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Medical Costs

[and how Canadians pay the bill]

Medical costs have risen as drastically in Canada as in the United States in recent years, but it's hardly an issue with the average Canadian. The reason: virtually all residents are covered by hospital and medical insurance that *hasn't* risen in cost, except to the government.

That exception may soon cause some major changes in the style of health care in Canada, but chances are most Canadians will still pay relatively small or no insurance premiums, from zero to ten per cent of doctors' fees, and from nothing to a few dollars a day for hospitalization. All other costs are borne by public insurance policies funded by the provincial and federal governments (at a cost of some \$3 billion last year).

While the workings of the system are complex, the idea isn't. Here is a brief rundown of the principle, some of the applications, and a look at some possible changes in the wind.

There is hospital insurance and medical insurance to pay doctors' bills. Both are publicly, not privately operated. The federal government helped initiate much of the system and

helps pay for it, but the maintenance of public health care is the provinces' bailiwick. As might be expected in Canada, there are differences between the provinces in services covered, cost to the patient, and methods of financing. The widest is between Ontario and the others.

Federal hospital insurance was begun in 1958, at a time when the public was increasingly unable to afford hospital care on an individual basis. The federal government pays roughly half the cost and the provinces raise the rest. All raise their share at least partly from general revenues. Some charge direct premiums or special taxes. Ontario, for example, bills residents \$132 a year for families. Manitoba and Saskatchewan tax up to \$45 a year for families. Some provinces add "co-insurance" or "utilization" fees — that is, patients pay from \$1 to \$2.50 a day for hospitalization. Generally, you're covered even if you don't pay the premiums. You're just breaking the law.

Coverage is adequate but not posh and is determined by federal law. You stay in a ward, and all services normally provided are covered. Out-patient services are at the provinces' discretion, but most provinces provide virtually anything that is available to in-patients.

Help in paying the doctors' fees came later. Medical care insurance was started by several provinces in the early 1960's, Saskatchewan being first, in 1962. These plans likewise varied greatly in costs and coverage.

In 1968 Federal medicare began, amid rumblings from the medical profession. In a more flexible financing arrangement than with hospital insurance, the federal government pays half the cost of provincial plans, provided they meet several requirements, including:

They cover ninety-five per cent of insurable residents within three years.

They are publicly operated and non-profit. (This has virtually eliminated private insurance plans, except for special ones for drugs, ambulance service, and a few other things not always covered.)

Under medicare law, provinces can finance their share any way they wish, provided no insured person goes without care because of cost. The maritime provinces have devised a system where essential medical care is free to the patient. The government pays ninety per cent of the local medical association fee schedule, and, in general, doctors accept this as payment in full. Quebec charges premiums based on income, with a ceiling of \$125 a year. Ontario charges up to \$14.75 a month for families and recently has forbidden doctors to charge patients the percentage the government doesn't cover.

Going west, the coverage gets wider. In Manitoba a family pays about a dollar a month, and

doctors accept the eighty-five per cent the government pays them. Saskatchewan and Alberta also charge small premiums, with wide coverage. Alberta pays for optometrists, chiropractors, podiatrists and special shoes, and osteopaths, for example. British Columbia does more, prompting MacLean's magazine to call it the hypochondriacs Valhalla. Premiums of up to \$12.50 a month per family cover most medical services.

When medicare was first proposed, doctors were generally stern towards it, and a vision of MDs fleeing the country was not uncommon. Recent studies show, though, that doctors' incomes have risen substantially since medicare. Newfoundland had the most spectacular rise, where doctors went from the lowest to the highest paid profession. Doctors are making more money for two reasons: first, they collect one hundred per cent of their bills — even if only at eighty-five or ninety per cent of par. Second, their fees have, in some cases, risen.

In the past several years, numerous professional committees have recommended ways to cut down on the cost to the government and to improve the general delivery of health care in the bargain.

Among the most frequent suggestions — which this year have become the policy of the government to encourage — are:

1. More non-MD "para-medical" attention, where appropriate.

2. Community health clinics instead of general purpose hospitals. Open twenty-four hours a day, these would serve as the patient's family health center, whether GP or specialist, or nurse.

