

Canada. Parliament. House of Commons. Special Committee on Pensions, Soldiers' Insurance and Re-establishment.

Proceedings... 1922.

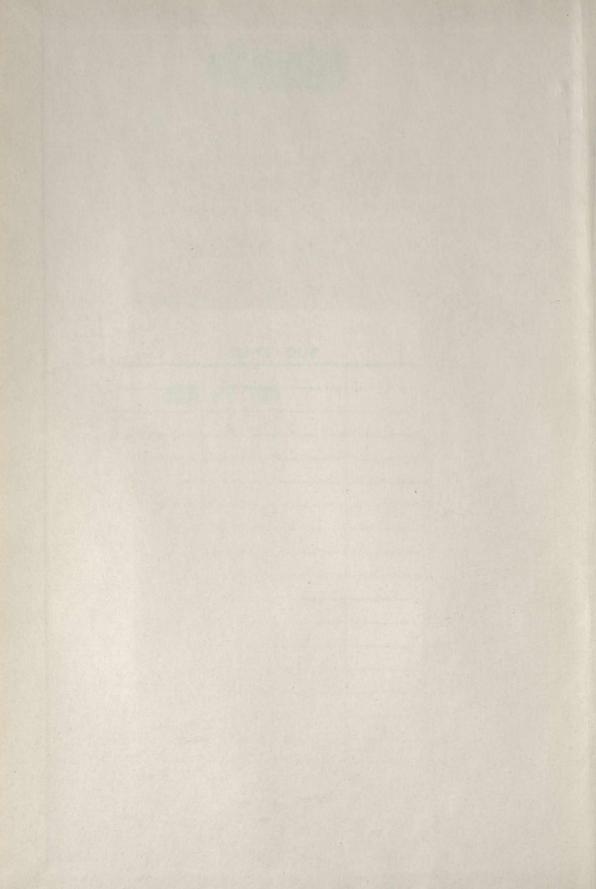
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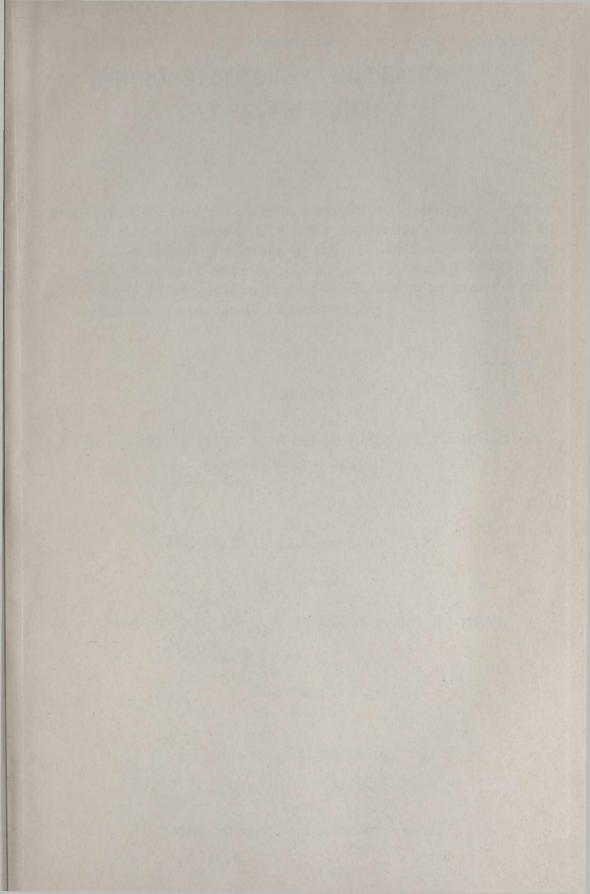
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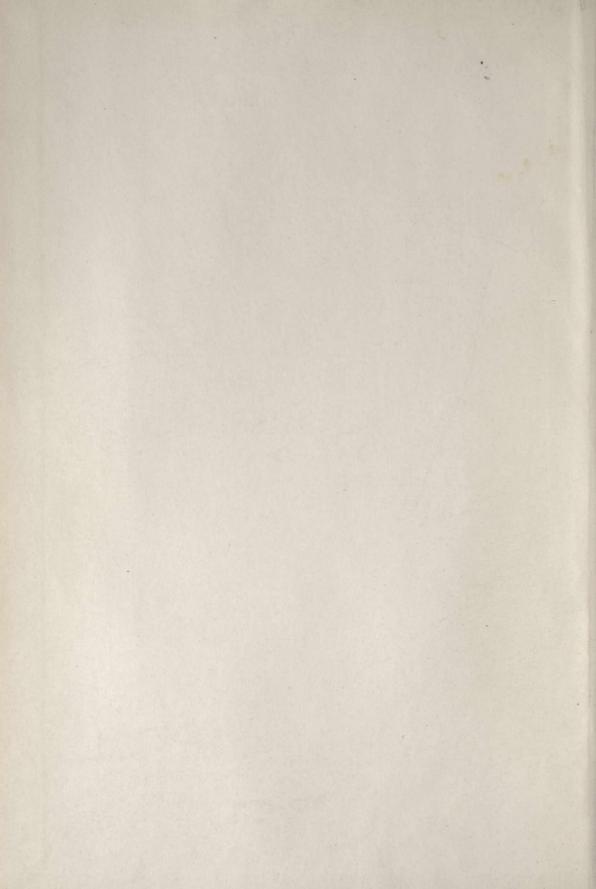
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PENSIONS, SOLDIERS' INSURANCE AND RE-ESTABLISHMENT

PROCEEDINGS of the Special Committee appointed by Resolution of the House of Commons, on the 30th March, 1922, to consider questions relating to the pensions, insurance and reestablishment of returned soldiers, and any amendments to the existing laws in relation thereto which may be proposed or considered necessary by the Committee, etc.

COMPRISING

The Evidence taken and certain Papers submitted in connection therewith

March 30th to June 17th, 1922

First Session of the Fourteenth Parliament of Canada

March, 1922

Printed by Order of Parliament

OTTAWA
F. A. ACLAND
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY
1922

PENSIONS, SOLDIERS' INSURANCE AND

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Erratum

Page 160, line 1, for the word "if" substitute the word "is".

Members of the Committee

HERBERT M. MARLER. Chairman

ANTON CONTRACT A. W. Chisholm, Vice-Chairman

James Arthurs,

Geo. Black,
J. L. Brown,
T. W. Caldwell,
W. F. Carroll,
J. A. Clark,
L. O. Clifford,
J. J. Denis,
W. Forrester,
Hon. A. B. Hudson,
L. W. Humphrey,
A. Knox,
Matthew McKay,

Murray MacLaren,
Miss Agnes C. Macphail,
E. A. Munro,
F. J. Pelletier,
C. G. Power,
W. G. Raymond,
E. W. Robinson,
A. E. Ross,
A. Speakman,
A. Stork,
D. Sutherland,
O. Turgeon,
J. A. Wallace.
V. Cloutier, Secretary.

Members of Sub-Committees Appointed

Gara Laux R.-Representing Provincial Executive C. W. V. A. of

Pensions-

W. F. Carroll, Chairman,
J. J. Denis,
Matthew McKay,
L. O. Clifford,
L. Humphrey,

Soldiers' Civil Re-establishment and Insurance—

A. W. Chisholm, Chairman,
A. Stork,
F. J. Pelletier,
W. G. Raymond,*

T. W. Caldwell,
Geo. Black,
J. A. Clark,
J. L. Brown,
A. E. Ross,
J. A. Wallace.

J. A. Clark,
Miss Agnes C. Macphail,
Murray MacLaren.

Soldiers' Land Settlement—

A. Speakman, Chairman,
C. G. Power,
D. Sutherland,
O. Turgeon,
W. Forrester,
E. A. Munro,

Andrew Knox,
D. Sutherland,
A. E. Ross,
A. B. Hudson,
E. W. Robinson.

General-Minister to addition to M. O. R. M. Application of A. Z.

James Arthurs, Chairman,
Herbert M. Marler,
W. F. Carroll
A. Speakman,
A. W. Chisholm. W. F. Carroll,

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ORDER OF REFERENCE

House of Commons,

OTTAWA, March 30, 1922.

Resolved, That a Special Committee be appointed to consider questions relating to the pensions, insurance and re-establishment of returned soldiers, and any amendments to the existing laws in relation thereto which may be proposed or considered necessary by the Committee; with power to send for persons, papers and records, to print from day to day its proceedings and the evidence taken, for the use of the Committee, and to report from time to time; and that Rule 11 be suspended in relation thereto.

Attest.

W. B. NORTHRUP,

Clerk of the House.

Ordered. That the following members do compose the said Committee:—Messrs. Arthurs, Black (Yukon), Brown, Caldwell, Carroll, Chisholm, Clark, Clifford, Denis (Joliette), Forrester, Hudson, Humphrey, Knox, McKay, Marler, MacLaren, Miss Macphail, Munro, Power, Raymond, Robinson, Ross (Kingston), Savard, Speakman, Stork, Sutherland, Turgeon and Wallace.

Attest,

W. B. NORTHRUP, Clerk of the House.

Monday, April 3, 1922.

Ordered. That the name of Mr. Pelletier be substituted for that of Mr. Savard on the said Committee.

Attest,

W. B. NORTHRUP, Clerk of the House.

THURSDAY, April 6, 1922.

Ordered. That the quorum of the said Committee be reduced from fifteen to nine members, and that they have leave to sit while the House is in Session.

Attest.

W. B. NORTHRUP, Clerk of the House.

REPORTS OF THE COMMITTEE

(1)

House of Commons.

THURSDAY, April 6, 1922.

The Special Committee appointed by the House to consider questions relating to the pensions, insurance and re-establishment of returned soldiers, and any amendments to the existing laws in relation thereto which may be proposed or considered necessary by the Committee, etc., beg leave to present the following as their First Report:—

Your Committee recommend that the quorum of the said Committee be reduced from fifteen to nine members, and that they have leave to sit while the House is in Session.

All which is respectfully submitted.

H. M. MARLER,

Chairman.

On motion of Mr. Marler the said report was concurred in.

(2)

SATURDAY, June 17, 1922.

Mr. Marler, from the Special Committee appointed to consider questions relating to the pensions, insurance and re-establishment of returned soldiers, and any amendments to the existing laws in relation thereto which may be proposed or considered necessary, presented the Second and Final Report of the said Committee, which is as follows:—

Chapter I

ORDER OF REFERENCE, ORGANIZATION, ETC.

Section 1: Order of Reference.

On the 30th March, 1922, the following resolution was agreed to by the House of Commons of Canada:—

"That a Special Committee be appointed to consider questions relating to the pensions, insurance and re-establishment of returned soldiers and any amendments to the existing laws in relation thereto which may be proposed or considered necessary by the Committee; with power to send for persons, papers and records, to print from day to day its proceedings and the evidence taken, for the use of the Committée and to report from time to time; and that rule 11 be suspended in relation thereto."

It was further moved and agreed to:

"That the Special Committee appointed in conformity with the resolution agreed to by the House consist of the following members: Messrs. Arthurs, Black (Yukon), Brown, Caldwell, Carroll, Chisholm, Clark, Clifford, Denis (Joliette), Forrester, Hudson, Humphrey, Knox, McKay, Marler, MacLaren, Miss Macphail, Munro, Power, Raymond, Robinson, Ross (Kingston), Savard, Speakman, Stork, Sutherland, Turgeon and Wallace." Note.—On April 3rd the name of Mr. Pelletier was by order of the House substituted for that of Mr. Savard.

Section 2: Organization.

This Committee as so appointed met on the 4th of April for the purposes of organization. At that meeting Herbert Marler (St. Lawrence-St. George) was elected Chairman of the Committee.

At a subsequent meeting of the Committee held on the 6th April, 1922, Dr. A. W. Chisholm (Inverness), was elected Vice Chairman.

At this meeting the Committee prepared its First Report recommending that the quorum be reduced from 15 to 9 members and asking that leave be granted them to sit while the House was in session.

This Report was presented to the House and adopted thereby on the 6th day of April, 1922.

At the said meeting held on the 6th April, 1922, the Chairman outlined the procedure and organization it was proposed should be carried into effect which in particular was that it was thought advisable that sub-committees should be formed which would be particularly charged to deal with the various subjects within the scope of the main branches to be under review.

The matters to be brought under review by the Committee might properly be stated to fall under four main heads, namely:

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- 1. Re-establishment.
- 2. Pensions.
- 3. Insurance.
- 4. Land Settlement.

Sub-committees were therefore formed for the purpose of making a study of the laws and regulations relating to each particular branch; of reporting generally on the laws and procedure relative thereto as the same then existed; of making a report in such general and/or specific terms as the sub-committee might decide criticizing the law and procedure thereto as then existing and suggesting such amendments as might be thought proper; to enquire into and report on various specific cases submitted to the sub-committee.

As, however, certain matters required to be reviewed which might not entirely fall under any of the main heads, but which might be germane thereto, or which might partly refer to one and partly refer to the other, it was decided that a sub-committee to be known as "The General Sub-Committee" should be formed for the purpose of studying such questions and referring the same in whole or in part to any particular sub-committee charged therewith.

This suggested procedure as to organization was made effective and four subcommittees were formed as follows:

- (a) to deal with matters relating to Soldiers' Civil Re-establishment and
- (b) to deal with matters relating to Pensions;
- (c) to deal with matters relating to Soldiers' Land Settlement:
- (d) to deal with general matters as above defined.

It is submitted that this method of organization was found to be very effective, the sub-committees acting in concert with the Committee as a whole and rendering their respective reports thereto. It was found on account of this organization that each specific case received individual and the best attention and that the work of the various branches was taken up concurrently and the Committee as a whole relieved from much detail.

Section 3: Extent of Inquiry.

As has been previously stated the matters under review by the Committee fall under four main heads, namely:

- 1. Re-Establishment.
- 2. Pensions.
- 3. Insurance.
- 4. Land Settlement.

Each of these presented many problems but it is in order to define briefly the objects which each desired to effect. These objects may be properly stated as follows:

The object of Re-establishment may be said to provide for the care of the returned soldier in the way of medical treatment, vocational and other training, and general advice and assistance during his life-time.

The object of Pensions may be said to provide assistance for the returned soldier during his lifetime, and after his death, of his dependents, for a disability which he has suffered or from which he has died on account of military service.

The Returned Soldiers' Insurance Act provides facilities for the protection of the dependents of a returned soldier who may be unable to obtain ordinary life insurance on account of a disability occasioned by service. This insurance under the provisions of the Act may be obtained without medical examination.

The object of the Soldier Settlement Act is to provide the returned soldier with the opportunity of procuring at cost and paying for by means of moderate instalments a farm with stock and implements.

With the foregoing brief explanations it is now in order to take up the discussion of the various matters which the Committee desires to include in the present Report for submission to the House of Commons.

It cannot be said that the matters included in the present Report are all which have been submitted to and considered by the Committee; in fact such is far from the case. Very many matters not referred to in this Report have been considered with the utmost care by the Committee which, however, did not feel that recommendation could properly be made with regard thereto. It may, however, be very distinctly stated that the Committee has considered not only the evidence actually submitted but also has obtained information from all sources so that its findings whatever they may be are based on the best information obtainable.

Chapter II

RE-ESTABLISHMENT

Section 1: Report as to operation of Special Parliamentary Committee. 1921.

A Special Parliamentary Committee with authorities similar to this Committee made its Report to the House of Commons of Canada under date the 26th May, 1921. It is not proposed in this Report to deal in a specific manner with the findings as set out in that Report, excepting to state to the House that the various recommendations and suggestions which the 1921 Committee made in its Report have been reviewed by this Committee with the object of determining whether or not all such recommendations and suggestions had been made effective by law, regulation or otherwise. After having done so this Committee now reports that the various recommendations and suggestions made by the 1921 Committee as regards Re-establishment have in sub-

stance, with few exceptions, been all carried out. Where the suggestions and recommendations so referred to have not been carried out has been due to causes which made it difficult to fulfill such suggestions and recommendations.

This Committee is satisfied that every effort possible to be made has been made in effecting the recommendations and suggestions of the 1921 Committee referred to

in this Section.

It may be noted as regards the recommendations of the 1921 Committee that they resulted in the following increased liability to the State, namely: Increased liability to pay to pensioners resident outside of Canada the same bonus as that paid to pensioners resident in Canada..... \$400,000 Increase to widowed mothers by reason of lessened deduction of income 10,500 Increase to pensioners for deaths or disability prior to August 1914 not 7,500 Additional death claims not provided for 10,000 \$428,000 Total Supplementary Estimates for pension........... Employers' Liability Compensation.............. 100,000 G.T.R. Employees..... 60,000 Calydor Sanatorium addition............ 35,000 \$623,000

Section 2: Authorities under which the D.S.C.R. operates.

The Department of Soldiers' Civil Re-establishment was created under the Act 8-9 Geo. V, Chapter 42, as amended by 10 Geo. V, Chapter 29, the former having been assented to 24th May, 1918, and the latter on the 10th November, 1919. This Act with the Amendment thereto is known as "The Department of Soldiers' Civil Re-establishment Act."

The Act in question is really a skeleton act giving the Minister of Soldiers' Civil Re-establishment the power to do certain things under Orders in Council from time to time to be made as circumstances may arise or warrant. Under this authority various Orders in Council have been enacted and the principal of these is P.C. 580 dated 10th March, 1922, which is a consolidation of certain other Orders in Council, some of which had wholly or in part become obsolete. Reference may be made here to such Order in Council which may be termed the main piece of legal machinery under which the Department operates.

The Order in Council P.C. 580 above referred to gives the Department the right to accord treatment to any person who has served in the late war in any of the naval. military or air forces of Canada, or of those allied with her, who may be suffering from a disability attributable to service, or training to one whose disability prevents him from returning to his previous trade, or education or training to one who enlisted under the age of 18 has suffered severe interruption to his training or education. While such treatment, education or training is being effected certain allowances are paid.

For the purpose of making effective the objects which the D.S.C.R. desired to accomplish and which it is authorized in the manner aforesaid to effect, it may be said that the Department has under operation the following sub-departments:

- 1. Medical treatment.
- 2. Dental services.
- 3. Orthopædic and surgical appliances.
- 4. Training.
- 5. Loans (Vocational).
- 6. Employment.
- 7. Unemployment Relief.
- 8. Returned Soldiers' Insurance.

