALE OF PENSIONS PER ANNUM TO WAR-WIDOW OF PRIVATE.

£35.15/-(£39 if over 45 years of age) and children's allowances as above. Bonus as above.	If husband died in action or through wounds in action £22.10, otherwise £15.	£25 for widow and two children £2. for each child after the 2nd under 18 years.	£62.10, and from £25 for the 1st child to £12.10 for the 3rd and 4th child under 18 years.	£100 and children's allowances as above.	£52 and children's allowances as above.	£52 and children's allowances as above.	£78 childless widow, £104 to widow with children and £26 for each child under 16 years.	£19.16, and for each child £8.6, under 18 years.
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A new Bill has passed the Chamber, been through, and is now before the Chamber with the Senate's amendments.

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COMMITTEE ROOM 318, HOUSE OF COMMONS,

WEDNESDAY, May 7, 1919.

The Special Committee appointed to consider the question of pensions and pensions regulations met at 8 p.m. the Chairman, the Hon. Mr. Rowell presiding.

*Members present:* Messieurs Andrews, Béland, Brien, Clark (N. Bruce), Cronyn, Green, Lang, McGibbon (Muskoka), Nesbitt, Nickle (Vice-chairman), Pardee, Redman, Ross, Rowell (Chairman), Savard, and Sutherland.

The CHAIRMAN: Mr. H. B. Willing, Secretary-treasurer of the Imperial Veterans in Canada who has come from Winnipeg to present the case for pensions on their behalf is present. Although the hearings for the taking of evidence have been closed the committee will re-open them especially to receive Mr. Willing's statement on behalf of the Imperial Veterans in Canada.

Mr. WILLING: Mr. Chairman, and gentlemen, I appreciate the fact that you have reopened the hearing of evidence very much indeed and in laying before you the case of the Imperial men I want it distinctly to be understood that it is not the Reservists alone that I am speaking for, but I am speaking on behalf of the members of the Royal Air Force and other branches of the service who, like myself, when the order was passed by the Militia Department that no married man should be accepted unless he had his wife's written consent went to England at our own expense and joined up over there because of our wives refusing to give their consent. That is the reason I appeal to you on behalf of myself and of the other boys who have been residents of Canada. Most of them are Canadian citizens and they have all done their bit in building up Canada and they feel that they are Canadian citizens and not British soldiers. The fact is that although their service as British soldiers was in France and elsewhere, to all intents and purposes they are Canadian citizens. When they joined the British service they were not asked to relinquish any of their claims as Canadians. Now with regard to the cases of the widows I want particularly to impress upon you that we have cases of widows all the way across Canada from one end to the other, who are receiving \$24 per month from the Imperial Government, and if their cases have not been brought to the attention of the Patriotic Fund that is all they have had to exist upon till their husbands returned from overseas. In the majority of cases their wants have been taken care of, but in the case of numbers of others they have not. There have been cases by the score of women who were too proud to go to the Patriotic Fund, and some who had the idea that because their husbands were in the British service they had no claim; that of course was because of ignorance. Now the boys have come back and they are finding out that their wives have been out scrubbing in order to earn a living. There is no case I have mentioned to-night but what I can prove. These boys have come back home and they are indignant and say that their wives should not have had to work in this manner but that they should have been able to take care of their children. It is impossible to have good Canadian citizens growing up if the mothers have to be out working instead of taking care of them. That applies also to widows who receive assistance at the present time but the Patriotic Fund will go out of business very shortly and what will be the situation then? In Manitoba we have a local Patriotic Fund which is a charge upon the ratepayers of Manitoba alone, but they look upon this as an obligation of the Dominion; they think that they should not be saddled with this obligation. As time goes on if you do not make provision for these widows they are going to be a burden upon the charity of the citizens of Manitoba and of the Dominion of Canada. Then take the case of the reservists; these men went from home here, they were ordered to go and they had to go, they had no recourse. The British Reservist comes back with

[Mr. H. B. Willing.]

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his limbs off, he has a British pension, on the British scale, and the British Government refuses to make any difference between the man in Canada and the man in England. I have a War Office letter to that effect. They state absolutely that the man is a Canadian citizen, he was a resident of Canada, and after being discharged he comes back to his own country and it is up to his country where he was born and raised, or where he had been living, to take care of him.

Mr. NESBITT: Were you a Canadian?

Mr. WILLING: I was not born here, but I was eighteen years in Canada and I never knew any other country as regards voting or anything else. I came out here as a boy. Now if you take the case of those men who were engaged in the inland waterways and dock service who were recruited throughout Canada by means of posters, etc.—

Mr. REDMAN: What is the nature of the service in which they were employed?