3. New ways to tell how intelligently hospitals are spending their money. A cost-analysis system like this could help set up standards of operation that would determine federal aid.

It is expected Minister of National Health and Welfare John Munro will put forth new recommendations on these and other cost saving methods this fall. The actual implementation is the job of the provinces, and none would be instituted without provincial assent, but the federal government can lay on healthy encouragements. It can stop making grants to general hospitals and concentrate on community health care centers, should they appear, for example.

The next step will be extensive federal-provincial-professional conferences on the recommendations, and then, taking this input, the government probably will offer legislation.

Undoubtedly the new ideas will be met with much debate, as was medicare. Whatever happens, it is likely that individual Canadians will continue for the foreseeable future, to get sick with only their pain to fret over.

Latest on Cigarette Advertising

The Canadian Tobacco Manufacturers Council, perhaps accepting the inevitable, has stiffened its own advertising code, making it more compatible with the government's regulatory bill on cigarette advertising and admonitions introduced in June.

The prospect of the bill, now moving through Parliament, has caused "chaos," said Paul Pare, council chairman. Canada produces ninety-nine per cent of its own tobacco, and it is the country's second major agricultural export after wheat.

In order to plan the 1972 promotion campaign in the face of possible government restrictions, the industry has agreed to:

Stop all cigarette advertising in radio and television January 1.

Freeze all other advertising at the 1971 level.

End promotion of cigarettes through prizes.

Remove all brands which contain more than twenty-two milligrams of tar and 1.6 milligrams of nicotine.

Label all packages and vending machines, in both French and English: WARNING—EXCESSIVE SMOKING MAY BE HAZARDOUS TO YOUR HEALTH.

The council's code would cause the removal from the market of at least five cigarette brands: the king-sized, unfiltered Buckingham's, Pall Malls and Chesterfields; the king-sized filtered Manics; and the mentholated St. Moritz premium filters, none of which could meet the tar and nicotine requirements. It also would eliminate more than

seven million advertising dollars from radio and television. Much more of the advertising budget, estimated by government officials at a low of fifteen million and a high of twenty-five million dollars, would be spent in the sponsorship of cultural and athletic activities.

This sponsorship by cigarette companies, but not the promotion of cigarette sales, would be permitted in the government bill, and all advertising in broadcasting and in print would be prohibited.

The government would set no rigid chemical limits for cigarettes.

However, depending upon how Parliament finally approves the bill, the government might set limits with ever-increasing precision as information becomes available. Also, there are many other chemicals that might be examined as research improves.

In addition, the government bill would call for a much more stringent notice on the packages and vending machines: WARNING—DANGER TO HEALTH INCREASES WITH AMOUNT SMOKED. AVOID INHALING.

The bill would make all provisions effective January, 1972, already an obsolete date as more pressing economic measures now take precedence on the legislative calendar. Even advocates of the bill admit that its passage seems less urgent now with the adoption of the industry's improved self-discipline, but it is still given a good chance.

New Purpleback

Canada got a new ten dollar bill in November, the second in a new series introducing four colours and reintroducing Canadian Prime Ministers to the currency. The new bill is predominately purple, as was its predecessor, but features a coloured coat of arms and the first Canadian Prime Minister, Sir John A. Macdonald—the first PM on a Canadian bill since the thirties. The government issued a new green twenty dollar bill in August 1970, keeping the face of the Monarch but adding the coloured coat of arms. New engraving tech-



The Canadian Criminal Code forbids reproducing currency in any way. Sorry.

niques slightly raise some characters and thus help to foil counterfeit attempts. All the currency will have a new appearance by 1975, and three more Prime Ministers will have been added. Colours of other bills are: green (\$1, \$100 and \$1000), terracotta (\$2), blue (\$5), and orange (\$50). At some places in the United States along the border Canadian currency is accepted at face value (depending on the exchange rate), and in Canada U.S. currency is pretty well accepted throughout the country.

There are 0,000,000 Hockey pucks in Canada.

It has been hockey as usual this season — ever expanding.

By the end of the season:

Almost one million games, professional and amateur, will have been played.

434,000 players on 24,800 amateur teams will have played.

Approximately \$10 million will have been taken in at the gates and for broadcasting rights.