The Department also acts as administrator for the Board of Pensions but in no way awards pensions.

Section 3: Operations of the Department.

As it is a matter of distinct interest that the operations of the Department be known the following is a brief statement in tabular form of what the D.S.C.R. has effected.

DEPARTMENT OF SOLDIERS' CIVIL RE-ESTABLISHMENT EXPENDITURES

Admission to Hospitals	437,058	Fiscal Year 1922 12,325 284,871 \$ 6,456,100 00 \$ 3,736,172 00
Total cost of treatment under all heads	\$13,825,043 00	\$10,192,272 00
Dental Treatment— Number of cases. { subdivision of medical { Total cost } and included therein }	17,198 \$228,206 00	9,833 \$194,902 00
Number of Graduates	\$ 595,348 00 \$ 3,631,682 00	3,224 \$ 52,979 00 \$ 173,261 00 \$ 1,403,932 00
Total Cost of Training under all heads	\$13,955,240 00	\$ 1,577,193 00
Relief— Relief and cost granted by Department	\$ 842,403 00	\$ 1,764,015 00
Employment—Information and Service— Salaries and operating expenses	\$ 219,825 00	\$ 182,438 00
Orthopaedic and Surgical Appliances— Legs, Arms and Boots supplied Cost of manufacture, supply, repair and staff.	9,375	\$ 413,524 00
General Administration	\$ 3,026,312 00	\$ 2,179,033 00
Totals— Medical as above	13,955,240 85 842,403 02 219,824 97 513,373 95 3,026,312 59 1,061,932 27 32,462 64	\$10,192,272 56 1,577,193 56 1,764,015 60 182,438 03 413,524 32 2,179,033 12 602,223 49 9,997 23 37,343 22 \$16,958,041 13
The state of the s	NAME OF TAXABLE PARTY.	NAME OF TAXABLE PARTY.

Section 4: As to knowledge of soldier as to advantages to which he is entitled.

A considerable amount of evidence was heard by the Committee as to whether or not all returned soldiers were fully acquainted with the various advantages to which they were entitled under the provisions effected by or on behalf of the D.S.C.R. and/or the Board of Pension Commissioners. It will be noted, of course, that the Board of Pension Commissioners has not been particularly discussed heretofore in this Report, but as it is considered that the knowledge of the returned soldier as to advantages should apply not only to the D.S.C.R. but also to the Board of Pension Commissioners reference is made thereto.

This evidence having been considered by the Committee it has come to the conclusion that in general the procedure adopted by the D.S.C.R. and Board of Pension Commissioners has in the very great majority of cases fully advised the returned soldier and given him ample opportunity of knowing his rights as to treatment, training, pension and appeal from the decisions of the D.S.C.R. and/or the Board of Pension Commissioners.

The specific complaints received do not warrant the Committee arriving at any other conclusion. It is, however, submitted that neither of these Departments, nor does Parliament, desire that any returned soldier, even in an isolated instance, should not have full knowledge of the various advantages which the State has provided for him and his dependents, and in order therefore to set at rest any question which might have arisen or which might arise even in scattered instances and so that no soldier will be deprived of any knowledge to which he may be entitled the Committee recommends as follows:—

That there should be prepared by the D.S.C.R. a memoranda or set of regulations in brief form and in distinct and ordinary language setting forth in identical terms what the rights of the returned soldier may be and that this be forwarded to each returned soldier with his pension cheque, if any, and sent to any soldier from whom application for help or for pension is received, and in addition be given reasonable publicity through Veterans' magazines and by means of posting notices in the various post-offices throughout Canada stating that the memoranda or set of regulations will be delivered on demand to any returned soldier.

Section 5: Constitution of further Medical Advisory Board.

The Committee has also considered the evidence which has been submitted with a view of indicating that it might be wise in the interests of the returned soldier that a further Medical Board be constituted to which any returned soldier might appeal from an award made by the D.S.C.R. and/or the Board of Pension Commissioners.

In that regard the Committee does not consider that the extent and nature of the complaints received entirely justify the constitution of a Board which would deal with appeals in general and believes that if such a Board was provided it appears manifest from the evidence submitted and investigation made that the great majority of decisions made by the D.S.C.R. and/or the B.P.C. but appealed from, would be confirmed.

The Committee, however, considers with a view to clearly establishing the desire of the State to give the returned soldier every advantage that the constitution of a Board is advisable for the purpose of hearing limited appeals, namely:—

- (a) where the D.S.C.R. in a first or subsequent instance gives a decision that a soldier is not entitled to treatment owing to a disability being not attributable to war service and the applicant has produced a certificate from a medical practitioner of standing showing that such decision is at fault submitting therewith reasonable evidence substantiating the facts set out in such certificate.
- (b) where the physicians of the Board of Pension Commissioners give a decision as to attributability or estimation of disability contrary to that of the District Medical Examiner; or
- (c) where a disability pension has been suspended, reduced or cancelled by the Board of Pension Commissioners without or contrary to the opinion of the District Medical Examiner and/or a Travelling Medical Board or a similarly constituted Medical Board.

In any of these instances it is considered that a Board of three independent medical men with office at Ottawa, entirely independent as to decision of D.S.C.R. or B.P.C. or a physician or physicians (not more than two), on the staff of a recognized hospital of standing in any city or town (approved by the Minister of S.C.R.) but entirely independent of the D.S.C.R. or B.P.C. shall be appointed and who

should be authorized to hear appeals and the decision given under such appeal should be indicated to the Department whose decision is appealed from, which Department shall give to such decision the necessary effect. There is to be no cost to the complainant for any fee of such Board. The costs antecedent to the appeal and incurred by the applicant are to be borne by him if the decision of the Appeal Board is adverse.

Section 6: Hospitals in operation under the D.S.C.R.

The hospitals presently in operation under the D.S.C.R. may be said to treat:

- 1. Mental cases.
- 2. Tuberculous cases.
- 3. Other cases.

The Committee submits that in its opinion as regards hospitals that the situation should be carefully reviewed by the D.S.C.R., and where it is possible to employ hospitals privately operated or operated under provincial authority with equal benefit to the soldier that such last-named hospitals should be employed in place of those now operated or under the control of the D.S.C.R.

It is admitted in this regard that there may be difficulty in placing mental cases in provincial institutions and possibly two, or at most three hospitals for the purpose of treating mental and neurological cases may be required to be maintained at suitable points by the State.

As regards hospitals for the tuberculous it would be preferable to have these privately operated, if possible, under State examination, but, if not possible, then perhaps certain of such hospitals might have to be maintained by the State, but in that respect it is suggested that soldiers suffering from tuberculosis should be placed in local institutions near to their own people.

As to hospitals for other cases it is considered that these should be closed as quickly as possible and the suggestions contained in this section adopted as speedily as is possible.

As regards clinical treatments it is considered that these could be as well dealt with in hospitals under private management as in those under the charge of the department.

Section 7: Sheltered employment-After-care of Tuberculous, etc.

The question of sheltered employment, also after-care of the tuberculous, has engaged the attention of several Parliamentary Committees and has resulted in much representation and investigation. Such being the case it is desirable to review briefly in substance—the past as well as the present investigations and representations

The class of ex-soldier for whom relief is sought in this regard may be said to be:—

- 1. Those whom real old age has at the time of discharge with or without other disability rendered unfit for employment on the open labour market, and those who are prematurely old from causes either arising out of or entirely unassociated with service. It is needless to say that this group will increase as time goes on.
- 2. Those handicapped by severe physical disabilities which are the results of deformities, amputations, or arise otherwise from injuries due to service.
- 3. Those with some chronic condition due to service but who are not included in the tuberculous.
- 4. Those who are suffering from some mental or nervous condition in whole or part due to service.
 - 5. The tuberculous.
- 6. Those who owing to various other causes due at least in part to service are unable to give to any fixed occupation the same extent of efficiency as is expected from a man 100 per cent fit.

It is of course submitted that certain included in one or more of these classes are subject to treatment in hospital or otherwise from time to time. It is for the period spent out of hospital or sanatorium and owing to the desirability in many cases of furnishing work beneficial to cases instead of enforced idleness to which the observations contained in this memorandum apply. It is not however intended that any recommendations herein made should apply to those who through lack of application or the desire to be surrounded by particular conditions refuse or decline to follow other occupations which they are able to prosecute.

The question of pension need not be considered because the intention hereof is that pension as awarded shall continue whether or not any applicant engages in work

in the employments herein referred to.

The question under discussion may also be taken from two viewpoints:-

1. The duty of the State to those who have served in the war.

2. The advisability of the State of keeping engaged in suitable surroundings and at suitable occupations those who otherwise would or might be a surplus on the labour market and thus become a charge on the State in one form or another.

As has been previously stated, this question has been heretofore considered on many occasions and in particular by the Parliamentary Committees of 1920 and 1921. During the sittings of those committees most detailed investigation was made as will appear from their respective reports and also from the evidence which was adduced before them. There should also be mentioned the memorandum covering the subject of conferences between the officers of the D.S.C.R. and the members of a special committee appointed by the Canadian Red Cross to go into the matter of establishing workshops for the provision of sheltered employment—which discusses this subject in an exhaustive manner and to which memorandum reference is hereby particularly made.

In view of the considerations referred to in preceding paragraph the D.S.C.R. have continued to carry out experimental work in workshops conducted for the purpose at Hamilton, Toronto, Kingston, London and Brantford. In addition men coming from other centres were taken care of and given special assistance in the provision of sheltered employment under other auspices than special workshops. In addition to these activities of the D.S.C.R., the Canadian Red Cross have prosecuted similar activities at Victoria, B.C., Vancouver, B.C., while at Montreal a workshop has been operating under the combined support of the Red Cross, Y.M.C.A., and Knights of Columbus.

As activities were shown as above indicated in these directions the D.S.C.R. has further studied the situation in conjunction with the Red Cross as will appear from memoranda submitted to this Committee by which it further appears that the Red Cross are willing to collaborate in solving the question under discussion. It also appears from such memoranda that the way is now clear to make definite arrangements with the Red Cross and/or with other like constituted bodies having objects similar in substance thereto.

The Committee has considered this question and the memoranda and evidence produced before it and is of opinion that the conduct of workshops providing sheltered employment for those above indicated are essential not only in the interest of ex-soldiers but also for the benefit of the State for reasons above referred to.

The Committee has considered as to whether it is preferable that the conduct of such workshops would be better in the hands of some non-governmental agency subject in so far as is necessary to departmental examination, or whether such workshops should be operated entirely by the Department.

The Committee does not consider that the principle of non-governmental operation should in all cases be adopted. It may in certain instances be advisable, and in

others not.

The Committee does consider that adequate provision for the purposes above referred to should be effected without delay, and where for the purpose of effecting the result it may be considered by the Department better to enter into agreements with non-governmental organizations it should be authorized to do so, the sufficiency of standing of any such non-governmental agency in all cases to be to the satisfaction of the Department.

Until suitable arrangements are made the D.S.C.R. should continue its present

activities.

That where arrangements may be entered into with non-governmental organizations the Department should be authorized at the outset to assist in the establishing of the shops on a proper basis by providing the capital necessary in the premises,

including equipment.

Your Committee expresses the opinion that while it might be justly argued that the State has no direct responsibility beyond the payment of pension as awarded the subject is better treated from a more broad viewpoint but it should be understood that those seeking or participating in the advantages herein expressed should be responsible on their own efforts and not'be in receipt of pay and allowances.

Section 8: Transportation to ex-members of the forces suffering from total blindness and other disabilities.

The Committee has carefully considered the inabilities suffered by ex-soldiers who are totally blind and who have suffered disabilities necessitating the employment of an escort.

The Committee recommends that free transportation in Canada be granted to any member of the forces who has been pensioned for total blindness or for a disability which necessitates an escort accompanying on a journey such ex-soldier—in cases where an escort does so accompany such ex-soldier. The provision only to apply to cases of irregular travel or where the ex-soldier is travelling on account of his annual vacation, and in no case where the travelling is ordinarily at frequent intervals. In all cases the Department to be given discretionary power when or when not to accord this privilege.

Section 9: Providing burial expenses for ex-members of the Forces.

The Committee has considered that certain adequate provision should be made for the burial expenses of ex-members of the forces who die in destitute circumstances and in whose cases burial is not otherwise provided for under the Pension Act, including ex-members of the Imperial Forces. It is considered advisable also that military honours of a certain character should be accorded.

In this connection the Committee has considered the petition received from the Last Post Fund and has also considered the evidence submitted before the Committee which met in 1920. It is understood that the Fund has carried on excellent work for the past fourteen years and is organizing its system throughout the Dominion. Its desire is that no former member of the forces who dies in destitute circumstances should be buried in a pauper's grave.

The petition of the Trustees of the said Fund made certain requests. It is not deemed advisable by the Committee that these requests be entirely granted, but it is considered that some action should be taken along the lines suggested by the petition

in question.

The Committee therefore recommends that the Department of Soldiers' Civil Re-establishment be authorized to enter into an agreement with and to make a grant of \$10,000 per annum to the Trustees of the Last Post Fund for the purpose of assisting towards the provision of burial expenses of former members of the forces of Canada and her Allies who die in destitute circumstances and for whom no other provision is made. It is not intended that such payment shall in any way apply towards the burial of dependents of former members of the forces.

It is also considered that the Department of Soldiers' Civil Re-establishment should before payment of the grant in question be fully satisfied that the proceeds thereof shall proportionately be applied for the burial of ex-soldiers in all the Provinces of Canada, and that the organization of the Last Post Fund is sufficient to carry out the intended purpose.

With regard to military honours during burial the Committee recommends that where facilities exist the Department of Militia and Defence should furnish a gun

carriage and a bugler.

Section 10: Exchange.

Representations were made to the Committee alleging that serious discrepancies were made in the pay and allowances of the Overseas Military Forces of Canada by making such payments in sterling or foreign currency at par value and not at the current rate of exchange. It was also alleged that a conservative estimate of the loss sustained by members of the Overseas Military Forces of Canada amounted to a large figure, and it was therefore requested that the Federal Government immediately cause an impartial investigation to be made of all payments to members of the Overseas Military Forces of Canada with a view of obtaining the fullest possible information.

The Committee has carefully considered this request and has investigated the fluctuations in the rate of exchange which occurred during the period in question. These fluctuations do not appear to be very significant. To analyze and adjust accounts of all overseas men would involve a very large expenditure on administration and would take many months, and, even if done, it would not be possible to determine with exactitude the amount involved owing to the variety of computations which would require to be made.

The Committee realizing these difficulties considers it would be impossible to arrive at any kind of proper computation in this respect but recommends that the Department of Militia and Defence carry out a reasonable investigation in this regard, and if it appears therefrom that the State derived benefit by reason of the rates of exchange complained of that such benefit be estimated in some reasonable way and the report so arrived at be presented to a subsequent Parliamentary Committee.

Section 11: Canteen Funds.

It was represented to the Committee that the amount standing in the hands of the Government in this respect was considerable.

The Committee has carefully reviewed all phases of the various discussions and evidence which have taken place or have been produced and in particular the plebiscite which was taken under Order in Council P.C. 4122 dated 3rd November, 1921, and the result of that plebiscite.

It was considered by the Committee after the Report of the Canteen Disposal Funds Committee, appointed under the said Order in Council, had been reviewed, and also after having heard the evidence, that the plebiscite as so taken did not yield conclusive results.

The Committee has also considered a resolution submitted by the Dominion Veterans' Alliance which asked that a Board of Trustees to include representatives of the Government and of at least six representative ex-service men nominated by the Dominion Veterans' Alliance be appointed and empowered to deal with the administration of the Canteen Funds and the interest thereof.

As regards this the Committee felt that the suggestions made in such resolution particularly as regards the creation of the Board of Administration therein referred to might in part complicate the situation, and was of opinion that a Board composed of officers of the D.S.C.R. with representatives of the various Veterans' Organizations would be better able to handle the situation than by creating as was requested also similar Boards in each province. The Committee, however, considered even should

the Board be constituted as indicated in the preceding sentence without having some definite reference made thereto that endless discussion would ensue and no conclusive results be obtained, all of which was not in the interest of the ex-soldiers.

The Committee therefore recommends:

1. That a Board of Administration be named by Order in Council to be composed in part of officers of the D.S.C.R. and in part of representatives of ex-service men and in part of representative citizens of the Dominion of Canada having a knowledge of or interested in affairs of ex-soldiers, including education, and that the details of administration, including re-appointments from time to time to the Board which may be rendered necessary, be left in the hands of the Board so in the first place to be appointed.

The Committee also having considered with great care the various proposals which had been made in reference to the disposal of these funds and having received advice from many, recommends that the Board so to be appointed consider the

advisability of employing the said Canteen Funds:

(a) In the allocation of such amount as may be necessary for the purpose of the promotion of workshops where sheltered employment under suitable conditions can be provided where not already in existence or in the opinion of the Board are not sufficiently provided for; and

(b) To provide further educational facilities for children of ex-members of the forces, such education to be both primary and secondary, and to apply to such children of ex-members of the forces who would otherwise in the opinion of the

Board be unable to procure such educational facilities.

The Committee in expressing this opinion further desires to state that the details thereof and the general policy of administration, the cost thereof and the applicability of the Funds themselves (the foregoing suggestions being taken into account), be left to the discretion of the Board so to be constituted.

Section 12. Repatriation of former members of the forces discharged in England, and their dependents. Relief for distressed Canadians in the United Kingdom.

It has been represented to the Committee that during the war and at demobilization about twenty thousand members of the Canadian Expeditionary Force took their discharge in England. Prior to the demobilization of the Imperial Forces it was not difficult for these men to secure work but during the latter part of 1919 the situation changed and unemployment became acute. As a result of this the office of the High Commissioner was besieged personally and by correspondence for relief and assistance to return to Canada.

Although it was admitted that there was no legal claim upon the Government of Canada it was considered desirable to deal with these cases on compassionate grounds. For that purpose certain sums of money were provided for relief and further sums were also provided to defray the cost of transportation of former members

of the forces and their dependents to Canada.

Certain provisions were laid down by Order in Council governing repatriation and also the refund of fares paid by the men themselves and these provisions were in force until 15th November, 1921, when they were cancelled by P.C. 4385. It has been provided by various Orders in Council that in view of the large number of women and children, soldiers' dependents, without sufficient funds to provide transportation and who should be returned to their homes in Canada as early as possible and in view of the great sacrifices made by Canadian soldiers and sailors it was deemed reasonable that these dependents should be returned at the Government's expense.