Mr. WILLING: They were supposed to be employed in England on the waterways and docks but I understand from the boys themselves that they were employed as much on the ocean as they were on the docks and inland waterways.

Mr. GREEN: Most of them served on the Tigris and Euphrates.

Mr. WILLING: I believe so.

The CHAIRMAN: The Imperial Government was given permission to recruit for these services in Canada.

Mr. WILLING: But they refused to take any other obligation in respect to these men. They make the claim that if they make an exception for these boys they will have to do the same for the men from all the other parts of the Empire. Australia and New Zealand have taken care of their men. They have decided in Australia and New Zealand that if these men were raised there and come back there that is their obligation. The situation in this regard is urgent in another year we are liable to have trouble from these men being destitute and because of the agitation which they will undoubtedly cause. They are now coming back, there were a number of them came off the *Turin* and there are many others off the *Scandinavian*. We had a big number off the *Scandinavian*. From what I have heard from the Militia Department you have more of them. There are over 3,000 at Winchester waiting their turn, the Canadian boys being given the preference in coming home, because the British soldier is kept in the army at the will of the Government until six months after peace is declared, so that the men are liable to be quite a while before they can all get back home.

*By Mr. Green:*

Q. Have you any particulars as to the numbers?—A. I am using your own figures in preference to mine. In this little book published by the Department of Public Information we have a list of figures which are accurate. They give the Royal Aerial Force, 12,902; Imperial Motor Transport, 710; Inland Motor Transport, 4,701; Imperial Navy Service, 2,814, and the Jewish Palestine Draft, 42; and further on in the booklet they claim 14,590 British and Allied Reservists, making a grand total of 35,759 men. Of course, we have not taken into consideration the men I spoke of similar to myself.

*By the Chairman:*

Q. Those figures would not include those who occupied your position and went over on their own account?—A. No.

Q. Have you any idea how many there might be?—A. It is hard to say. We have three who are members of our Association in Winnipeg, and they know of scores of others, and the reports coming in from all sources show that there is a great number. I have heard a number of gentlemen state that many men went over from Valcartier, that they would not wait during the time it would take to train at Valcartier, and they paid their own way over to get into the scrimmage, or the fight. There are men

[Mr. H. B. Willing.]



## APPENDIX No. 3

born with patriotism who will sacrifice everything on earth for the sake of the flag, and they will not wait for anything. Those men go there and I do not think they should be discriminated against. I feel that if they have been resident here and taken on Canadian citizenship and obligation prior to the war, they should most certainly be treated as comrades of the other Canadian boys.

Q. With such knowledge as you have, as secretary of the association, would you estimate that the class you are now referring to would amount to a few hundred or a few thousand?—A. I should estimate about a couple of thousand.

Q. That would make about 37,000 altogether?—A. Yes, 37,759, all told.

Q. Something less than 40,000 would cover the whole number?—A. Yes. There is another point I wish to make; there is not very much difference between the pension scale that is in existence now, considering the 20 per cent bonus the British Government granted, which expires next September. To make it a living wage for the man, who is totally disabled, or for the widow will not require a great deal of money, if that 20 per cent is continued. We are affiliated with the Association of Disabled Soldiers of Great Britain, and they tell us they do not think there is any likelihood of that being dropped.

*By Mr. Ross:*

Q. What is the difference?—A. As far as I can figure the difference at the present time, the widow with the bonus receives \$214.50, and if the bonus were dropped it would be \$175.50. That is the widow without any children.

*By Mr. Redman:*

Q. How about the man?—A. \$429 with the bonus and \$344 without it. The widow receives \$214.50. It is much lower. Unfortunately the British Government only give a Tommy thirteen and ninepence when the man is killed in action. It is lower than the pension for the man if he is living.

*By Mr. Nickle:*

Q. \$214 a year?—A. \$214.50 a year with the bonus added.

Q. Without children?—A. Yes. I have the Royal Warrant in my hand and the allowance for the first child is six and eightpence, and the second child five shillings, and for each child after the second four and twopence.

The CHAIRMAN: We have the figures on our record at page 52.

*By Mr. Cronyn:*

Q. What is the twenty per cent?—A. It is a war bonus. I have only run that out roughly into Canadian money, and it is \$429. There is very little difference. For the widows that you have in Canada it will amount to a very small sum, because after all you have not a very great number Imperial widows in Canada, we are glad to say. In the city of Winnipeg we have not got more than fifty Imperials.

*By Mr. Nickle:*

Q. About three hundred in Canada?—A. That would be about correct. Winnipeg as you know, or Manitoba certainly did its bit as regards boys going overseas. I would very much like to have the committee ask me any question they wish because sometimes I may forget some little point that you might be able to bring forward.