An average of \$35,000 will have been paid to each National Hockey League player in salary and bonuses.

Over a thousand games will have been lost due to injury and sickness of key players.

Approximately \$2 million will have been spent on commercials.

Approximately 190,000 miles will have been traveled by professional teams.

Untold miles will have been driven by mothers on frigid winter mornings, taking their sons to the rink, and many of those sons will eventually go to play in such iceless places as Tulsa and Los Angeles.

It is about the biggest deal in Canada, the national identity crisis included. Other activity stops at game time Saturday night, and a third of the population is glued to the set for the professional game of the week. Informed sources say that some very high public figures — opposition as well as government — have been inattentive at Monday morning conferences.

Besides the public, there are five groups overseeing hockey in Canada: the Canadian Amateur Hockey Association, Canadian Intercollegiate Athletic Union, National Hockey League, National Hockey League Players Association, the Department of National Health and Welfare, and Hockey Canada.

The first four are more or less self-explanatory. Hockey Canada is a relatively new addition — a government corporation set up in 1969 to be in charge of the national team and to make the most of hockey as a national resource.

At the moment, Hockey Canada is negotiating to put the national team back in international play. In 1970 there was to have been a

world tournament in Winnipeg. Canada had International Ice Hockey Federation sanction to play professional players — as many, if not most, good players in Canada have been paid or subsidized for playing at one time or another. Before the tournament, the USSR and then other countries dropped out, saying their amateurs shouldn't play professionals. Canada took the stand that it wouldn't play in international competition if it couldn't play its best players and hasn't since.

The bargaining points are on the style of play — Canada may be willing to play a less rough game internationally than domestically. Also, Canada is talking about playing international "exhibition" games, rather than tournaments.

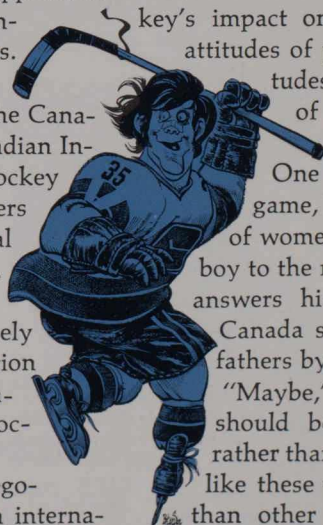
Another of Hockey Canada's undertakings has been to give 98 boys \$85,400 in federal grants so they could go to Canadian colleges rather than have to take US scholarships.

And another has been to commission Toronto pollsters Martin Goldfarb & Associates to do a \$45,000 study on the sociology of hockey in Canada, to try to see just how thoroughly the game is woven into the fabric of Canadian life. Assigned last January and finished in April, the report is now being digested by Hockey Canada. Its director, Christopher Lang, says it will be released sometime before spring.

Four areas were looked into: professional hockey's impact on Canadian life in general; the attitudes of parents about the game; the attitudes of young players; and the state of abuses in the game — drugs, for example.

One hitherto unexplored aspect of the game, Mr. Lang says, is the involvement of women. It's the mother who drives the boy to the rink for practice, laces his skates, answers his questions. At recent Hockey Canada skill tests, mothers out-numbered fathers by two and three to one.

"Maybe," speculates Mr. Lang, "games should be sponsored by General Foods rather than Molson's beer. Perhaps insights like these will put hockey in better shape than other national resources twenty years from now."



Is it true what they say about Canadian cooking?



Mme. Jehane Benoit, as the dean of Canadian cookery and food editors, has one trait in common with her counterpart Julia Child and to some extent with Fanny Farmer and Irma Rombauer: she not only gives clear instructions, she gives the reasons for the instructions.

Canadian cookery tends to be hearty. As another of Canada's food experts, Margo Oliver of the *Montreal Star*, has noted, "The Canadians had a pretty rugged life in the early days with no time for the subtleties. They had heavy, solid foods to suit the climate."

Mme. Benoit's recipes, like the hearty food, have lots of substance. As readers of her picturesque *Canadiana Cookbook* or her columns in the national weekend supplement *Canadian Magazine* know, they also have flavor and a touch of frivolity to keep the reader interested. You learn that every bride once had a covered iron pot for pot au feu in her dowry (but not any more); that soup must boil slowly twice for the scum to rise for clearer broth; that French Canadian cooking is seasoned with molasses and the standard English spices, rather than the varied herbs of the French; and that Mme. Benoit's daughter makes the best doughnuts in the world.