The High Commissioner's office has pointed out that the discharge of twenty thousand men in England resulted in a direct saving to the Canadian Exchequer

of from one million and a half to two million dollars and that the cost of repatriating those who now desire to return to Canada will be much less than this sum including the expenditures already made.

Certain of the men who took their discharges in England have been returned to Canada and also others who went back to England after the Armistice have been

similarly returned to Canada.

Between 1st June, 1920, and 31st December, 1921, 2,713 applications for repatriation were received. Of this number 1,787 have taken their discharge in England and 926 have returned from Canada and were unable to secure work.

The Committee in considering further action by the Government in this connection has been bound to take into consideration certain facts, in particular—that the men who took their discharges in England could not foresee the abnormal industrial conditions which followed the war. It is clearly shown that those who are now asking assistance are doing so not as a matter of right but are appealing to the Government to be generous and give them another chance to re-establish themselves in the country for which they fought.

It is of course to be considered that unemployment is still marked in Canada but it is not thought that the addition of the number of men now desiring to return would make any material difference. In addition these men having served in the forces should make the most desirable type of citizens on account of being acquainted with Canadians conditions.

It is indicated that the number of men with dependents who might request repatriation would be about 5.500.

The Committee has considered the whole situation and is of opinion that provision should be made to repatriate as quickly as possible the most deserving cases among those ex-members of the forces who took their discharges in England, together with their dependents, providing they and their dependents desire repatriation and reach a definite decision to that effect before some early date to be fixed by Order in Council. While it is admitted that the sum necessary for the purpose may be large it is considered that the money, in view of the above reasons and for other reasons also, would be wisely expended. Estimated liability \$150,000.

The foregoing opinion and recommendation of this Committee is subject to regulations to be drawn up by the D.S.C.R. and other departments of the Government concerned.

As regards relief to distressed Canadians in the United Kingdom, noted sums have already been provided. These sums are now exhausted. Further relief is undoubtedly required and it is therefore recommended that the sum of \$10,000 be appropriated for that purpose.

Section 13: As regards making payments at par of exchange.

Two questions arise in this regard—the first is—as to the payment of pension to Imperial pensioners resident in Canada at par rate of exchange—and the second—as regards payment at par of exchange also to Canadians resident in England in receipt of pension, etc., and their dependents, and also in respect of moneys brought back from England as set forth below.

The Honourable the Minister of Finance asked the Committee to decide whether the practice presently in force in this regard should be continued or discontinued.

Previous Parliamentary Committees have given considerable study to this matter. The procedure at present in force deals with:

1. The cashing of all sterling drafts, official cheques, letters and cable transfers, British Money Orders and British currency that represent pay, allowances, pensions and gratuities of former members of the C.E.F. including their dependents; and

2. Similar privileges in respect of former members of the Imperial Forces who

were domiciled in Canada on the 4th August, 1914.

The Committee has given the whole subject careful consideration and recommends as follows:—

- 1. That all claims received prior to 30th June, 1922, and made under existing regulations if subsequently proved eligible be paid under the authority of such regulations.
- 2. That previous regulations as to the redemption at par of all sterling drafts, official cheques, letter and cable transfers, British Money Orders and British currency that represent pay, allowances, pension and gratuities of former members of the C.E.F. including their dependents, be continued provided that adjustment of the difference between the current and par rates of exchange may only be made when the actual sterling covered by the claim is received for redemption by the Department of Militia and Defence.
- 3. That the Department of Militia and Defence before considering any claim shall require the former member of the forces presenting a claim to supply such affidavits, declarations or other evidence as may be deemed necessary in support thereof and that no payment shall be made unless the Department of Militia and Defence is satisfied that such former member of the forces is entitled to the benefit of the privileges for which claim is made.
- 4. That the privilege heretofore enjoyed by former members of the Imperial Forces with respect to the cashing of pension cheques at par be discontinued as from the 30th June, 1922, and that only cheques which have been deposited for collection with a chartered Bank of Canada on or before that date be redeemed at par.

Section 14: Old Age Pensions. Treatment of Former Members of the Forces classified as wholly incurable or chronically recurrent cases needing institutional care.

Representations were made to the Committee respecting the matters referred to in the above headings. Such representations have been carefully considered, and in addition, the Committee has made all possible investigation in order to reach a decision of value to former members of the Forces.

The Committee must admit that the time will arrive when ex-members of the Forces, by reason of old age, will not be able to support themselves and will thus be subject to severe suffering or be a charge on the community in which they reside, and perhaps in certain cases, have by such community no provision made for their welfare. The Committee consider that these facts should be taken into consideration immediately with a view of reaching an early decision and effectuating such decision just as soon as the necessity arises.

The Committee therefore recommends that where ex-soldiers reach a stage in life considered to be old age and are not in receipt of such reasonable pension under the regulations at that time existing, and are not in receipt of care or treatment in homes which may be provided for the purpose, that consideration be given to the establishment of pensions or other help as may be considered reasonably necessary for the purpose of assisting ex-soldiers in their old age.

In addition to the foregoing, the Committee recommends that consideration be given to the providing for homes where ex-soldiers during old age may reside in comfort subject to being there provided with the necessary subsistence and reasonable comforts which the pension awarded, if any, might not be sufficient to give.

As regards treatment of former members of the Forces who have been classified by medical officers of the Department as wholly incurable or chronically recurrent cases needing institutional care, the Committee has taken that situation under the most careful advisement, recognizing that there are at present, and in fact will be in the

future, many of such cases which must be provided for. As a matter of fact, an estimate of the number of cases in hospital at the present time, who might rightly be classed as incurable, would go to show that from 20 to 25 per cent would be the minimum estimate, and that these cases will increase very materially as the years go by.

In the case under discussion, the major portion of those so classified as incurable is because of some manifestation of old age. In the future largely similar types of cases will be embraced where possibly only a portion of the condition present may be attributable to war service and yet where the patient is unable to earn a living and is

in need, in part certainly, of medical supervision.

Under legislation as now existing, the Department has no general authority to provide treatment except with full pay and allowances. That being the case, it would seem clear that it cannot provide continuous care for the cases under discussion to which, under other circumstances, if legislation was provided, care might be given. It is felt that the Government would be meeting its obligations were such cases to be provided with whatever care or treatment each requires, and rather than pay each one full pay and allowances, to grant medical treatment subject to a continuation of the pension as granted by the Board of Pension Commissioners less a fair deduction for maintenance cost in the case of those pensioners whose pensions are sufficiently high to enable deductions to be made without personal hardship to the man and his dependents.

The Committee therefore recommends, as regards the foregoing, that it is desirable to empower the Department of Soldiers' Civil Re-establishment to grant medical treatment subject to a continuation of pension granted by the Board of Pension Commissioners, and to a fair deduction for maintenance cost in the cases of those pensioners whose pensions are sufficiently high to enable deductions to be made without personal hardship to the man and his dependents.

Section 15: Unemployment. Assistance to the Unemployed.

Many representations have been made to the Committee as to how the serious situation relating to unemployment, in so far as it affects the returned soldier, should be dealt with.

The Committee fully realizes the situation and has eagerly sought for suggestions which would provide a solution particularly so that unemployment among returned soldiers might be lessened. In that respect, however, it must be recognized that unemployment among returned soldiers is to a great extent at least only a part of the general unemployment situation and until normal conditions return it is very doubtful if any measures can be recommended to alleviate the situation.

The Committee has therefore come to the conclusion, seeing that no concrete suggestions have been placed before it, and also in view of the fact that it has been unable to frame suggestions which would be reasonably practical and immediately efficacious, that it cannot make any specific recommendations in this respect. It, however, suggests that all measures it is possible to take be taken to relieve the present unemployment situation, and that investigation be prosecuted with all possible diligence.

There is also another question as to unemployment which has seriously disturbed the Committee, namely, the employment of those who are disabled or those who owing to illness or other causes attributable to war service may not be as strong physically as those who are not so affected. In this regard, the Committee recommends most strongly that in all Government positions in which those indicated in this paragraph can be employed that they should be employed with preference to others, and in addition that the Government take all necessary steps by means of co-operation with provincial and municipal authorities and in fact urge all such

authorities and also private corporations that those indicated in this paragraph should be employed with preference wherever possible. The Committee considers that the action herein indicated is not only due, but is also a duty of the State to those in this paragraph referred to.

In the past, particularly the last two winters, relief has been given to returned soldiers by means of grants in money and in kind. The Committee calls the attention of the House to the fact that such relief will almost with certainty be required during next winter, and desires that the House be fully seized with the importance of taking the necessary immediate measures to assist the unemployed soldiers over what will likely be another critical period next winter. In that respect the Committee would further point out to the House that the system of a payment of money grants or in kind, as previously exercised, is not as commendable as if work was furnished in the various localities to returned soldiers and they be paid for such work as each may effect. In that respect also, it may be argued that the providing of such work, publicly or otherwise, may not in certain cases be in accord with the procedure presently laid down by the Government. That may be the case, but notwithstanding, it is strongly recommended that if possible in place of the system heretofore carried out for unemployment relief among returned soldiers, that works be started and continued so that employment, and pay for such employment, may be given.

Section 16: Application for bonus by way of delivery of Government Bonds.

The Committee has received representations of an organization representing returned soldiers, suggesting re-establishment bonus based on place and length of service, such bonus to be paid by bond dates, each person qualified to receive bonus to have four individual bonds placed to his credit maturing at various issues. The extent of the bonus so to be payable was also discussed. The Committee after careful consideration was of the opinion that it could not recommend the payment of bonus in the manner suggested.

Section 17: Employment of Disabled.

Under this heading, the third and final report of the Parliamentary Committee which met in 1921 contained a recommendation that for a period of three years from September 1, 1921, the Government of Canada should assume the liability imposed upon employers of disabled former members of the Forces to whom a pension of 20 per cent or over is payable by the Government of Canada in respect of disability received in, or attributable to, the great war, when such former members of the Forces meet with industrial accidents, the whole subject to the regulations which were set out in the said recommendation of the 1921 Committee, to which reference is hereby made for a more full description of such regulations.

On the 29th December, 1921, Order in Council P.C. 4432, was passed, providing for the assumption of liability imposed upon employers of disabled former members of the Forces to whom a pension of 20 per cent or over was payable by the Government of Canada in respect of disability received in or attributable to the great war, when such former members of the Forces meet with industrial accidents, the whole subject to the regulations set forth in said Order in Council.

When this recommendation was made by the 1921 Committee, it was the intention that the employers of men in the classes mentioned should be relieved of the payment of premiums to the various Workmen's Compensation Boards in so far as such premiums applied to these men, but at a conference between the Department of S.C.R. and representatives of all the Workmen's Compensation Boards in Canada, it was pointed out that this arrangement could not be made effective without amendment to every provincial act. A compromise was therefore suggested which would

produce the same effect, namely, that the Department should reimburse the employer the amount of premiums paid and should deduct the total amount of all reimbursements in the province from the total amount of compensation payable.

It has been pointed out to this Committee that the arrangement referred to in the preceding paragraph, and as set forth in paragraphs 2 and 3 of the recommendations in the said Order in Council, does not agree with the phraseology of the last Parliamentary Committee, nor with the introduction of the subject in the Order in Council. The matter has been referred to the Department of Justice for ruling which has replied in the following terms:—

"I have the honour to reply to your letter of May 2nd in which you ask in effect to be advised whether your Department is authorized under the Appropriation Act No. 2, of 1921, approving of Part 3, Section 11, of the 3rd and final report of the Special Committee of the House of Commons re Re-establishment, to pay to employers of pensioners the amounts that they are obliged to pay to the Provincial Workmen's Compensation Boards by way of assessment or premiums in respect of all such pensioners, or whether you are only authorized to make payments when an accident occurs and compensation is awarded. It appears to me that the legislation to which I have referred unquestionably makes an accident and the award of compensation conditions precedent to liability and this liability may not be enlarged by regulation."

From the foregoing, and in particular from the said opinion, it would appear that it is not possible to carry out the intentions of the last Parliamentary Committee owing to a technicality.

The Committee therefore recommends that the necessary legislation be passed to give effect to the original intention as set forth above.

Section 18: Farm Colony Proposals.

Representation was made to the Committee in various respects as regards the advisability of establishing farm colonies for after-care of the tuberculous and other ex-soldiers suffering from various causes. Representation was in particular made by the Meadowbrook Farm Commission.

The Committee has given consideration to the various representations, and, while entirely sympathetic to such proposals, is not convinced that proposals of such description are in the best interests of those affected with tuberculosis in particular. It has also been submitted to the Committee that in so far as the farm colony scheme is concerned, the capital expenditure involved for the number benefited would be very large.

The D.S.C.R. is very carefully studying the situation, but in the meantime from the evidence placed before the Committee, it is not able to bring in any recommendation.

Section 19: Orthopædic and Surgical Appliances.

Detailed representation was made to the Committee with respect to the orthopædic and surgical appliances manufactured and furnished by the Department.

In this respect the evidence given by the Amputations Association of the Great War, Toronto, has been carefully considered by the Committee, including the various types of orthopædic appliances therein referred to. The matters referred to in this evidence have also been taken up with the Department of Soldiers' Civil Re-establishment and the officials of that Department have explained their views to the Committee.

The Committee recommends that the Department continue its investigations as regards the various orthopædic appliances referred to in the evidence of the Amputation Association of the Great War and should it be ascertained that any of the appliances therein referred to are more suitable for use that any improvements be embodied in the appliances to be furnished by the Department.

Various other matters brought out in the evidence of the Amputation Association have also been carefully considered and the attention of the D.S.C.R. is directed thereto.

Section 20: War Service Gratuity.

It has been represented to the Committee that the period during which applications may be received for the supplementary gratuity for former members of the Imperial Forces previously domiciled in Canada should be indefinitely extended.

This request refers to the augmentation of the gratuity by the Imperial authorities to pre-war residence of applicants who served in the Imperial Forces. Many of these men are not aware that this concession has been granted by the Government of Canada. The Special Parliamentary Committee which sat in 1921 recommended an extension of the date by which applications required to be made to the 31st March, 1922.

The Committee does not recommend that the date be indefinitely extended, but as it is aware that further applications are still coming in from men who have only just become aware of their rights, it is recommended that there be a further extension to the 31st March, 1923.

Chapter III

PENSIONS

Section 1: Report as to Operations of Special Parliamentary Committee, 1921.

The report of the Special Parliamentary Committee with authority similar to this Committee, in its report dated 26th May, 1921, which is above referred to, made certain recommendations and discussed certain subjects relating to Pensions.

The report above referred to has been reviewed by this Committee and it has been found that the recommendations made therein have been put into effect either by legislation or by regulation, with the exception of the following for the reasons hereinafter noted.

(a) Pensions to be awarded old age disability:

The 1921 Committee was of the opinion that the time would shortly arrive when circumstances would point to the necessity of serious consideration being given to the soldiers without pensionable disability who were unable through age or infirmity to care for themselves.

This item is taken up in the report of the 1922 Committee.

(b) That pension be awarded to a widow married after the appearance of the disability if the marriage takes place six months before death.

This was taken up by the 1922 Committee and is the subject referred to in Section 7 of the Chapter.

Section 2: Authority under which the Department acts.

Pensions are under the control of the Board of Pension Commissioners which has full power and authority and exclusive jurisdiction in all matters appertaining to pensions.

The Board of Pension Commissioners consists of three members who hold office during good behaviour for a period of ten years from the date of appointment, removable for cause only by the Governor in Council.

The Board of Pension Commissioners functions as a judicial body and is entirely

free from departmental or other like influence.

The Act under which the Board of Pension Commissioners operates is The Pension Act, being 91-0 Geo. V. Chapter 42 assented to 1st July, 1919, operative 1st September, 1919; 10-11 Geo. V. Chapter 62, assented to 1st July, 1920, operative 1st September, 1920; 11-12 Geo. V. Chapter 45, assented to 4th June, 1921, operative 1st September, 1921.

Section 3: Explanation of Procedure-Disability and Attributability.

The Act in question applies to any member of the forces which means any person who has served in the naval, military or air forces of Canada since the commencement of the War.

Under the Act in question pensions are awarded to and in respect of members of the forces when the disability or death in respect to which application for pension is made was attributable to military service as such.

It is to be noted in this respect that prior to 1st September, 1920, any disability incurred by an undischarged soldier was pensionable—misconduct excepted—and it therefore followed from this that a soldier on service either in Canada or elsewhere who suffered death or disability from any cause—misconduct excepted—would, or his dependents would, be pensionable, but on account of disability incurred or a death which occurred on or subsequent to 1st September, 1920, pension would not be awarded unless the disability or death was due to military service as such.

It follows from this information that pension is awarded either for death, which needs no explanation, and in which case pension is paid to dependents of the soldier, or for disability, and by a disability is meant the loss or lessening of the power to will and to do any normal, mental or physical act.

As has been noted above subsequent to 1st September, 1920, the disability or death for which pension is awarded must be attributable to military service as such. Whether or not a disability or even death is attributable to military service depends on evidence and medical estimation of each particular case. Each case is separately studied and if there is any question as to whether a disability was attributable to military service as such the doubt is always given in favour of the ex-soldier.

A pension for a disability may be small or great, depending on the extent of the disability from which the ex-soldier may be suffering. The disability may be an inability, or may be a prohibition—by the latter is meant the prohibition to do something by reason of medical advice. The extent of the disability also depends on evidence and medical advice, but in all cases every effort is made in favour of the ex-soldier, each individual case being separately studied, but it should be understood that the basis and the basic rate of all pensions is taken on the basis of an unskilled labourer 100 per cent efficient—that was the only common denominator which thorough investigation has found to be practicable in application and it therefore follows that the station in life of the ex-soldier or his earning capacity in spheres outside the common labour market are not considered.

The Committee has heard much evidence on the subject of attributability and on the estimation of disability. The officials of the Pension Board have been examined as well as prominent medical practitioners.

Representations have been made to the Committee asking that the term "attributability" be defined by legislation, or that more set rules be laid down which will govern the medical authorities in their opinion thereon, or in estimating the extent of disability, as the case may be.