*By Mr. Cronyn:*

Q. Has your association considered the present rates payable to Canadians? Take for instance the total disability pension of \$600 a year to the single man?—A. I think you will find that our boys would say they would be thankful if that amount were granted. The position at the present time is that they are getting so little that an increase would make a big difference to them.

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*By Mr. Redman:*

Q. Does your association approve of our rates?—A. If you want my personal opinion, I could give it, but I could not speak for the association.

Q. You are asking for our rates?—A. Surely.

Q. So that you must approve of them?—A. If you ask me personally, I do not think the present rate of pensions is high at all.

*By Mr. McGibbon:*

Q. How much money is the average man drawing for pensions? What would the average private's pension be?—A. It depends on the extent of his disability. The British rate is higher than the Canadian rate. For the same disability that you give 50 per cent the Imperial Government would give 60. The rate for Imperial pensions is higher.

Q. Taking all the privates pensions, what would the average be?—A. You mean for the whole Imperial service.

Q. Yes?—A. Well, the fifty per cent pension which I am drawing amounts to \$16.40 a month: That would be \$32.80 for a hundred per cent pension.

Q. I was trying to get at what would be drawn by the Tommies in Canada from the British Government?—A. You have a certain number of severe cases and a certain number of lighter cases.

Q. Would they draw on an average \$16 a month?—A. No.

Q. \$10?—A. I should think about \$10 to \$12 a month would be a fair average.

The CHAIRMAN: Mr. Scammell in the Soldiers' Civil Re-Establishment Department you include British and Allies.

Mr. SCAMMELL: Except the pay. We give them free treatment and also vocational training.

The CHAIRMAN: The training is free but there is no pay?

Mr. SCAMMELL: We have so few receiving training that we put them on pay and allowance but not for treatment.

*By the Chairman:*

Q. You spoke about the necessity for some provision to widows. Has any provision been made by the Manitoba Government for pensions for widows who have children depending upon them so that they may stay at home and look after the children?—A. Yes, we have.

Q. Would that meet the case of these soldiers' widows?—A. No.

Q. Why not?—A. That may continue, and it may not.

Q. Suppose it was a settled policy, they have the pension which they get from Great Britain, plus the widow's pension which the Manitoba Government provides; would that meet the case?—A. I claim that that would become a charge on the province of Manitoba that the Dominion Government should grant.

Q. Without considering for the time being who is responsible for it, I simply want to get at the fact.—A. Another point is charity. They would rather want. The wives would rather go out and scrub. I understand that the city has a charity account, and they would not have it; they would go and scrub first.

*By Mr. Hugh Clark:*

Q. You say that the disability rate over there is higher than in Canada?—A. Yes.

Q. What we would classify as 50 per cent would be classed there as 60?—A. That is true. You only need to take the rates laid down in the Royal Warrant and compare them and you will find the difference. There is another point, the regulations of the British Medical Boards as constituted are so much more in favour of the men than they are here. If the members of a board get a man before them, they are apt to ask a number of questions that the British Government have ruled out of order.

[Mr. H. B. Willing.]

## APPENDIX No. 3

I have found in Great Britain that they turn round and ask if you are satisfied. If you are not satisfied, as they did with me, they turn you over to another board, and the findings of the two boards will determine what action will be taken in regard to the man's pension. He has always a chance to say that he does not think it is satisfactory.

*By Mr. Sutherland:*

Q. Do the boards there that examine the soldier estimate his disability, or is it done by another board?—A. They simply make their finding and their recommendation, and the Minister of Pensions never interferes with it. If the doctors make their recommendation, that would go through.

*By Mr. McGibbon:*

Q. They class the man at 30 per cent or 40 per cent?—A. Yes, and it is never interfered with.

*By Mr. Sutherland:*

Q. That frequently happens here.—A. Yes, I understand that is so. They frequently come to Ottawa and they are refused from the doctors' estimate.

Witness retired.

Mr. ARCHIBALD recalled.

*By Mr. Nickle:*

Q. You were telling me a minute ago that a new scale of pensions had just been promulgated in France?—A. I have it in my desk now. I have not gone over it very thoroughly, but I noticed that the scale for men has been very much increased.

Q. To what amount?—A. The total disability is now \$480, or 2,400 francs.

Q. And for widows?—A. I do not know what the scale was last year, but it is 800 francs, or \$160 a year. There is a statement on page 230 of the evidence showing that the rates of pensions to widows and so on have been increased in proportion, starting at 33 per cent. Apparently the 33 per cent is 33 per cent of 2,400 francs, which is the total disability pension.

*By the Chairman:*

Q. That makes the figure which you give?—A. Yes, that makes 800 francs.

The CHAIRMAN: About \$160.

Witness retired.

Discussion followed.

Committee adjourned.