"My granddaughter Susan who is eighteen can cook, of course, but my grandson Ian is very good, too, but he only deals in the very exotic — teriyaki, Swedish wafers, blinis."

Mme. Benoit is sixty-seven and a graduate in food chemistry from the Sorbonne. She has taught more than eight thousand students in her cooking school in Montreal and has written many cookbooks, including an encyclopedia that weighs about as much as a standing rib roast. She has had cooking programs on Canadian radio and television for eighteen years.

She is most emphatic that there is a distinct type of cookery called Canadian:

"Some people say there is no difference between Canadian and American cooking. Not right! We don't flavor the same way. Our baked beans in Quebec are not a bit like your baked beans in Vermont. There is a strong French influence in Quebec, a very strong Scottish influ-

ence in Nova Scotia. The West has been greatly influenced by the American way of life but it is the French and Scotch influence that is the strongest."

The French influence is most felt on Réveillon, the Christmas Eve celebration when neighbors are invited for a heavy meal after Midnight Mass. Mme. Benoit and her husband invite many neighbors to Réveillon each year at their farm near Sutton, Quebec.

"When you leave for church everything is done. The table is all set with the best cloth and dishes, the soup is ready for the oysters and much homemade bread is baked.

After the traditional oyster soup, there is gallantine of port and seven to eight types of homemade cheese sauces, ketchups, pickles (always sweet, never dill). The famous tourtière, the meat pie, is served next.

The French Canadians have a well developed sweet tooth and we never entertain, certainly not at Christmas, without fruit cake and three or four deserts, French trifle, and jellied or poached fruits. We don't feel we're entertaining the right way at Réveillon unless we have many sweets.

We go to bed at 4:30 or 5:00 — there's a little bit of drinking, you know, but then there's no Mass the next day. Christmas dinner is served around six for family only, but Réveillon is the big celebration."

[TOURTIÈRE]

This recipe has been in Mme. Benoit's family for three generations and it's generally admitted there are no two recipes for tourtière that are the same.

1 lb. ground pork	¼ t. ground cloves
1 chopped onion	½ c. water
1 minced garlic clove	¼-½ c. breadcrumbs
½ t. salt	pastry
¼ t. celery salt	

Place all but the breadcrumbs in a saucepan and bring to a boil for 20 minutes over medium heat. Remove from the flame and add a few breadcrumbs. Let it stand for 10 minutes. If the fat is sufficiently absorbed by the crumbs, add no more. If not, do.

Crust:

4½-5 c. all-purpose flour
4 t. baking powder
2 t. salt
1 lb. lard

1 c. hot water
4 t. lemon juice or vinegar
1 egg well-beaten

Combine dry ingredients and add 1⅓ c. of the lard cutting it into the flour with two knives until it is mealy. Completely dissolve the rest of the lard in the hot water. Add lemon juice and egg. Mix until the dough leaves the side of the bowl. Turn onto a lightly floured bowl until all flour is blended. Wrap in wax paper, refrigerate 1-12 hours. Line pie pan and pour in filling. Cover with crust. Bake at 400°F until golden brown.

[MONIQUE'S DOUGHNUTS]

Monique is her daughter, and "she makes the very best doughnuts there are: her secret is as little flour as possible and the dough is refrigerated until it is very cold and hard."

3 cups all-purpose flour
3½ teaspoons baking powder
1 teaspoon salt
1 teaspoon nutmeg
½ teaspoon cinnamon
½ teaspoon ginger
3 eggs

1 teaspoon vanilla
¾ cup sugar
3 tablespoons soft butter
¾ cup milk
1 cup all-purpose flour
Oil or shortening
Icing sugar

Sift together flour, baking powder, salt, nutmeg, cinnamon and ginger. Beat eggs. Add vanilla and sugar. Beat until light, then add soft butter. (When butter is beaten in, mixture may look curdled.) Add milk and sifted dry ingredients alternately to creamed mixture. Mix into a very soft dough.