The Committee feels that the weight of opinion tends to show that decisions where any doubt exists are given in favour of the soldier. The Committee also feels that if legislation was enacted defining in set terms the manner in which attributability should be considered or estimation of disability decided, the medical authorities in deciding on these questions would be bound by the terms of the definitions so proposed to be made, and in the event of doubt might not be able to go outside the provisions of such definitions and thus also be unable to give more lenient consideration in favour of the ex-soldier. The Committee therefore considers it unwise by legislation to attempt to define the term "attributability" or the method in which disability should be fixed, and prefers to have the same rest on medical advice and estimation.

The Committee, however, desires to call the attention of the officiers of the Pensions Board to the careful consideration it has given as regards these subjects,

and to urge that every effort be continued so that when any doubt exists on these subjects the ex-soldier be given the benefit.

In this respect the attention of the Board is particularly called to Section 25, Subsection 3 of the Act.

Section 4: Operations of the Board.

deach in respect to which application for pension is				
PENSIONS STATEMEN'	T			
	For year or	nly	For year on	ly
peet that prior to late Seplember, 1920, any disminin	ending Mar.	31	ending Mar.	31,
Pension Expenditure—	1921		1922	
European War	\$36,820,534	18	\$34,341,851	11
European War. 1901 Pension Act.	388,264	16	456,332	26
1885 and General Pensions	23,391	85	33,232	99
Fenian Raid	514	25	777	25
Total expenditure	\$27 929 704	44	925 241 951	11
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Pensions in force—				
Dependents	19,2	09	18.	903
Disabilities	51,4		44.	
Total Dependent and Disability Pensions in force	70,6	61	63,	206
Persons benefited by Pensions in force	151,3	323	142,	222
Final payments made as to Pensions 14 per cent and				
under	\$7,307,894	52	\$2,484,315	00
Number of pensions cancelled by these final payments	18,2	261	4,	736
Number of persons affected by said final payments	41,2	230	notation 10,	612
Gratuities paid	\$50,810	00	\$23,	350
Cost of administration	\$1,371,367		\$1,244,028	
Percentage of cost of administration	lines do us	3.7	3	.51
Pension cheques issued	920,9		800,	
Pensions awarded—Liability	\$2,554,957		\$1,096,784	
Pensions cancelled and reduced liability	\$3,400,821		\$2,127,124	
Net increase or decrease in awards and reductions	\$.845,863	94	\$1,030,340	00

Section 5: Appeal Board.

Estimate pension for 1923—Liability, \$33,541,000.

Under Chapter 2, section 5, of this Report the question of an Appeal Board was discussed and recommended. It was there discussed because certain questions on the subject of pensions and certain in the case of re-establishment are inter-related.

In recommending such Appeal Board the Committee does not wish it to be understood that it is dissatisfied with the procedure adapted by the Board of Pension Commissioners because such is not the case. The Committee considers that the procedure adopted by such Commissioners is equitable. It is, however, very natural in matters which do come before the Board for decision that in some cases differences of opinion may arise between an applicant for pension and the decision of the Board itself. The same difference of opinion might exist in any other phase relating to medical or legal knowledge.

The Committee in its deliberations has always had in mind the welfare of the ex-soldier and desires in so far as its advice is of any value to extend all facilities to such ex-soldier which may be compatible with the administration and affairs of the State. For those reasons it recommends the constitution of an Appeal Board as previously indicated under the said section 5, Chapter 2, of this Report. By the constitution of such Board it will mean that every ex-soldier or applicant for pension, as the case may be, when disagreement exists, will have his particular case discussed by three separate bodies, thus ventilating the entire situation and taking into consideration every phase involved.

As the Board of Appeal as so recommended has been previously discussed further discussion in this part of this Report is unnecessary.

Section 6: Reduction or cancellation of pensions.

Under The Pension Act certain pensions, particularly disability pensions, may be reduced or cancelled as circumstances warrant. The Committee has considered this point and recommends:

That no pension for a disability should be reduced or cancelled on account of reduction or disappearance of a disability until a proper medical examination is made by a Travelling Board or by another Board similarly constituted or the pensioner has failed to present himself for re-examination or for other causes as defined in sections 26 and 29 of The Pension Act as amended. It is also submitted and recommended as well also as regards the Board of Pension Commissioners as the Department of Soldiers' Civil Re-establishment that soldiers be subjected to a personal examination and that decisions be not based on documentary evidence except in unavoidable cases.

Section 7: Pension payable to widow when married after appearance of disability.

Article 33, section 1 of The Pension Act provides that no pension shall be paid to the widow of a member of the forces unless she was married to him before the appearance of the injury or disease which resulted in his death, etc.

This applies to a widow's pension—that is a dependent pension payable at death—it does not affect the disability pension payable to the soldier and/or his wife during

the soldier's lifetime.

Representations have been made to the Committee that this section of the law works hardship in certain cases where a soldier married during service or shortly after discharge and was without doubt in ignorance of the law.

The Committee has carefully considered this question and recommends that this section of the Act be amended so that its provisions will not apply to a widow of a member of the forces providing she was married to such member within one year after the date of his discharge from the active forces.

Section 8: Certain pensions to fatherless children.

The Pension Act provides where a man is pensioned for a disability attributable to military service that not only he is in receipt of pension but also pension is paid him as regards his wife and children, the whole in accordance with the provisions of Schedule A of the Act.

If such pensioner dies from a disability other than that for which he is pensioned, or in other words from a disability not attributable to war, the pension which his children were in receipt of ceases on his death, and as a result the children are suddenly deprived of the benefits accruing to them during the lifetime of the father.

The Committee considers that this works a hardship on the children and recommends that such child or children when not entitled to pension after the death of the father be given a bonus equal to one year of the amount which would be paid in that period on account of such children had such father lived.

Section 9: Pension to deserted wives.

The Committee has received representations to the effect that in cases in which desertion of a family of a pensioner is brought to the attention of the Board of Pension Commissioners they should be given discretionary powers after careful investigation to continue the payment of pension to the wife and children. The Pension Act does not provide for the continuation of pension in the case of desertion.

The demand presents great difficulties, owing principally to the fact that a pension for a disability which pension carries with it provision for wife and children, is subject to revision and may be increased or reduced as circumstances warrant in accordance with the increase or decrease of disability being suffered by the pensioner himself.

The Act further provides for medical re-examination to determine such increase or decrease and where such examination is not affected owing to the fault of the pensioner the pension and the resultant advantages in favour of wife and children may be suspended. It follows from this that when a pensioner deserts his family the pension must be entirely suspended and thus hardship results as against wife and children.

The procedure presently adopted by the Commissioners is that where desertion has taken place the full pension to which the disability pensioner was entitled is paid up both as regards himself, wife and children, until the time his next re-examination should take place, but unless the disability is permanent or fixed then the pension ceases. Where the disability is permanent or fixed the pension as regards the pensioner, his wife and children, where applicable, is paid so long as it is known that the man is alive.

The Committee feels that the procedure as presently adopted should be made known. It is entirely sympathetic and believes that where desertion does take place great hardship may result, but fails to see how it can recommend legislation to improve on the procedure presently adopted, but it suggests this, namely:

That the Board of Pension Commissioners, where desertion takes place, should attempt, if possible, to at least make the disability fixed or fixable and continue to pay the pension as so fixed to the deserted wife and/or children so long as the man in receipt of pension is known to be alive.

It should be explained, of course, that where it is known that the man dies subsequently, even after desertion, from a disability attributable to military service as such the dependents' pension fixed by law is in any event paid.

Section 10: Allowance equivalent to that awarded a married pensioner on account of his wife to be granted in certain cases on the decease of wife.

Under the Act not only is a disability pensioner granted a pension for himself but he is also granted an additional pension in accordance with the rating of his disability if he is married.

On death of the wife under present circumstances the additional pension so granted him as a married man is reduced accordingly.

Instances have been brought to the attention of the Committee where the daughter of a pensioner or even another person, possibly a stranger, might assume household duties and the care of children in place of a deceased wife.

The Committee has carefully considered such a situation and feels that it is in the interest of a family that the additional amount which was payable to a pensioner while his wife was alive and on account of him being so married should in the discretion of the Commission be continued, providing there exists a daughter or another person competent to assume and who does assume the household duties and care of children.

Section 11: Pensions awarded as result of tuberculosis.

This class comprises a very large group among disabled soldiers and special attention has been given to this subject by the Commissioners who have been guided by men who have made this disease a life-long study; in fact the D.S.C.R. went so far as to procure a convention of physicians from all over Canada which physicians made a special study of the work of the department in this respect at a conference held at Ottawa from the 14th to 16th March, 1922.

Tuberculosis it has been conceded may be contracted on service, or aggravated on service, or contracted within one year after discharge, or may even appear more than one year after discharge. Where a man has been deemed to have contracted tuberculosis on service he is awarded a 100 per cent disability pension on discharge from sanatorium, and where it has been shown that the disease has been aggravated on service a 90 per cent disability pension is awarded. It goes without saying that these pensions are reduceable as the condition of the man may improve.

Representations have been made to the Committee that the pension awarded an ex-soldier by reason of tuberculosis should not be in any event whatsoever reduced with too great suddenness and it is therefore recommended that reduction in pension awarded for tuberculosis be not made at any one time to an extent more than 20 per cent.

Section 12: Pensions awarded in error.

Representations have been made to the Committee that pensions awarded in error should not be continued because of any previous error of the Board in instances where abrupt cessation may cause hardship.

Consideration has been given to these representations.

It may be noted that the British practice in this connection is that where entitlement has once been conceded and it is later found through no fault of the pensioner that he was not entitled thereto notice is given that the pension will cease in three months' time.

It is recommended by the Committee that the British practice be adopted, namely, that where a pension has been granted in error and through no misrepresentation or concealment on the part of the pensioner three months' notice be given before the pension is discontinued. This recommendation, however, is not to be retroactive.

Section 13: Pensions to widowed mothers.

The Committee approaches this subject with some hesitation seeing that the House of Commons on the 1st of May, 1922, passed a resolution in effect that the pension to a widowed mother of a member of the forces who has died on active service be not reduced on account of her income, and further that pension should be granted her of right whether or not there are other living children.

In view of the fact that this was a matter which in any event the Committee intended to consider it is now venturing to express its opinion notwithstanding the

fact that the resolution in question was adopted by the House.

The Committee has most carefully considered the law as existing as regards this subject and as contained in section 34 of the Pensions Act and the subsections thereof and expresses the opinion that the law as now in existence is equitable and should not be altered.

Section 14: Pensions to mothers of deceased soldiers who have been deserted by their

On the 1st May, 1922, a resolution was adapted by the House of Commons in effect that the Pension Commissioners be given discretionary power to award pensions to mothers of deceased soldiers in cases where such mothers had been deserted by or become separated from their husbands and that such pensions be paid at the same rate as those awarded to widowed mothers.

This question has previously been in part discussed under section 9 of this chapter, namely-in the case where a wife has been deserted-and substantially the

same arguments apply hereto.

There is no particular means of ascertaining what this amendment would mean in the way of money, but it does mean, if allowed, that all such separated mothers would be entitled to the same pension as a widowed mother which would be in view of the amendment if passed as mentioned in the preceding section the same pension as a soldier's widow. In this case such full pension would require to be granted irrespective of income or the ability of the husband who deserts being able to give

It also naturally brings up the question as to the manner in which the disability is to be rated in the absence of medical re-examination. This is also discussed in a

preceding section of this chapter.

It is suggested that a fair amendment would be one which would give the Board discretion toward the separated mother who was dependent on the deceased soldier a pension on the same terms and conditions as the widowed mother provided she is separated from her husband under conditions which would entitle her in a court of law to have her husband declared legally dead.

Section 15: Minor suggested amendments to The Pension Act.

Article 11 is amended by adding thereto the following:

Any disability from which a member of the forces who served in an actual theatre of the Great War was suffering at the time of his discharge shall for pension purposes be deemed to be attributable to or to have been incurred or aggravated during his military service unless and until it be established by the Commission that the disability was not attributable to or incurred or aggravated during such service.

Article 21 section 1, amend by striking out words "May and November" in the

last line and substituting therefor "March and September."

Article 27, section 1, after the word "helpless" insert "in respect of his pensionable disability."

Article 40: Amend by inserting the words "or who is immoral" after the word "prostitute" in the second line thereof.

Article 13: Insert the word "or" between subsections (a), (b) and (c). The following paragraph to be inserted after subsection (d):-

Provided that the provision of subsecton (d) as above shall not apply to an applicant claiming dependent's pension who was not resident in Canada at the date of the soldier's death and has not continuously resided therein

Section 16: Increase in pensions generally, in specific instances, bonus generally and in particular instances.

The Committee has heard and considered much evidence with regard to increasing pensions or bonus, as the case may be, applicable to pensioners in general, or to pensioners suffering from particular disabilities and/or to dependents under certain circumstances. All these representations and the evidence adduced with regard thereto have been very carefully and separately considered by the Committee.

Except where otherwise indicated in this report, the Committee is not disposed to recommend increases in pension and/or bonus as requested, but does recommend that the rates and extent of pension and bonus as now provided for under The Pension Act be continued and remain in effect until the 1st of September, 1924.

Chapter IV

INSURANCE

Section 1: Report as to Operations of Special Parliamentary Committee, 1921.

The Special Parliamentary Committee with authority similar to this Committee. and which met to report to the House of Commons of Canada under date of 26th May, 1921, made as regards insurance certain recommendations.

This Committee has carefully reviewed the said report of the 1921 Committee, and reports that all recommendations therein made have been carried out either by legislation or by regulation.

Section 2: Authorities and administration.

Under The Returned Soldiers' Insurance Act, 10-11 Geo. V, Chapter 54, assented to 1st July, 1920, and operative as from 1st September, 1920—amended by 11-12 Geo. V, Chapter 52, assented to 4th June, 1921, operative 1st July, 1921, the Minister of Finance is authorized to enter into a contract of insurance provided application is made therefor before the 1st September, 1922, with any returned soldier or the widow of a returned soldier, but in the latter case the soldier must have died before 1st September, 1921.

"Returned Soldier" means any person, male or female, who on the 4th August, 1914, was domiciled in Canada and who served in any of His Majesty's Forces or of His Allies, and has obtained an honourable discharge therefrom.

Under this Act the returned soldier or his widow, as the case may be, is able to effect insurance without medical examination in cases acceptable to the Minister of Finance.

The insurance is obtainable at a cost less than in the case of ordinary insurance companies and risks are accepted which such ordinary insurance companies would not accept.

The Act in question was enacted by the Government at the request of Veterans' Organizations that life insurance facilities be provided for all returned men unable to obtain ordinary life insurance through disabilities occasioned by their service.

Since the operation of the Act many applications have been accepted. This will

appear in the brief statement of operations in the next succeeding section.

The Act in so far as regulations thereunder is concerned is administered by the Board of Pension Commissioners, the so-called business part of the transaction being administered by the D.S.C.R.

Section 3: Statement of Operations.

STATEMENT OF OPERATIONS	UNDER	RETURNED	SOLDIERS'	INSURANCE	A
Applications received— number value Average value	3	7,863,000 00 1	31 Mar. 1921 31 Mar. 1922 7,354 9,418,500 00 2,640	Total for entire period 10,612 27,281,500 00 2,571	
Lapses— numbervalue		123 318,500 00	1,429 3,625,000 00		
Reinstatements— number value	\$			782 2,162,000 00	
Net Lapse— number	\$	106 273,500 00 2,580 00	664 1,518,000 00 2,286 00	770 1,791,500 00 2,326 00	
Death claims incurred— numbervalue		31 127,000 00	696,500 00	823,500 232 823,500 00	
Claims settled by benefit or ann numbervalue.		66,000 00	371,000 00	119 437,000 00	
Claims settled by return prem. (number		9)— 3 15,000 00	35 126,000 00		
Claims pending— number	\$	19 46,000 00 4,097 00	75 199,500 00 3,465 00	3,550 00	
Premium income		95,340 00 7,361 42 87,978 69	400,693 17 109,941 08 290,752 09 6,256 76	496,033 28 117,302 50 978,730 78 6,256 76	
Balance of fund at Mar. 31, 19: Estimate of ultimate loss in ex accumulated premiums	cess of	beer sold die	alignet a lift.	384,987 54 4,464,058 00	

Section 4: Extension of Act.

The Act as now in existence terminates on the 1st September 1922—in other words, applications received after that day would under the Act as now existing be not considered.

Representations have been made to the Committee that it will be beneficial in the interests of the returned soldiers that the operation of the Act be continued until 1st September, 1923. This the Committee recommends.

Section 5: Refusal of Minister to contract.

Section 13 of the Act grants the Minister the right to refuse to enter into any insurance contract in any case where there are in his opinion sufficient grounds for his refusal.

Representations have been made to your Committee that this section 13 of the Act should be repealed and that the only ground on which an insurance policy should be refused should be fraudulent representations.

As a matter of fact the regulations which have been made by the Minister of Finance or by officers of the Government for his advisement are such as permit very many to insure who could not under any circumstances whatsoever procure insurance elsewhere.

The Committee has considered the regulations as so made and is of opinion that such regulations are equitable in the interests of the State and approves of such regulations which are contained in a memoranda signed by the officers of this Committee and now in the possession of the Board of Pension Commissioners.

The Committee does not consider that it would be in the interests of the State that Section 13 of the Act be repealed because it believes that the original requests submitted to the Government by Veterans' Organizations, namely—that life insurance facilities for the protection of their dependents be provided for all returned men unable to obtain ordinary life insurance through disabilities occasioned by their service—has been carried out and is operative under the regulations above referred to and now existing. It should be noted in this regard that although where a pension is payable to the dependents of a deceased soldier such payment has a bearing on an insurance policy effected under the Act, there are very numerous cases where a soldier does not die of a war disability at all and as a result of such death pension would not be awarded but the insurance would, of course, be payable as in the case of a policy issued by any ordinary company.

Section 6: Increase in limited benefits when death of insured is attributable to war service.

Under Section 10 of the Act when a pension is payable there is deducted from the benefits payable under the terms of any insurance policy effected under the Act the aggregate present value of the pension or pensions so payable computed on such basis as may be prescribed by regulation made under the Act and there is returned to the beneficiary or beneficiaries in proportion to their respective interests under the contract of insurance the proportion of the premiums paid with interest at 4 per cent per annum computed annually.

In certain cases the present value of a pension or pensions as so computed eliminates the payment of any benefit under a contract of insurance because such present value is of greater value than the benefits accruing under the insurance contract. In such cases as above indicated the premiums with interest are returned.