Spread 1 cup of flour on a table. Turn dough on top and knead lightly for 1 minute incorporating just what flour is needed, so dough won't stick. Wrap and refrigerate for 1 or 2 hours.

Cut dough in four and roll each piece on a lightly floured board. Cut with a floured doughnut cutter. Heat some deep fat — oil or shortening — to 375°F. Lift each doughnut with a wide spatula, carefully ease it into the hot fat. Put as many in as can be turned easily.

Fry about 3 minutes, turning only once, until browned on both sides. Lift from fat with a long fork passed through the hole — be careful not to pierce doughnut. Drain on absorbent paper. When all doughnuts are cooked, deep fry small round pieces cut from centres.

Cool and roll in icing sugar.

[NEVER FAIL MEDIVNYK]
(Ukrainian Honey Cake)

This cake will keep one month, well wrapped in transparent paper. Keep it in a cool place. It improves with age.

1 cup Saskatchewan or Manitoba honey
3 cups all-purpose flour
1 teaspoon soda
1 teaspoon baking powder
1 teaspoon cinnamon
¼ teaspoon salt
½ cup strong cool coffee

Grated rind and juice of 1 orange
1 teaspoon vanilla
2 tablespoons butter
1 cup sugar
4 eggs, separated
1 cup chopped walnuts

Bring the honey to a boil, then cool it. Sift the flour with the soda, baking powder, cinnamon and salt, twice.

Combine the coffee with the grated rind, orange juice and vanilla.

Cream the butter with the sugar. Add the honey. Beat the egg yolks and add to the honey.

Add the flour mixture alternately with the coffee mixture. Stir in the nuts.

Beat the egg whites until stiff and fold into the batter.

Pour into a generously greased bread mold. Bake in a 325°F. oven 50 to 60 minutes or until done when tested.

Unmold and cool on cake rack.

[BAKED STUFFED SALMON]

This is the king of all salmon dishes, and should be done with a large salmon. Serve with new potatoes and fresh green peas in cream sauce. A treat that comes once a year.

8-12 lbs. salmon
1 tablespoon salt
3 tablespoons lemon juice
1 cup celery, chopped
1 cup celery leaves, minced
2 medium onions, thinly sliced

¼ cup butter or salad oil
4 cups whole wheat or rye bread, diced
¼ teaspoon thyme or sage
Salt, pepper to taste
2 eggs, lightly beaten

Mix the salt and lemon juice together. Rub cleaned fish inside and out with this mixture until it is all used. (It is best to use the fingers to do this.)

For the stuffing: Sauté over medium low heat the celery, celery leaves and onions in the butter or salad oil until the onions are soft, transparent and lightly browned here and there. Pour over the diced bread placed in a bowl. Blend well, add the seasoning herbs and eggs. Stir until the whole is well mixed. Stuff the fish with it.

Sew with coarse thread or tie securely.

Place the fish on a well oiled baking sheet (it can also be rubbed with a thick coating of bacon fat). Bake in a preheated 400°F. oven 10 minutes per pound (weight after stuffing) or

Serve with a Hollandaise sauce, a rich white sauce flavored with dill, a tomato sauce, or simply with a bowl of equal amounts of butter and lemon juice heated together.



Canadian Foreign Policy: Options and Perspectives

[BY DALE THOMSON AND ROGER SWANSON, MCGRAW-HILL RYERSON, TORONTO]

From time to time *Canada Today* will publish book reviews on new works that might be useful to its readers.

The title of the first chapter is "Domestic Sources of Canadian Foreign Policy" and, in truth, all foreign policy has domestic sources. But this book delivers more than the truism promised. There are nine chapters and a table at the end. Canadians are easier to sum up in a

table than in a phrase—they are not simply bastard Englishmen who have become bastard Americans. They have things in common too with Tanzanians (linguistic fractionalization), the Russians (the immensity of a cold land), the people of Botswana (their scarcity) and the Swedes (relative prosperity and a lot of technicians). Canada is highly industrialized, as in Toronto and Windsor, and underdeveloped, as in most of its 3,852,000 square miles.

It is at the moment a nation in search of itself, though not the only one.