In these instances it has been submitted to the Committee that hardship is occasioned to dependents of a soldier insured under the Act on account of not being provided at the time of his death with the ready money to supplement pension payable to his dependents.

The Committee has considered this question and recommends that Article 10 of The Returned Soldier' Insurance Act be amended so that the first Five Hundred dollars of any policy of insurance, or the whole policy if Five Hundred dollars or less, be paid without reference to Section 10 of the Act, and an amendment to the law will be submitted to the House to carry that into effect.

Chapter V

LAND SETTLEMENT

Section 1: Report as to operations of Special Parliamentary Committee 1921.

The Parliamentary Committee authorized to deal with matters similar to this Committee in its Report to the House of Commons of Canada under date the 26th May, 1921, made certain recommendations as regards Soldier Settlement Act.

All the recommendations as so made by the 1921 Committee were carried out by the Soldier Settlement Board, none of them involving any change in legislation.

Section 2: Authorities under which the Soldier Settlement Board operates.

The original Soldier Settlement Act, 7-8 Geo. V, Chapter 21, assented to 29th August, 1917, was entitled "The Soldier Settlement Act 1917". The Act provided for the reservation of Dominion lands for soldiers' settlement; the granting of a free entry of not more than 160 acres of reserved Dominion lands, and the granting of loans not exceeding \$2,500 for the acquiring of agricultural land, the payment of encumbrances on agricultural land, the improvement of agricultural land, the erection of farm buildings and the purchase of stock and equipment. This Act was very considerably extended by Order in Council under the War Measures Act so that in effect with the Order in Council in question, embraced practically all the provisions of the subsequent Act. This Act was, however, repealed by the Act subsequently mentioned hereunder.

The present Act, 9-10, Geo. V, Chapter 71, assented to 7th July, 1919, and amended by 10-11 Geo. V, Chapter 19, assented to 11th May, 1920. This Act with the said amendment is known as "The Soldier Settlement Act 1919."

The ending of the war by the signing of the Armistice on 11th November, 1918, and the rapid demobilization of the Canadian Army brought the Board face to face with this situation. The remaining free Dominion Lands were too limited in extent to admit of a comprehensive settlement plan and it was decided that lands held by private owners should be made available for returned soldiers who desired to engage in farming. A broad purchase policy was therefore embarked upon—the Act of 1919 providing for loans for the following purposes:

1. A maximum of \$7,500 to eligible returned men who desired to purchase agricultural land in any Province; the loans being designated for the following purposes:

(a) A maximum of \$4,500 for land purchases;

(b) A maximum of \$1,000 for permanent improvement;

(c) A maximum of \$2,000 for stock and implements.

On purchase the land settler was required to pay down 10 per cent of the cost of the land in cash.

The title of the land so purchased was held in the name of the Board subject to usual agreement of sale.

Interest was charged on the loans at the rate of 5 per cent per annum.

As it is of importance to understand how the loans as so made were repayable the following information is given, the maximum loan granted being taken in all cases:

(a) The \$4,500 advanced for land purchase bears interest at the rate of 5 per cent per annum—the interest is amortized from the next standard interest date, and the amount is payable in twenty-five annual instalments—this means roughly at the rate of \$70 per thousand dollars per annum.

A difference was made in the case of raw land under the Act of 1920 which provided that interest should be paid by the settler from date of sale, but his first payment of interest is due one year distant from the next standard interest date

nearest to that on which disbursement was made and his first amortized payment of principal would be due two years from next standard date. An example of this is as follows:

In Manitoba the standard date is 1st October. The settler being granted loan on raw land in July, 1922—his first interest would be payable 1st October, 1923, and first amortized payment on 1st October, 1924.

- (b) A maximum loan of \$1,000 is made for permanent improvements. This is repayable in exactly the same way as the payment for the land.
- (c) A maximum loan of \$2,000 is made for the purchase of stock and implements. This is repayable as regards improved land in six payments with interest at the rate of 5 per cent per annum amortized and the first payment comes due on the standard date two years after the loan is made.

As regards raw land it is payable as follows: The amount is payable in six annual instalments, commencing not later than three years from date of sale with interest at 5 per cent—the interest beginning to accrue two years from date of sale.

2. The second type of loan made is a maximum of \$3,000 to settlers on Dominion lands, depending on the value of the security, these loans being designated for permanent improvements and the purchase of stock and implements.

It is manifest that this loan of \$3,000 is the same amount as is indicated in the first type of loan but excludes the cost of purchase of land because in the ordinary homestead Dominion lands the settler pays nothing. Repayment of this \$3,000 is made in precisely the same way as the thousand dollars for permanent improvements plus the \$2,000 for stock and implements, advanced under the preceding examples according as the land is raw or improved.

- 3. The third character of loan made is where settlers own their own land. In these cases the following loans are made:
- (a) A maximum of \$3,500 for the removal of encumbrances but the amount is not to exceed 50 per cent of the value of the land, and improvements then thereon.

This is in the shape of an ordinary mortgage and is repayable in precisely the same way as a loan made to purchase improved property under the first example.

- (b) A maximum of \$1,000 for permanent improvements;
- (c) A maximum loan of \$2,000 for the purchase of live stock and implements; These two last-mentioned loans are repayable in precisely the same manner as similar loans made in the first instance.

It should be noted that a returned soldier in order to procure these loans must be eligible—by this is meant eligible on account of his general fitness, physical fitness, previous experience and ability to bear financial obligations incurred, and of his agricultural experience. He must before any consideration will be given to the lending of the money, first of all procure a Qualification Certificate having first satisfied the Local District Superintendent of the Board as to his qualifications and apparent efficiency. This Certificate entitles him to be dealt with as an applicant under the provisions of the Act and designates the part of the country in which he may choose land.

Other regulations are made under the Act and provided for by the Act itself.

These are not necessary to detail in this report.

It is asked that there be particularly noted the manner in which repayment of amounts advanced for improvements, stock and implements require to be made because that phase of the law as presently existing is dealt with in some detail in this report.

Section 3: Operations of the Department.

STATEMENT OF RESULTS AS AT 31ST MARCH, 1922		
Number of applicants who qualified	63,3 62,2 45,1 1,3 21,3	18 80 53
Those who actually settled are divided into Provinces as follows:		
British Columbia 3,072 Alberta 6,260 Saskatchewan 5,336 Manitoba 3,378 Ontario 1,628 Quebec 416 New Brunswick 568 Nova Scotia 400		
Nova Scotia		
	21,39	94
Total of loans approved:— For purchase of land	97	75
British Columbia		
Alberta		
Saskatchewan		
Ontario 7,001,765 18		
Quebec		
New Brunswick		
Prince Edward Island		
\$88,528,0	97	75
Amount of these Loans outstanding 31st March, 1922\$80,347,5	17 :	15
Interest in arrears outstanding 31st March, 1922	501 8	58
Capital in arrears outstanding 31st March, 1922		31
New land brought under cultivation (acres—in 1921)		
Total land under operation by soldier settlers (acres) 5,238,4		
Estimated value of crops, etc., raised by soldier settlers, 1920\$13,953,1		
Estimated value of crops, etc., raised by soldier settlers, 1921 12,765,1		
Value of live-stock now in possession of settlers	01 ()0
cultivation approximately (acres)	00	

Section 4: Evidence submitted and findings of the Committee.

The enquiry of this Committee has been directed more particularly to the consideration of the problems of the men who have been actually established on the land under the Act and who are endeavouring to cope with the difficult conditions incident to the period of readjustment and the general adverse economic situation common to agriculture generally.

In accordance with the evidence submitted the following information appears correct as of 31st March, 1922:

Total number of applicants for privileges under the Act	63,323
Number who have qualified	45,180
Number granted loans and actually settled	21,394
Amount of loans granted \$8	8,528,997

It would further appear from the evidence that the first settlement was made early in 1918 and in the four years since that time and up to January 31, 1922, 2,352 or less than 11 per cent, of those established by loan had abandoned their efforts. This number 2,352 includes 882 cases where the abandonment was due to the death or recurrence of war disability of the settler, so that the real failures amount to not more than 1,470 or 6½ per cent of those settled by loan.

On 31st March, 1922, out of the amounts advanced by the Finance Department for the purpose of making loans there had been returned \$11,885,781, so that roughly speaking there was outstanding as of that date \$76,000,000.

It was represented to the Committee in the evidence adduced that the settlers had bought their land, stock and equipment at peak prices, there being a depreciation in the land, stock and equipment, and were faced with the inability to market their produce, consequently some adjustment was necessary to enable them to successfully meet their obligations to the Government and assure the success of the scheme.

It would appear that owing to the general economic depression which has been particularly severe in the agricultural industry that there has been a general deflation in the value of farm land, farm stock and farm equipment over the whole of Canada.

It would also appear that the situation in agriculture which was so difficult for experienced farmers to cope with presented even greater difficulties to the soldier settler who having been established on land recently was required to meet heavy payments each year.

The Committee, however, cannot, nor does it believe anyone can arrive at a proper decision by stating in exact terms the extent of the deflation above referred to. It is

only possible to estimate the same in general terms.

It was generally shown that the Soldier Settlement Board was exceedingly efficient in supplying stock and equipment, and in fact the land also to the settlers at exceedingly moderate figures. In fact as regards the lands so supplied certain which have fallen back into the hands of the Board have been sold at a greater price than was paid by the Board therefor.

It is of course to be noted that the soldier is obliged to put up 10 per cent of the value of the land purchased except in very exceptional cases for particular reasons. Where re-sales were made in which sales were included stock and equipment, and where the result of the sale was greater than the debit standing against the soldier, the refund is returnable to the soldier.

Evidence has certainly been submitted showing that the average price paid by the Board for soldiers' live stock, although moderate at the time of purchase would, in view of the present prevailing prices be higher than would be paid for the same live stock and equipment now.

On behalf of the soldier settler a demand was made on the Committee that there should be the following measures of relief taken to meet the situation of such soldier settler, namely:

- 1. A revaluation of the land.
- 2. A revaluation of stock and equipment.
- 3. Exemption of interest for a period of years.
- 4. A reduction in the rate of interest.
- 5. An extension of time for the redemption of stock and equipment loans.

The situation as regards Soldier Settlers clearly requires to be approached from two viewpoints—the first is that the State has involved a very large amount of public funds which can only be repaid by keeping the settler on the land and by encouraging him in a every reasonable manner because it is manifest if the soldier settler leaves the land the State will certainly suffer serious loss, particularly as regards the stock and equipment loans, and—the second is that it is greatly in the interests of the State to have new land opened up, and even improved or partly improved land developed agriculturally.

It may be noted that Soldier Settlers have brought under cultivation 600,000 acres of land hitherto raw and unproductive and have thereby performed a work of

development of considerable proportions.

The Committee believes, however, that when the question of revaluation of the land is considered that the difficulties are almost insurmountable and at the same time almost impossible to arrive at equitable conclusions.

The Committee, however, does feel that some measure of relief should be made particularly considering that the payments now required to be met by the Soldier Settler are too heavy per annum to permit him to work the land with success. Recommendation is therefore made that the stock and equipment loans be placed on the same basis as the loans made for the purchase of the land itself—in other words, be repayable by twenty-five consecutive annual instalments with certain interest exemptions, in the following manner.

The basic date for consolidation is to be taken as of 1st of April, 1922, up to which date is to be consolidated all disbursements up to that date, and interest owing by the settler. On the sum so arrived at, interest will be added at 5 per cent per annum to the next standard date (1st October in Manitoba and West—1st November, east of Manitoba). Thus on the next standard date, the settler will owe the consolidated amount plus interest thereon from 1st April, 1922, at 5 per cent per annum.

This amount so owed by the settler will be exempt as to interest as follows:

For 1919 Settlers to 1st October, 1926.

For 1920 Settlers to 1st October, 1925.

For 1921 Settlers to 1st October, 1924.

It will be noted above that various exemptions are given and some brief explanation is perhaps necessary on account of the different periods of exemption so recommended to be accorded. The 1919 exemption is made four years from 1st October, 1922, because it was felt that the 1919 settlers had already gone through as a rule two poor years and had paid also, as a rule, higher prices for their stock and equipment than those settlers in later years. It was also considered, seeing that the consolidation date was made 1st October, 1922, that the earlier settlers being charged interest to such date, had really less use or advantage of the advances made than those in later years. The same argument applies but in a lesser degree as regards 1920 and 1921 settlers, and hence their exemption is made less in proportion.

Excluding this exempted interest, the amount arrived at will, from the exempted interest dates as the case may be, bear interest at 5 per cent per annum, and be amortized and divided into 25 payments of which the first one, two, or three, will not include any interest and the remainder will. The first of these 25 instalments will fall due on the next standard date after 1st April, 1922.

This arrangement only applies to disbursements made up to 1st April, 1922—disbursements made after that date will carry no exemption advantage, but will be payable in 25 annual instalments with interest amortized.

The necessary amendments to the Act are submitted herewith.

Chapter VI

GENERAL

Section 1: Specific Cases.

The Committee has had submitted representations from various persons respecting action of the D.S.C.R., the Board of Pension Commissioners and Soldier Settlement Board, amounting in number to over 200. These representations, it must be understood, were not all in the nature of complaints, but many were suggestions which it was desired should be considered by the Committee.

All these specific communications have had careful attention. Each letter has been acknowledged and decisions rendered in the great majority, and those from whom the communication has been received have been advised; or will be advised very shortly.

Where suggestions were made, or where by reason of the action on the part of any of the Departments it has been thought well to amend the law or to make recom-

mendations herein, such amendments or recommendations have been included in this report.

There are, however, certain specific cases which the Committee recommend its

decision be given effect to, namely:

(a) Miss Madeleine F. Jaffray, Galt, Ont.—

She is a Canadian and enlisted in a voluntary unit for service in the French Army in one of their hospitals. During an air raid, she was wounded, and a portion of her left foot removed. Evidence was furnished by the B.P.C. and D.S.C.R. The Committee recommends as follows:

That the Government be asked to pass an Order in Council to provide payment of pension on the Canadian scale to Miss Madeleine Jaffray, based upon the extent of her disability subject to deduction from such pension of any sum or sums which may be paid to her from time to time by the French Government by way of a pension in respect to her disability, and authorizing the Department of Soldiers' Civil Re-establishment to grant to her such treatment as she may require from time to time under the same conditions as though she were an ex-member of the Canadian Expeditionary Force.

(b) Leo Smith, Royal Canadian Regiment, St. John, N.B.—

This man is now receiving an Imperial pension of two shillings per day in respect of disability received in the South African War. He requests consideration for Canadian rate of pension in respect of loss of his two legs by an accident while on duty during the South African War. He is not eligible for pension under Section 47-A of the Pension Act.

The Committee recommends that a special Order in Council covering this man's case and granting him a pension commensurate with his disability be passed, the pension to be retroactive to September 1, 1920.

(c) Settlers on Nicoamen Island, Fraser River, B.C.—

In this connection it was represented that about twenty-four settlers on Nicoamen Island, Fraser River, B.C., had been subjected to serious losses owing to floods. The Committee recommends that on sympathetic grounds such settlers be given an opportunity of re-establishing themselves on other lands if they so wish, and further, in the event of the lands on which they are at present being again flooded this year, leniency be shown in the matter of payments.

(d) Settlers along projected line of railway. Paddockwood and Amaranth Soldier Settlements—

Representations were made to the Committee that these soldier settlers were placed at a very great disadvantage having been settled along a certain projected line of railway which had not been constructed. Although the matter had been taken up with the proper authorities, no assurance was received that the grievance of these settlers would be remedied. The Committee therefore recommends that because of the special circumstances involved, the Board of Management of the National Railways be requested to give this matter their earnest consideration.

(e) Certain settlers on Dominion Lands-

Representations were made to the Committee that certain homesteaders had lost their lands on account of them having been taken as security for advance made by the Board on account of stock and equipment loans. It was felt that owing to the circumstances over which these settlers had no control, that consideration should be given them. The Committee therefore recommends that the proper authorities should consider these cases when brought before them with a view of granting such soldier settlers a further right of homestead entry.

(f) Camp Lister and Courteney Soldier Settlers-

It is represented that the province of British Columbia was anxious to obtain Federal aid on behalf of those soldier settlers who decide to be under the jurisdiction of the Soldier Settlement Board with a view of having to pay a lower rate of interest, the soldiers in question now being under the jurisdiction of the Land Settlement Board of British Columbia. The Committee therefore recommends that an official of the Soldier Settlement Board be authorized to investigate the conditions with a view of having the settlers brought if possible under the jurisdiction of the Soldier Settlement Board.

(g) Taxes on certain lands evacuated by soldier and up for re-sale.

It was represented in this matter that the State's liability for taxes should commence from the time the soldier evacuated his farm and continue until a re-sale of the same was effected. It is represented in this particular that the municipality loses taxes on account of the Soldier Settlement Board taking over farms abandoned by soldiers or where default occurs, thus converting temporarily the farms so taken over into Crown lands, thus avoiding the payment of taxes until the lands are re-sold. The policy of the Soldier Settlement Board is to pay up to the date of recision of the contract. The Committee having taken these facts into consideration, recommends that the Chairman of the Soldier Settlement Board be requested to report fully upon this grievance and confer with the Minister of Interior regarding any legislation required for the same.

Section 2: Submission of evidence, proceedings, etc., to House of Commons.

The Committee submits herewith for the information of the House a copy of its proceedings comprising evidence given before the Committee, and certain statis-

tical records submitted in the course of its proceedings.

The Committee recommends that the orders of reference, reports, proceedings, and the evidence given before the Committee, together with a suitable index, to be prepared by the Clerk of the Committee, be printed as an appendix to the journals of the House at the present session, and that 200 copies, in Blue Book form in English and 50 copies in French be printed and sent to the Clerk of the Committee for distribution as instructed.

The Committee further recommends that 1,200 copies in English and 300 copies in French of the present report be printed forthwith for distribution in a similar manner by the Clerk of the Committee and that Rule 74 be suspended in reference thereto.

Supplementary to the foregoing and to form part thereof is the following:-

The Committee has had communicated to it through the daily press and otherwise the accusation made by certain officials of the Great War Veterans' Association as contained in the telegram in the press as follows:—

"Following recent disclosures surrounding Parliamentary inquiry we openly charge Pension Board with contemptible and cold-blooded conspiracy to deprive ex-service men of rights previously granted by Parliament. There has been deliberate concealment, secret regulations pensions and insurance indirect violation intention of Parliament and deliberate attempt to disguise facts before present Parliamentary Committee. This is culmination unsympathetic policy of increasing severity during recent months. Chairman Committee has consented to reopen question impressed by generally expressed indignation. This plot challenges basic rights ex-service men nullifies in principle established privileges and frustrates further re-establishment effort required."

The Committee feels that the accusations made in this telegram are extremely serious and considers that these charges should be investigated with care.

Your Committee therefore recommends as follows:-

That there be forthwith appointed by the Government a Commission to consist of three persons, such persons in no way to be connected with the Government or with any department thereof, and that such Commission to be appointed be given all necessary authority to inquire into the allegations and accusations made as above indicated—to render its report containing such recommendations as to what procedure it may think proper to have adopted—with power to send for all necessary persons and documents, and that the findings of such Commission shall be acted on by the Government.

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MINUTES OF PROCEEDINGS

SPECIAL COMMITTEE ON PENSIONS, SOLDIERS' INSURANCE AND RE-ESTABLISHMENT

COMMITTEE ROOM, 435-6,

TUESDAY, April 4, 1922.

1. The Special Committee appointed to consider questions relating to the Pensions, Insurance and Re-establishment of returned soldiers, and any amendments to the existing laws in relation thereto which may be proposed or considered necessary by the Committee, met at eleven o'clock, a.m.

2. Members present:—Messieurs Black (Yukon), Brown, Caldwell, Carroll, Chisholm, Forrester, Hudson, Humphrey, McKay, Marler, Maclaren, Munro, Ray-

mond, Robinson, Ross, Pelletier, Speakman, Turgeon and Wallace—19.

3. In attendance:—The Honourable H. S. Béland, Minister, Soldiers' Civil Re-establishment and Health.

4. The members having assembled, Mr. Carroll moved, seconded by Mr. Chisholm, that Mr. Marler be Chairman of the Committee. The motion was unanimously agreed to, and Mr. Marler declared elected Chairman.

5. The Chairman expressed his thanks for the confidence which the Honourable members present had shown in having appointed him Chairman. Proceeding in his remarks, reference was made to the organization of the Committee and its subcommittees; also to the questions which had been entrusted to them by Parliament. Messrs. Hudson, Black, Carroll, Speakman, Pelletier, Caldwell, and Chisholm expressed certain views and asked certain questions relating to the work of the Committee, all of which were stenographically reported by the Committee reporters.

6. The Committee, on motion of Mr. Chisholm, then adjourned until Thursday,

April 6, at 11 a.m.

V. CLOUTIER, Secretary. HERBERT M. MARLER,

Chairman.

SPECIAL COMMITTEE ON PENSIONS, ETC.

MINUTES

COMMITTEE ROOM, 435-6, THURSDAY, April 6, 1922.

1. The Committee met at 11 o'clock, the Chairman, Mr. Marler, presiding.

2. Other Members present:—Messrs. Arthurs, Caldwell, Carroll, Chisholm, Clark, Clifford, Denis, Hudson, Humphrey, Knox, Maclaren, Munro, Raymond, Robinson, Ross, Pelletier, Speakman, Stork, Turgeon, and Wallace—21.

3. In attendance:—Hon. H. S. Béland, Minister, Soldiers' Civil Re-establishment and Health, and Messrs. Thompson, Parkinson, Barnett, Arnold, Topp, Flexman and

Paton, departmental officers.

4. The Minutes of the last day's proceedings were read and confirmed.

5. Election of Vice-Chairman.—Mr. Pelletier moved, seconded by Mr. Robinson that Dr. Chisholm be vice-chairman of the Committee.—Carried.

6. Sittings and Quorum.—Mr. Speakman moved, seconded by Col. Arthurs, that leave be obtained to sit while the House is in session and to reduce the present quorum fifteen (15) to nine (9), which was agreed to.

7. Upon the order for the appointment of sub-committees, and after consideration thereof,—It was moved by Mr. Speakman, seconded by Dr. Chisholm that Messrs. Carroll, Denis, McKay, Clifford, Humphrey, Caldwell, Black, Clark, Brown and Wallace be the sub-committee to deal with all matters pertaining to pensions.—Carried.

Mr. Caldwell moved, that Messrs. Chisholm, Stork, Pelletier, Raymond, Arthurs, Miss Macphail and Maclaren be the sub-committee to deal with all matters pertaining to Soldiers' Civil Re-establishment and Insurance,—which was agreed to.

Mr. Carroll moved that Messrs. Speakman, Power, Turgeon, Forrester, Munro, Knox, Sutherland, Ross, Hudson and Robinson be the sub-committee to deal with

matters pertaining to Soldiers' Land Settlement,—which was agreed to.

Upon the order to appoint a general sub-committee as suggested by the Chairman, and after consideration thereof, it was resolved that the sub-committees' Chairmen, namely, Messrs, Carroll, Chisholm and Speakman, the Chairman, Vice-Chairman, Col. Arthurs and the Secretary of the Committee constitute such sub-committee,—which was agreed to.

8. Petition.—From Mr. W. Vaughan, of the Imperial Veterans in Canada, Winnipeg, asking for leave to have a representative appear before the Committee on behalf of said Association. Mr. Hudson reported that a similar communication had been received by him, and that he had notified the Imperial Veterans that they would have an opportunity of appearing before the Committee, and asked them to write to the Secretary of the Committee in this regard.

The Committee then adjourned until Tuesday, April 11.

V. CLOUTIER,
Secretary.

HERBERT M. MARLER,

Chairman.

COMMITTEE ROOM 435-6,

TUESDAY, May 30, 1922.

1. The Committee met at 11 a.m., the Chairman, Mr. Marler, presiding.

2. Other Members present: Messrs. Arthurs, Brown, Caldwell, Carroll, Clark, Humphrey, Knox, McKay, MacLaren, Miss Macphail, Munro, Raymond, Ross, Speakman, Turgeon, and Wallace.—17.

3. The Committee, on motion of Mr. McKay, seconded by Mr. Turgeon, at once resolved itself into executive session and proceeded to consider the suggestions contained in a drafted copy of the report to the House, and the Committee proceeded accordingly until one o'clock, when it adjourned to resume again at 8 p.m.

V. CLOUTIER,

HERBERT M. MARLER,

Chairman.

Clerk.

COMMITTEE ROOM 435-6, Tuesday, May 30, 1922.

1. The Committee met at 8 p.m., the Chairman, Mr. Marler, presiding.

2. Other Members present: Messrs. Brown, Caldwell, Carroll, Clark, Forrester,

Humphrey, Knox, MacLaren, Robinson, Ross, Turgeon, and Wallace.—13.

3. The Committee, on motion of Mr. Turgeon, seconded by Mr. Knox, at once resolved itself into executive session to further consider the suggestions contained in a drafted copy of the report to the House, and the Committee proceeded accordingly until 11 p.m., when it adjourned.

V. CLOUTIER,

ER, HERBERT M. MARLER,
Clerk. Chairman.

COMMITTEE ROOM 435-6,

WEDNESDAY, May 31, 1922.

1. The Committee met at 8.15 p.m., the Chairman, Mr. Marler, presiding.

2. Other Members present: Messrs. Arthurs, Brown, Caldwell, Chisholm, Clark, Clifford, Humphrey, MacLaren, McKay, Raymond, Speakman, and Turgeon.—12.

3. The Committee, on motion of Mr. Chisholm, seconded by Mr. Turgeon, at once resolved itself into executive session to further consider the suggestions contained in a drafted copy of the report to be presented to the House, and the Committee proceeded accordingly until 11 p.m., when it adjourned.

V. CLOUTIER,

Clerk.

HERBERT M. MARLER,

Chairman.

COMMITTEE ROOM 435-6,

THURSDAY, June 1, 1922.

1. The Committee met at 8 p.m., the Chairman, Mr. Marler, presiding.

2. Other Members present: Messrs. Arthurs, Black, Brown, Caldwell, Carroll, Chisholm, Clark, Forrester, Hudson, Humphrey, Knox, McKay, MacLaren, Munro, Pelletier, Raymond, Robinson, Ross, Speakman, Stork, Turgeon, and Wallace.—23.

3. Mr. Speakman for the sub-Committee on Land Settlement reported supplementary evidence given before the said Committee by Mr. W. E. Holmes, of Vancouver, relating to a proposed settlement of ex-service men at Camp Lyster (Creston Settlement), B.C. After consideration thereof the said supplementary evidence was ordered printed.

4. Mr. Speakman then moved, seconded by Mr. Stork, that the expense account amounting to \$294.18 of Mr. W. E. Holmes, the witness who gave the above-mentioned

evidence, be paid. Motion carried.

5. The Committee, on motion of Mr. Chisholm, seconded by Mr. Speakman, then resolved itself into executive session to further consider the drafted copy of the final report for Parliament, and the Committee proceeded accordingly until 11.10 p.m. when it adjourned.

V. CLOUTIER,

Secretary.

HERBERT M. MARLER,

Chairman.

COMMITTEE ROOM 435-6,

TUESDAY, June 6, 1922.

1. The Committee met at 10.30 a.m., the Chairman, Mr. Marler, presiding.

2. Other Members present: Messrs. Black, Brown, Caldwell, Chisholm, Clark, Clifford, Forrester, Hudson, Humphrey, Knox, McKay, MacLaren, Miss Macphail, Munro, Pelletier, Raymony, Robinson, Ross, Speakman, Sutherland, Turgeon, and Wallace.—23.

3. Mr. Speakman, for the sub-Committee on Land Settlement, presented a special report of the said Committee comprising certain recommendations relating to loans advanced by the Soldier Settlement Board to soldier settlers on land. After consideration thereof, Mr. Chisholm moved, seconded by Mr. Turgeon, that said special report be printed in the proceedings of the Committee. Motion carried.

4. The Committee, on motion of Mr. Speakman, seconded by Mr. Robinson, then resolved itself into executive session to further consider the drafted copy of the final report for Parliament, and the Committee proceeded accordingly until 1.15 p.m., when

it adjourned.

V. CLOUTIER,

Secretary.

HERBERT M. MARLER,

Chairman.

COMMITTEE ROOM 435-6,

Tuesday, June 13, 1922.

1. The Committee met at 10.15 a.m., the Chairman, Mr. Marler, presiding.

- 2. Other members present: Messrs. Arthurs, Black, Brown, Caldwell, Carroll, Chisholm, Clark, Clifford, Forrester, Humphrey, McKay, MacLaren, Munro, Raymond, Robinson, Ross, Speakman, Stork, Turgeon and Wallace.—21.
- 3. Mr. Speakman for the sub-committee on Land Settlement reported the recommendations which said Committee approved at meeting held on Saturday, June 10. relating to,—
 - (1) J. H. Walsh, Communication of June 2, 1922, re lands purchased and sold to soldier settlers on Lulu Island, B.C.
 - (2) A certain flooded area on Nicoamen Island, B.C. where twenty-four soldier settlers had suffered losses.
 - (3) Paddockwood and Amaranth soldier settlements along a projected line of railway.
 - (4) Certain interest exemptions.
 - (5) Soldier settlers on homesteads who had lost their rights owing to circumstances over which they had no control.
 - (6) Camp Lyster and Courteney soldier settlements re Federal aid sought and their desire to be under the jurisdiction of the Soldier Settlement Board.
 - (7) Taxes owing on certain lands for period when soldier settlers evacuated same and time of resale.
 - (8) Petition of soldier fishermen of New Carlisle, Gaspé and other fishermen of Northern New Brunswick.
- 4. On motion of Mr. Speakman that the report be received the Committee proceeded to consider the recommendations contained therein. After consideration thereof, the recommendations with the exception of the one relating to the petition of soldier fishermen which was rejected on division, were approved.

5. Mr. Speakman moved, seconded by Mr. McKay, that the recommendations now approved be embodied in the final report of the Main Committee—which was agreed to.

- 6. The Committee, on motion of Mr. Chisholm, seconded by Mr. Turgeon, then resolved inself into executive session to further consider special proposed amendments to the Pension Act, and the Committee proceeded accordingly. After the further consideration of a certain proposed amendment, as set forth on page 48 of the final report, and the point raised thereupon by General Clark, it was resolved that the Chairman, Mr. Marler, and Col. Thompson redraft same. And subject to this redrafting the draft report as now submitted was approved.
- 7. Mr. Black read telegrams he had received protesting against reduction of pensions, etc.
 - 8. The Committee then adjourned.

V. CLOUTIER,

HERBERT M. MARLER,

Chairman.

Clerk.

COMMITTEE ROOM 436,

FRIDAY, June 16, 1922.

1. The Committee met at 10.30 a.m., the Chairman, Mr. Marler, presiding.

2. Other members present:—Messrs. Arthurs, Black, Brown, Carroll, Chisholm, Forrester, Hudson, Humphrey, Knox, McKay, MacLaren, Munro, Raymond, Speakman, Stork, Sutherland and Wallace.—18.

- 3. The Chairman directed the attention of the Committee to a telegram issued by the President and Secretary of the Great War Veterans' Association of Canada which was published in the local press of recent date, also to an editorial published in the Citizen and reflecting upon the Board of Pension Commissioners. The Committee proceeded to consider the tenor of same. After consideration thereof the Committee was of the opinion that the accusations made in the telegram were extremely serious and considered that the charges should be investigated with care.
- 4. A proposed supplementary report in relation thereto was read by the Chairman and considered. After consideration thereof, Mr. Arthurs moved, seconded by Mr. Sutherland that before the supplementary report be adopted, this Committee proceed to investigate the charges made against the Pension Board by the President and Secretary of the G.W.V.A. of Canada, and that copies of the said report be placed in the hands of the members of the Committee for next meeting.

Motion carried.

5. The Committee on motion of Mr. Humphrey seconded by Mr. Black then adjourned until 12.30 this day.

V. CLOUTIER.

Clerk.

HERBERT M. MARLER,

Chairman

COMMITTEE ROOM 436.

FRIDAY, June 16, 1922.

1. The Committee met at 12.30, the Chairman, Mr. Marler, presiding.

- 2. Other members present:—Messrs. Arthurs, Black, Brown, Caldwell, Carroll, Chisholm, Clifford, Denis, Forrester, Hudson, Humphrey, Knox, McKay, MacLaren, Munro, Pelletier, Raymond, Robinson, Speakman, Stork, Sutherland, Turgeon and Wallace.—24.
- 3. The Committee proceeded to consider the redraft of the supplementary report which had been under consideration during the morning session. The report as read with the word "persons" substituting the word "members" in the last paragraph thereof, was on motion of Mr. Carroll seconded by Mr. Humphrey ordered added to the second and final report of the Committee.
- 4. Discussion followed in respect of the Commission as recommended in the aforesaid report. Mr. MacLaren was of the opinion that at least one of the commissioners should be a returned soldier. Further discussion followed in which Messrs. Arthurs, Sutherland, Denis, Humphrey, Hudson, Caldwell, Brown and others took part.
- 5. Mr. Black then moved, seconded by Mr. Speakman, that the Secretary of the G.W.V.A., Mr. C. G. MacNeil, be summoned forthwith to appear before the Committee to furnish said Committee with evidence in substantiation of his charges against the Pensions Board and that the members of the Pension Board be heard concerning same.—Motion carried.

On motion of Dr. Chisholm, seconded by Mr. Denis, the report as now considered subject to Mr. Black's resolution, was then put and declared adopted.

7. The Committee adjourned until 8.15 p.m.

Clerk.

V. CLOUTIER.

HERBERT M. MARLER.

Chairman.

COMMITTEE ROOM 436,

FRIDAY, June 16, 1922.

1. The Committee met at 8.15, the Chairman, Mr. Marler, presiding.

2. Other members present:—Messrs. Arthurs, Black, Brown, Caldwell. Carroll, Chisholm, Clark, Clifford, Denis, Humphrey, McKay, MacLaren, Munro, Raymond, Robinson, Speakman, Stork, Sutherland and Wallace.—20.

3. The Chairman informed the Committee of the purpose of the meeting as being in accordance with Mr. Black's resolution which had been agreed to at to-day's meeting.

4. The Committee then proceeded to consider the evidence given by Mr. C. G. MacNeil, Lt.-Col. J. T. C. Thompson, Dr. A. W. Arnold, Major, C. B. Topp, and Mr. J. Paton, who were sworn and examined by the Chairman, and Messrs. Clark, Arthurs, Humphrey, Black, Wallace, Sutherland, McKay, Denis, MacLaren, Caldwell, Carroll, and others, all which was stenographically reported. Witnesses discharged.

5. The Committee on motion of Mr. Chisholm, seconded by Mr. Carroll, at 12.05 a.m. resolved itself into executive session to forthwith consider certain evidence adduced in respect of insurance and pensions. After consideration thereof, it was resolved that the Chairman, Mr. Marler, General Clark, and Mr. Caldwell be requested to redraft subsection three of section 25, of the Pension Act, as outlined by General Clark, and that same be accordingly noted in the Final report of the Committee to the House. And that the said report with the paragraph so amended be presented to the House.

W. V. A. Mir C. G. MacN. Do arrentented forthwith the grown before the Committee

The Committee then adjourned.

V. CLOUTIER.

Clerk.

HERBERT M. MARLER,

Rishelm, Chifford, Denier, Pariester, Hodson, Humphrey, Kanz,

Chairman

PROCEEDINGS AND MINUTES OF EVIDENCE

COMMITTEE ROOM 435,
HOUSE OF COMMONS,
TUESDAY, April 4, 1922.

The Special Committee appointed to consider questions relating to the Pensions, Insurance and Re-establishment of Returned Soldiers, and any amendments to the existing laws in relation thereto which may be proposed or considered necessary by the Committee met at eleven o'clock a.m.

Members present: Messrs. Black (Yukon), Brown, Caldwell, Carroll, Chisholm, Forrester, Hudson, Humphrey, McKay (Renfrew N.), Marler, Maclaren, Munro, Raymond, Robinson, Ross (Kingston), Pelletier, Speakman, Turgeon and Wallace.—19.

Mr. Carroll: I beg to move that Mr. Marler, the honourable member for St. Lawrence-St. George, be Chairman of this Committee for the present session.

Dr. Chisholm: I second that motion.

The CLERK: There being no other nominations, I declare Mr. Marler duly elected Chairman of this Committee.