Dr. Thomson and Dr. Swanson, of the Johns Hopkins School of Advanced International Studies, have tried with success to explain the pressures and fancies that have induced the search and pushed Canada out onto at least the edge of the world stage. Since a third of its citizens are French-speaking, for example, it is involved with particular intimacy not only with France but with the Francophonie, the group of French-speaking nations of the world.

The most significant fact of Canada's existence is that it lies next to the most powerful nation in the world. The second most significant is what the table calls fractionalization. Canada is not—



like the United States—a melting pot but a mosaic, a country that, through necessity perhaps, keeps and values its diversity. "Canada has attained a population approaching 22 million, about one tenth that of the United States. 43.8 per cent of Canadians trace their origins to the British Isles, 30.4 per cent to France, 22.6 per cent to other countries in Europe. The proportion of Asian origin

accounts for a mere 0.7 per cent of the total, Negroes, 0.2 per cent and native Indians and Eskimos, 2.5 per cent."

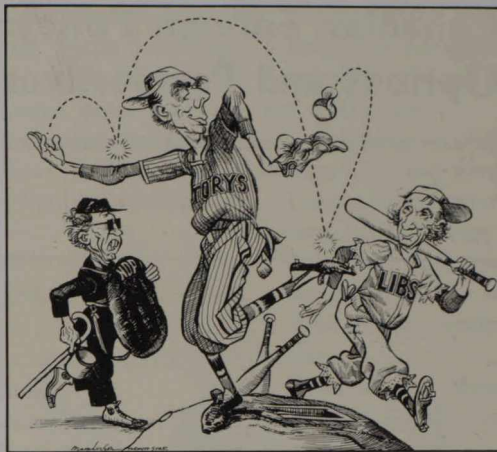
From such matter-of-fact foundations the authors explain with remarkable clarity how the country has come to regard the outside world and itself. The Fathers of Confederation were able to force the British North American Provinces to come together because, in the period after the American Civil War, the Canadians were already united in their fear of an American invasion. For much the same reason Canada chose to be part of the British Empire and for most of the rest of the century Canadian foreign policy was a footnote to Britain's. In 1870 the Canadian Prime Minister, Sir John A. Macdonald, was merely one of five members of the imperial team that negotiated the Treaty of Washington. But things were changing and not too slowly; by 1907 two Canadians negotiated a treaty with France directly, and the British Ambassador merely gave formal approval.

By 1914 the old ties were still strong enough to involve Canada automatically in World War I, but the authors suggest that the war finally

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frayed the ties, causing doubts about the wisdom of British leadership and, most significantly, dividing Canadians — the overwhelming majority of English speakers favored conscription during the war; the overwhelming majority of French speakers were against it. In 1926, with the Balfour Declaration, Canada became the first Dominion, an "autonomous community." It sent its first Ministers abroad, and it officially acquired a foreign policy of its own. Prime Minister Mackenzie King conducted it in terms of domestic realities, and one of the realities was that many Canadians shunned foreign involvements which could lead to war, feeling like Sen. Raoul Dandurand, that "We live in a fire-proof house far from inflammable materials." World War II arrived nevertheless. The authors take off from this background. They consider the consequences of past and continuing events on the people at home — of World War II, of the rise of the U.S. to ultra power, of the fading of the British Empire — and of the attitude of the people at home on foreign policy. (Things, domestic and foreign do not divide as nicely as the title suggests.) In



separate chapters, they consider Canada and Europe; Canada and the Third World; and, of course, Canada and the United States. They consider East-West tension and the evolutions therein. They report on the transformation of the British Commonwealth into a viable Commonwealth where most members are non-white and few indeed are British.

The book is essentially a study of contemporary conditions, occasioned by the recent reassessment of Canadian foreign policy commissioned by the Trudeau government. It is able to probe a good deal deeper and more critically than does the government White Paper. It is particularly revealing in the complex area of U.S.-Canadian relations, a field the white paper discretely declines to consider

separately.

It is a fascinating book. It lectures quite clearly; it explains persuasively why some things are as they are at the moment; and it provides, perhaps almost accidentally, a complex view for the people in the melting pot of their neighbors in the mosaic.

Reviewed by Tom Kelly, an American writer on government and other affairs.

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