The CHAIRMAN: Gentlemen, my first words should, no doubt, express thanks to you for the confidence which you have reposed in me by appointing me Chairman of this very important Committee. I hardly know whether it is an appointment upon which I am to be congratulated, because I understand there is a tremendous amount of work to be done. I feel, however, quite confident that all the work we have to do will be accomplished very speedily and very effectively and in a pleasurable manner. I would like to make it abundantly clear to every member of this Committee at the outset that the mere fact that I have been appointed your Chairman will in no way permit me to feel that I am superior to you, or that I have the right to impose upon any member of this Committee my ideas or my will. During the whole course of my business career I have always felt that the proper function of a chairman or head of any business is to encourage people to work with him rather than under him. I therefore hope that during the progress of our deliberations you will always feel at liberty to express your views freely and frankly on all pertinent subjects, with the assurance that those views will receive earnest consideration by this Committee before being submitted to Parliament.

There is one fact which I think should be kept in mind, and it is that this Committee is not of a political character. We are assembled here for the purpose of assisting the returned soldiers to the fullest possible extent, and the views of any political party will not affect our deliberations in the slightest degree. Those views jointly will be the views of this Committee as a whole, and will be submitted to Parliament as such.

I am very well aware, gentlemen, that there have been very prominent men appointed to the Chairmanship of this Committee in the past. The Hon. Mr. Hazen was the first Chairman. He was followed by Sir Herbert Ames, and then Mr. Rowell, Mr. Calder, and the immediate past Chairman, Mr. Cronyn, successively occupied this position. I am fully aware that I have a very difficult task to perform in endeavouring to carry on the work in the able manner displayed by my predecessors. But I shall do so to the very best of my ability with your assistance.

We are exceedingly fortunate in having with us Mr. Cloutier, the Secretary of this Committee. He understands the situation very thoroughly, and his explanations to me thus far have been exceedingly clear and helpful, and I am confident that his explanations in the future will be of inestimable value.

You are fully aware of the reason for appointing committees. They arise from the usual conventions of Parliament which have for their object the consideration of various questions with the utmost exactitude, so that the time of Parliament itself will be saved. Committees render it possible to place before Parliament as a whole in a certain, fixed and regulated way the questions that have been referred to the committee, thus avoiding in the House prolonged discussions of details.

With that end in view, Parliament has appointed this Committee, 28 in number. Rule No. 11 (the special rule of the House which provides for the appointment of Special Committees) provides, if I mistake not, that only 15 members of the House can be appointed to a Special Committee. In this particular case, that rule has been waived. There is also a rule of the House which says that in the absence of any regulation the quorum of the Committee should be a majority of its membership. As a consequence, the majority of this Committee would be 15, but perhaps you will agree with me, after giving this question due consideration, that 15 is too large a number to permit rapid progress and speedy results. I will therefore at a later date submit to you for your consideration the advisability of reducing the number constituting a quorum to 8 or 9 members, and in due course the matter will be submitted to the House of Commons for its approval.

You probably saw in the appointment of this Committee—which took place in the House on the 30th March last—what the objects of the Committee might be, and with what it had to deal. This Committee will deal with the questions of Pensions, Insurance and Civil Re-establishment.

Earlier activities of the Committee during the previous year have been tabulated in a somewhat brief form by the Secretary, Mr. Cloutier. I am going to ask Mr. Cloutier if he will submit to the hon. members this tabulation which he has prepared. There are members on this Committee who composed former committees and we will have the advantage of their advice and to those of us who are new I think that possibly at first we might better go into the past performances of the present Committee and also probably it would be as well for us to read the report which Mr. Cronyn, the past Chairman made last year and also his speech in the House, which will be found in Hansard of the 28th May last.

You will also note in the order appointing the Committee that this Committee has authority to call before it various persons to ask for various documents and to take evidence. I am sure that hon, members of the Committee will avail themselves of the assistance of the Pensions' Board and various other Boards constituted by Parliament and the assistance to be derived from the activities of these Boards will assist them in their deliberations of this year. We as hon, members of the Committee, will also realize that it will be necessary to call before us various other organizations, soldiers' organizations, war veterans' organizations, and possibly individual pensioners will be asked to appear before us. We will have to take evidence to determine exactly how these organizations shall deal with the soldiers and also have to hear, if need be, individual soldiers from time to time.

I think the hon. members will probably agree with me that we might with a great deal of use appoint a sub-committee for the purpose of hearing evidence and having it put before the Committee as a whole in probably some brief form but I do not intend with your permission to take up much of the time of the hon. members this morning on the question of the sub-organization committee. If you agree I think you will all possibly find that the best thing for us all to do is to familiarize ourselves in a measure with the past performances of the Committee and I will suggest later on the adjournment of this Committee till a later date when we will then take up the specific organization.

Hon. members I think will probably agree with me that we should appoint a vice-chairman of the Committee. That I will ask you to take up with the hon. members in due course.

There is little else gentlemen, that I need to say to you at the present time. I feel quite confident we will all work together with the utmost harmony, and I think we will work out those very important matters which will certainly come before us from time to time. I only want to repeat to you what I first said at the commence-

ment of my remarks this morning. I am ready to work in complete harmony in the Committee and in no case will you find my views imposed on you in any way at all. I am merely the machinery for the purpose of keeping the Committee in operation but I do want—I particularly want—the opinion of each particular member and his own specific views quite irrespective of any political affiliation in any way, as I think it is only by that means we can get the consensus of opinion of the Committee as a whole and as a consequence, submit our report in due course to Parliament.

I said to you that we have already prepared here the customary report of the Government of Canada in connection with demobilization and re-establishment. These will be delivered to the various members of the Committee immediately. This

takes up one phase, gentlemen, of what we are expected to do.

If any other hon, member would desire to speak will he please feel at liberty to do so?

Mr. Hudson: There is a matter I would like to bring up at this stage. The Imperial veterans, which is an organization of soldiers who are enlisted in Great Britain but not in Canada and who now number several thousand in Canada wish to make representations before this Committee but I did not feel quite sure whether or not they fell within the objects of this Committee. I do not really know what they want. I was simply asked to bring the matter up before the Committee at the first meeting. I suppose it would be as well to have the views of the Chairman on that matter.

The Charman: The minister, Mr. Hudson, informs me that it does fall within the purview of this Committee. I feel quite confident we will get very valuable information from this organization and I feel if we can ascertain by way of memorial or in any other form, I am sure this Committee will be glad to hear from the association.

Mr. Black (Yukon): For instance people who are not satisfied with regard to the treatment they have had. There are people wanting to get special hearing before this Special Committee. Is that one of the Committee's duties?

Mr. Chairman: I can answer that it will be one of the Committee's duties and the Committee will be glad to take up the matter which the hon. member speaks of.

Mr. Carroll: In cases where individuals wish to appear before the Committee, does the Committee make any regulations as to their transportation to and from Ottawa? Returned soldiers are very, very poor, the most of them.

The Charman: To the hon. member who asked the question, I may reply that a Committee will be organized for the purpose of studying these various matters of individual pensioners and will study at the same time the facts as to what should be allowed by way of expenses of the various people coming before them. I think, in the past,—in fact I am quite certain in the past—that the allowance for expenditures have been quite reasonable, in fact generous.

Mr. Speakman: Do the activities of the Soldier Settlement Board come under the purview of this Committee on all questions of men on the land?

The CHAIRMAN: I can answer that they do.

Mr. MacLaren: Do I understand you to say that transportation will be allowed to individual men who desire to come before this Committee? For instance in the case of returned soldiers living at a distance who wish to appear before the Committee, in this case will transportation be supplied the individual.

The Charman: The statement I made in reply to the hon, member's question was this, that where an individual desires to appear before the Committee, as a rule that individual's request will first be referred to a sub-committee, which will be appointed by the Committee as a whole. That sub-committee will determine the desirability or non-desirability of permitting the particular pensioner or returned soldier to come forward and if that sub-committee considers it so desirable they will

make provision for the expenses of such individual, but it must be passed by the sub-committee. My hon. friend will remember it will be quite impossible to say to any returned man, "Come along, we will be glad to hear you." The sub-committee will have to pass on the desirability of any individual coming before the Committee.

Mr. Caldwell: In regard to this question it was customary, as you say, to appoint a special committee to deal with the correspondence, because there will be a large volume of correspondence to come before the Committee. It will take up the time of the Committee to deal with all the correspondence. This special Committee will deal with the correspondence and sort out of it the questions that will come before the Committee because it will be impossible to hear all the returned soldiers who will wish to appear before the Committee. Further than that it has been customary to appoint a Committee to deal with special cases. If I understood you right you say there will be a special Committee appointed to hear the evidence. I think in times past the evidence was heard by the whole Committee, but a special Committee was appointed to deal with special cases and report.

Mr. Charman: There will be a special Committee to deal with correspondence, and another Committee to deal with special cases, but the evidence will be heard before the whole Committee.

I might add that the question of the sub-committees will be placed before you at our organization meeting on Thursday to be dealt with as you think proper at that time and any sub-committees you think ought to be appointed will be placed before you at that time. In other words sub-committees will not be appointed without first obtaining the sanction of the whole Committee.

Are there any other questions, gentlemen, you desire to have answered this morning? If there are no further questions I move the Committee adjourn.

Mr. Pelletier: I believe before adjourning it would be well, as you mentioned a few minutes ago, that we should nominate and elect a vice-chairman. Would it not be well to complete the organization?

The Chairman: I would suggest to my honourable friend if you could defer that until the next meeting I would be very much obliged to you.

Mr. Pelletier: It was merely a suggestion on my part, it was only to complete the organization; that is all.

Mr. Carroll: I might just make a few remarks before the meeting adjourns. You are going to have a lot of trouble on your hands, if not trouble, work, so I am not going to congratulate you, but I want to congratulate you on what I consider a very sympathetic Committee. That is sympathetic to the wants, the hopes and aspirations of returned men. I have gone over the names of the gentlemen who have been selected, and I want to say whoever made the selection, probably you hon. minister did it—I want to say I think the Committee, the personnel of the Committee is a personnel that will have the warmest sympathy for the legitimate wants of the returned soldiers. I hope they will live up to the reputation that they have already made in my mind in that regard. There is nothing I think to-day that requires so much attention as the wants of returned soldiers. They are, I think, entitled to everything that the Canadian National Government can do for them in the way of assisting them to re-establishment. Much has been done already and much requires to be done, and I trust, Mr. Chairman, that all the members of this Committee will take a very active part in the activities, if I might use the word, of the Committee, give it their best interest while safe-guarding the exchequer of the country, yet not safe-guarding it niggardly at the expense of our returned soldiers.

Mr. Chisholm: Just one word as one of the members of the Committee last year. I want to appeal to the members of the Committee and urge upon them that it is necessary for them to attend regularly. This may seem somewhat dictatorial. Last year we suffered much by the absence of some of the members. If we expect to succeed

it is necessary that we have the combined work of every one of the members. Each one realized he has a particular part to play in this. It is certainly the heaviest Committee in the House. Heavier than any three Committees, and you will be surprised when you get working for about six weeks at the work you will have to do after that. Your work will simply begin then, so it is necessary that we begin early and vigorously and attend to the work of the Committee; otherwise we will find ourselves with a mountain of work.

Mr. Caldwell: I endorse the remarks of Mr. Chisholm. It is quite possible that the new members of the Committee will hardly realize the importance of regular attendance. The Committee will hear evidence for two or three, or possibly four weeks; and I presume that it will afterwards sit in camera, as former committees have done, in order to arrive at our findings on the evidence. If members miss several meetings of the Committee when evidence is being taken, they are not in a position to sufficiently weigh the evidence; and for that reason, it is very important that every member of the Committee should, as far as possible, attend every meeting of the Committee, especially when the evidence is being taken.

The CHAIRMAN: It is quite needless for me to state that I entirely agree with what the previous speakers have said. So far as I am concerned, you can entirely count upon my putting all the energy I possess into the work of this Committee. I agree with honourable members that this is probably the most important Committee appointed by the House; and I also agree that the wants and needs of the returned soldiers should be looked after compatible with the interests of the country. I have thought so for several years, and I still think so. I feel quite confident from what I know of those composing the Committee that I can count upon you all, and I want to do so. I do not desire you to think for a moment that I, as Chairman, am alone capable of carrying on this work. There is an abundance of work for us to do, and I am confident that it will be undertaken in the proper spirit, and that I shall have your assistance. If I do not have your assistance, we cannot hope to make a success of what we all desire to be a success. I trust that when we have finished our duties for this session we shall all feel satisfied with our work—that the people will feel satisfied—that every returned soldier will feel more than satisfied in having appointed us members of this Committee.

On motion of Mr. Chisholm, the Committee adjourned until Thursday at 11 o'clock a.m.

COMMITTEE ROOM 435,
House of Commons,
Thursday, April 6, 1922.

The Special Committee appointed to consider questions relating to the Pensions, Insurance and Re-establishment of Returned Soldiers met at 11 o'clock, a.m. in Room 435, Mr. Marler, the Chairman, presiding.

Other Members present:—Messrs, Arthurs, Caldwell, Carroll, Chisholm, Clark, Clifford, Denis, Hudson, Humphrey, Knox, MacLaren, Munro, Raymond, Robinson, Ross, Pelletier, Speakman, Stork, Turgeon, and Wallace—21.

The CHAIRMAN: The meeting will come to order gentlemen and the secretary will read the minutes of last meeting.

Minutes read and approved of.

The Chairman: The next matter to be taken up is the appointment of a vice-chairman of the Committee as a whole. I would like to have nominations for the appointment of a vice-chairman.

Mr, Pelletier: I move that Dr. Chisholm be appointed vice-chairman.

Mr. Robinson: I second that.

Motion agreed to.

The CHAIRMAN: Under the rules of the House the ordinary quorum of a committee is a majority of the members. The number of members on this Committee is 28; therefore, the ordinary quorum would be 15. My own personal feeling is that 15 is too large a number to be workable, and I think that we should ask the House in our first report for permission to reduce the number of the quorum from 15 to 9 members. In addition, I think that in our first report we should ask the permission of the House to sit during the sessions of the House. Subject to your confirmation, therefore, I would suggest that the following be our first report to the House:

(Reads)

"The Special Committee appointed by the House to consider questions relating to the Pensions, Insurance and Re-Establishment of Returned Soldiers, and any amendments to the existing laws in relation thereto which may be proposed or considered necessary by the Committee, beg leave to present the following as their first Report:—

1. Your Committee recommends that their quorum be reduced from fifteen

to nine members.

2. Your Committee recommends that leave be granted them to sit while the House is in Session. All of which is respectfully submitted.

Mr. RAYMOND: Is that permission granted to committees while the House is in session?

The CHAIRMAN: Yes, it is quite usual.

Mr. ARTHURS: It is not customary so early in the session to ask for permission to sit while the House is in session, but I do not think it would do any harm to put it in the report at the present time.

Mr. Caldwell: Getting permission does not mean that the Committee will sit while the House is in session. I hope it will not be necessary at this early stage to do so. I would like to call to the attention of the Chairman and members that the Committee on Agriculture is sitting at the same hour as this Committee, and it is possible that there are a number of members on this Committee who are also members on that committee, and as there is important work before both Committees, I think some arrangement should be made so that these two Committees should not sit at the same time.

The Chairman: I would point out this, that last year the work of this Committee started on the 15th of March and we are now at the end of the first week of April. We are therefore three weeks behind in our work this year, and as a consequence, it may be necessary, occasionally at least, to sit while the House is in session. That is my view, but of course it is subject to confirmation by the Committee. As regards the hour of the meeting, that is entirely a matter for the Committee itself to determine. So far as I am concerned, I am entirely at your disposal, and we will arrange to meet at any hour which you may deem most suitable. That will be for you to determine after you have heard what our sub-organization is to be. If hon, members will leave the question of the hour of meeting for discussion later, I feel that it can be arranged to satisfy all.

Mr. Caldwell: I would suggest that the Chairman of this Committee and the Chairman of the Committee on Agriculture should confer and as far as possible arrange the meetings of their respective Committees on different days, or at any rate at different times.

Mr. Carroll: I would suggest that you incorporate in that motion the Chairman of the Railways Committee, and the chairmen of other committees.

Mr. Caldwell: Certainly. Perhaps it could be arranged to have one committee meet at ten and another at half-past eleven, or something like that.

Mr. Stork: Would it be possible for the chairmen of all the committees to consult and arrange the meetings so that they would not conflict? I think some arrangement should be made by which the meetings of committees should conflict as little as possible.

Mr. Chisholm: I think it is physically impossible for those who are members of several committees to attend them all. You will find as we go along that we will have to give our attention chiefly to one committee. The members of the Railway Committee and of the Committee on Agriculure will find themselves in the same position.

Mr. ARTHURS: It is absolutely impossible, in my opinion.

Mr. Caldwell: Then there should be some re-arrangement of these committees. It is absolutely absurd to appoint a member on three committees, if it is impossible for him to sit on more than one.

The CHAIRMAN: I think you are right.

Mr. Caldwell: He should not hold a position on any committee which he cannot attend. This is a very important committee and so is the Committee on Agriculture. Of course I realize that members will not all be present at one time. However, I think it is a wise provision to fix the quorum at nine, not because fifteen is too large a number but because it will be impossible to get fifteen members in attendance at every meeting. If afternoon meetings have to be arranged, I would suggest that we do not meet earlier than four o'clock. The House sits at three o'clock and it is necessary for members to get a line on what is going on before leaving the Chamber.

The CHAIRMAN: I think that suggestion is an admirable one and should be carried out.

Mr. Robinson: So far all the committees meet on Tuesdays and Thursdays. I don't know whether those are the regular days, but it has been customary for the Agricultural Committee to meet Wednesdays and Fridays in other sessions.

The Charman: I perhaps might say this to hon, members as preliminary to the discussion, that I am about to propose now a certain plan for this year which effects somewhat radical changes in the organization we had last year. The plan of organization can be afterwards discussed and you will see how it works out at that time. This Committee it seems to me perhaps is the most important Committee for intensive work that has been appointed by the House. There are various subjects which have to be taken up or must be brought through. Some of the other committees are very large committees and much consideration must be given and a great deal of intensive study and work must be done by this Committee in the course of their deliberations. It is necessary that we try and arrange to meet at some other hour that is not opposed to the other meetings. If you will wait for a few minutes we can discuss this, as to when our meetings will be held, if this is agreeable to all the hon, members at the present moment. As regards the report I have read to you, is it agreeable that that report be adopted, that is reducing the quorum to nine and asking leave to sit while the House is in session.

Motion agreed to.

We really want to try and get all we possibly can before this important Committee. In my preliminary remarks last Tuesday I explained in somewhat brief form the purpose for which this Committee was formed. I don't intend to go over all that I said last Tuesday, but I would like to place before the Committee as a whole again the main headings under which this Committee is expected to operate, and the remarks which I am about to suggest to you for open discussion are made.

perhaps at somewhat extended length for the purpose of having taken down the various references which I will make in these remarks, and which will be of use to the Committee as a whole as we proceed in our deliberations. There are three main headings under which this Committee operates, all of great importance. The first is the Pensions, the second Soldiers' Civil Re-establishment, with which is joined Insurance, and the third, Soldiers' Land Settlement. Each of these various departments operate pretty nearly under distinct Acts. There is of course co-operation between all these departments. There are certain overlappings which cannot be possibly avoided in treating the whole matter under discussion, but generally speaking all these departments operate with a distinct body of officers. The Act dealing with pensions is known as the Pension Act, 9-10 George V, ch. 43, and the amendments thereto. And it is administered by the Board of Commissioners, of which Colonel John Thomson is the chairman and J. W. Paton is secretary. The last report of this Board is brought down to March 31, 1921. This will be placed before the Committee so that in so far as the report is available it will be available for study by all the members of the Committee.

"Soldiers' Civil Re-establishment and Insurance." The Act dealing with this heading as regards Soldiers' Civil Re-establishment is 8-9 George V, chapter 42 as amended, and Privy Council 580 consolidated March 10, 1922. A summary of the activities of the Department of Soldiers Civil Re-establishment was placed before the Committee at Tuesday's meeting. The Act dealing with insurance is "The Returned Soldiers' Insurance Act," chapter 54, Statutes of 1920 as amended.

This department is directly under the minister—in charge of the Deputy Minister Mr. N. F. Parkinson—with whom is associated a highly efficient body of officers who have gone into it with great care; also under this department comes the Soldiers' Insurance Branch which is under the direct charge of Major C. B. Topp and Mr. J. White.

The Act dealing with Soldier Settlement on the land, is 9-10 George V, chapter 71 as amended by 10-11 George V, chapter 19 and 54.

The operation of this is under the Department of the Interior but is under the direct operation of Major John Barnett as chairman, and Mr. Maber, as secretary, and a large staff of officers and superintendents. Now, that department has already made a report to March 31, 1921, which will be placed before the members.

As previously noted in the remarks of Tuesday, these various matters came under the revision of the committee last year and also previous years.

The third and final report of last year's committee has been printed and is no doubt in the hands of the members of this Committee. It is dated 26th May, 1921. The discussion, when this report was placed before the House will be found in the revised edition of Hansard, 1921, pages 4041 and following.

These remarks are made at somewhat extended length as leading up to the basis of the organization this year, regarding which I will propose to the Committee what are perhaps radical changes, with a view of providing for the handling of the work involved in the most expeditious manner, but primarily in order that the various departments, so called, of the work itself, may each in their respective spheres, be given the most careful and exhaustive study and so that the results from this study will be such that they will be a distinct credit to the Committee itself, and also what is more important, of the most practicable and efficient value to the returned soldiers with whose welfare we are most concerned. I would like to make it abundantly clear with all of you before I make these remarks that it is not with a view of myself avoiding any work or not making every possible attempt to study each separate event as it transpires—because I will attempt to do so to the best of my ability and confer with any of the sub-committees that may be formed—but because I feel it is almost impossible for any one man to study and become thoroughly acquainted with all these departments, which are great spending departments of the Government, and which

have a great many complications in all parts of Canada, taking up as they do thousands of applications. I feel that these various matters coming under the different heads should be referred to separate sub-committees. These sub-committees will in time become experts as regards each particular department, and in studying out as they will the purpose of the Acts, the reasons for the Acts and any amendments which may be required will then be in a better position to report back to the main Committee as a whole.

I would like to call your attention in passing to the reference which was made in the House of Commons, appointing this Committee. It was this:

"That a Special Committee be appointed to consider questions relating to the pensions, insurance and re-establishment of returned soldiers, and any amendments to the existing laws in relation thereto which may be proposed or considered necessary by the Committee."

That is the object of our appointment, and the report which is to be made to the House must naturally carry out the objects for which the appointment of the Committee was made.

Let me take up for a moment with you the matter of organization last year. The first meeting was held on 15th March, 1921, and at that time sub-committees were appointed as follows:—a sub-committee to determine upon the witnesses to be examined before the Committee as a whole; (2) A sub-committee to consider and report upon correspondence, (3) a sub-committee to consider and report upon specific cases.

Now, as the result of the organization of last year, the Committee as a whole heard a great deal of evidence. There was a great mass of correspondence brought before the Committee as a whole, but the various sub-departments—so to speak—were not specifically studied by any special committee. In other words, the committee as a whole studied the general situation, the general objects, and made a general report on the whole matter to Parliament. That is what happened last year. That report, I desire to acknowledge, was an excellent report in every respect; there is no question about that. That the work of the Committee in question was done well, no one will dispute, but it may be proper to remind the members that we are starting three weeks later this year and our report should if possible be in the hands of the Minister not later than the 20th of next month (May).

My own inclination as to organization and I desire to consult the Committee as a whole thereto—is that sub-committees should be named to deal with each branch under review; such sub-committee to make a particular study of each branch with the various officers of the department responsible therefor—and make separate reports to the Committee as a whole—which will decide on the suitability of the report and the necessary amendments thereto—all the reports from the various sub-committees will then be incorporated as a whole, and this will be the report to the House.

The object in making this suggestion is because I believe, first, it is impossible for any one man to thoroughly understand and consider the various branches;

2nd. That if decision and detailed examination of each branch is left to the Committee as a whole, the work will be more extensive and less intensive study can be given than if a few are specially charged with the exclusive examination of each branch.

3rd. Those charged with the examination of each branch will by experience become far more capable of advising the Committee as a whole as regards that branch than the Committee as a whole could possibly do if it is expected to understand every branch.

In order that this proposal and its practical application may be understood, let me outline the situation briefly.

1. The chairman and secretary will revise all correspondence received, and one

or both will interview all applicants.

- 2. The correspondent or applicant, as the case may be, will be referred to the sub-committee best capable of dealing with the case in question, and a brief summary will be placed before the Committee as a whole as to the action so taken and its confirmation received. In this way the Committee as a whole will be kept advised from day to day or from meeting to meeting, of all matters received and under review.
- 3. The sub-committee receiving the case will examine into the facts, decide what witnesses, if any, are to be heard, and will report for confirmation to the Committee as a whole, for further action.

4. If further action is deemed necessary, then the witnesses will be heard and

examined before and by the Committee as a whole.

5. On this examination being completed, the sub-committee will reconsider the case and render a final report to the Committee as a whole for confirmation or

amendment as the case may be.

In this manner each case will receive the specific attention of a small body who are charged with making a study of the law, precedents and circumstances, relative thereto—and the Committee as a whole will have the advantage of such specific attention and advice instead of being expected to understand all about every branch under review.

But in addition to specific cases, the sub-committee will be charged with inquiring generally into the situation relating to each branch and rendering a report to the Committee as regards that branch and of any amendments to existing laws, the procedure thereof, or additions thereto, all of which will be reported on to the Committee as a whole.

In this way, I believe,

1st. that each specific case will receive individual and best attention;

2nd. that the Committee as a whole will be advised by those who will, in the course of their deliberations, become experts in their particular branch;

3rd. that all the various branches can be taken up concurrently, instead of the Committee as a whole taking up each separately and disposing of one before taking up the rest:

4th. that the Committee as a whole be relieved of a great mass of detail, and, as a result, discussion can be very much abbreviated.

I mentioned previously the three main branches. There will come before the Committee of the whole certain matters which at the time of inception cannot be allocated to a particular branch. Some of these matters will be entirely new. Therefore, to deal with such matters, it is suggested that a sub-committee to be known as the general sub-committee be appointed. The duty of this sub-committee will be to study and report on these matters and to collaborate where necessary with the other sub-committees.

The sub-committees which I suggest forming are therefore the following:

1st. To deal with Pensions and matters relative thereto.

2nd. To deal with Civil Re-establishment and Insurance.

3rd. To deal with Soldier Settlement on the Land.

4th. To deal with general matters not directly included in the three above named.

In order therefore to invite discussion, I would ask a motion in the following form:

"That the Committee having heard the explanation of its chairman relative to the proposed plan of organization for the deliberations of this session, particularly relating to the appointment of sub-committees to deal with the particular branches of and the various activities with which this Committee is by Parliament charged,

do hereby approve of such proposed plan, and the procedure as so outlined, and resolve that sub-committees of this Committee be forthwith nominated and elected as follows:

(a) A sub-committee to deal with matters relating to Pensions.

(b) A sub-committee to deal with Soldiers' Civil Re-establishment and Insurance.

(c) A sub-committee to deal with Soldier Settlement on the Land.

(d) A sub-committee to deal with matters not particularly included in those three above named."

Now, if an hon, member would kindly move and another hon, member second that, without in any way binding themselves to the acceptance of these principles, so that a general discussion may be opened, I shall be much obliged.

Mr. CHISHOLM: I beg to move that.

Mr. Caldwell: I second.

The Chairman: I shall now be very glad to hear your criticism, gentlemen. I look for criticism.

Mr. Arthurs: I see only one possible objection—perhaps not an objection but a demurrer to the fourth item relating to the general Committee. Many witnesses will come before this Committee this year as in the past with complaints against the various departments. Their complaints will not be confined to the Soldiers' Civil Re-establishment Board, to Insurance, or to Land Settlement; they will represent large bodies of men who have various complaints, and I do think it would be advisable in all cases to hear those men before the Committee as a whole, and then perhaps we could refer the subject matter of their complaints to the various subcommittees.

THE CHAIRMAN: That is precisely what I suggest. In other words, before anything is referred to the sub-committees, all the evidence and any complaints will be heard before the Committee as a whole. It will only be after the hearing of that evidence and after a study of the correspondence that the sub-committees will take up any particular matter.

Mr. Arthurs: I just wished to make that abundantly clear. The same thing would apply to communications from various bodies of returned soldiers. The Minister knows very well that in previous years these matters came up in a general way. In all such cases the matter should come before the Committee as a whole before being referred to a sub-committee. Last year we had a Committee on Correspondence. I do not know if that is absolutely necessary again, but it certainly was wise and I would suggest that the correspondence be looked over by some members, perhaps yourself Mr. Chairman and the Secretary and someone else, and sorted out before it is brought before the general Committee. I think that would be wise. Generally speaking, I am absolutely in favour of the scheme you have outlined.

Mr. Caldwell: As a member of two committees in the past I think the present scheme is an admirable one. I can see where it will expedite the work, and as this session will possibly be a short one, and we are a month later in starting, I feel that the work will be disposed of more readily and more efficiently under the arrangement proposed than it was in past years.

The Chairman: There is too much unanimity. This is a new scheme, and I would like to have further criticism.

Mr. Chisholm: It is so perfect, Mr. Chairman, that there is no room for criticism. The Chairman: May I venture to ask the minister if he has any criticism to offer?

Hon. Mr. Beland: I have no special suggestion to make. I am here simply to listen. The scheme which you have just outlined appears to me to be quite acceptable.

I would insist, however, that in the case of representatives of important bodies, either veterans' associations or social service organizations, or fraternal or benevolent associations throughout the country, their representatives should be called, as Col. Arthurs has suggested, before the Committee as a whole. It may also be advisable that some of the officials of the different branches of the department should be heard by the Committee as a whole. However, that would preclude the sub-committees from receiving further evidence, especially from the heads of branches, not necessarily to be taken down in shorthand. To make my point clear, if a suggestion should be made by the representatives of one or more organizations before the Committee as a whole, the officials of the branch concerned should be also heard and cross-examined by the whole Committee.

The matter is going to be referred, I understand, to a sub-committee-

The CHAIRMAN: After the approval of the main Committee.

Hon. Mr. Beland: Then this sub-committee could call for any official to give details—very important details sometimes. But I do not think that in this connection it would be necessary to take a shorthand note of the proceedings. I hope, Mr. Chairman, that the plan you have suggested will shorten the work. I am not sure that it will. It has certainly been carefully prepared and with a view of affording all possible means of rendering full justice to whoever has been denied justice, if anybody can complain of any injustice having been done. This, of course, would involve the sitting of sub-committees during the mornings and it will involve also the use of more than one room.

The CHAIRMAN: I think that can be arranged.

Hon. Mr. Beland: I am glad of that. So far as I am concerned, I am new in the department, and I am seeking advice from this Committee supported by Parliament in any change that might be considered advisable in the public interest. I have no directions to give to the Committee, and indeed, any direction that would come from me might be considered interested. Speaking in the name of the Government, I may say that we are disposed to receive the recommendations of this Committee convinced that they will be to the public interest generally.

Mr. Carroll: I have no knowledge of the organization of the last Committee, but I gladly accept the suggestions of Col. Arthurs and Mr. Caldwell who have had experience on previous Committees, and if the organization proposed appeals to them, it should appeal to the new members of the Committee. Have you anything in that motion regarding the point which Col. Arthurs makes, that large bodies and that sort of thing should be heard before the Committee as a whole, or was that contained in your memorandum.

The CHAIRMAN: That was contained in my memorandum. I entirely agree with what the minister says and what Col. Arthurs and Mr. Caldwell said. I think the first incentive should be that any particular matter should be referred to the main Committee as a whole so that the main Committee will first be advised of what is being done—and be kept entirely advised of what is being done,—and I also entirely and absolutely agree with what previous speakers have said, that large bodies should be heard before the Committee as a whole,—in fact the Committee as a whole should hear substantially all evidence, excepting certain private evidence and private records, that it would not be advisable to discuss in public, or it would not be advisable perhaps to broaden the Committee and involve a great amount of detailed work. I say in the event of a body appearing before this Committee that this particular evidence be then placed before a sub-committee for a study. In other words if a mass of evidence relating to various matters should come before the Committee at one sitting and if certain part of the evidence dealing with Pensions and another dealing with Soldiers' Settlement should be presented that particular part of the evidence might be referred to the sub-committee for definite and absolute study and report back again

to the main Committee. This Committee having studied the evidence, having heard the evidence of the witnesses will then report back for your further advice and for your further direction. The sub-committees will not take out of the hands of the Committee anything at all; it is simply to modify the work of the Committee as a whole, and render possible the studying of all these branches at the same time instead of taking up one branch one week and another branch another week, so that at the end we are all hurried and would not have our report ready. That is in brief a little explanation of the purposes of the sub-committee which I humbly suggest to the Committee.

Mr. CALDWELL: Have you any definite number in mind as to the size of those Committees.

The CHAIRMAN: I was going to ask if someone would propose the names if the general scheme is agreed to by the Committee as a whole.

Mr. Humphrey: I quite agree with the proposed outline drawn up by the Chairman. There is one thing, that is the suggestion brought up by Mr. Caldwell and Col. Arthurs as regards the general sub-committee.

The Charman: The object is this. Certain matters we know are coming before this Committee as a whole, which do not at the moment relate to re-establishment or settlement on the land. They will relate to one or another of these particular headings when they have been studied but they have to be studied first of all by a sub-committee so that that study will eventually evolve what the applicants or the petitioners want to get at. The reason the various Chairmen are placed on this Committee is so they can see for themselves. It may be a matter that any sub-committee will be glad to take up if they are desirous of taking up this particular matter. That is the object of the general sub-committee.

Mr. HUMPHREY: I thank you.

The CHARMAN: May I take it the general scheme is approved by the Committee as a whole.

Motion agreed to.

The Chairman: May I ask for a resolution with the names appointing the sub-committee on Pensions.

Mr. Speakman: I would like to move that the following members be placed on the sub-committee for Pensions; before I do that I take for granted this list will be subject to a certain amount of revision. It would be to the advantage of each member of the Committee to take up the particular line of work in which he is most interested, so I am moving this subject to possible revision.

I move first that Dr. A. W. Chisholm be appointed vice-Chairman of the Com-

mittee as a whole.

I move that the sub-committee on Pensions be composed of the following: W. F. Carroll; J. J. Denis; M. McKay; L. O. Clifford; L. Humphrey; T. W. Caldwell; J. L. Brown; J. A. Wallace; Major Geo. Black and J. A. Clark.

The motion was seconded by Dr. Chisholm.

Mr. CARROLL: Would this Committee be functioning while our joint Committee would also be functioning.

The CHAIRMAN: That would be a matter of arrangement.

Mr. CARROLL: Because if it does the sub-committee will be large.

The Chairman: Our object is that our sub-committees will hear everything that is placed before the general committee, before which I hardly think it will be possible for them to function.

Dr. Chisholm: Mr. Robinson says his name does not appear on the sub-committee and he has some interest in Pensions.

Mr. Robinson: I would much prefer to be on another part of this Committee than on Pensions.

Dr. Chisholm: I think the men from the West are more interested in the Soldiers' Settlement on the Land Act because I think it is carried on more in the West than in any other part of Canada. I think it would be well to have Western men on the sub-committee because that Act operates in the West more than in any other part of Canada.

The CHAIRMAN: You are absolutely right.

Dr. Chisholm: Mr. Robinson would suggest that his name be placed on this particular Committee.

Mr. Speakman: I might point out that is why I made the proviso before I made the statement.

The Chairman: Mr. Munro suggested he would rather not be on that committee but would prefer to be on another committee. Would someone move a motion nominating members of the sub-committee on Soldiers' Re-establishment and Insurance.

Mr. Caldwell: I have been asked to move this resolution—it is not my selection—but I beg to move it—

"That the sub-committee for Soldiers' Re-establishment and Insurance be composed of the following: Dr. A. W. Chisholm, Messrs. A. Stork, F. J. Pelletier, W. G. Raymond, Miss A. Macphail, Col. J. A. Arthurs and Dr. M. MacLaren."

Mr. Knox: I would much prefer being on the Land-Settlement sub-committee. Motion agreed to.

The CHAIRMAN: I would like a motion nominating members of the sub-committee on Soldiers' Land Settlement. The following names have been suggested: Messrs. A. Speakman, C. G. Power, O. Turgeon, W. Forrester, E. A. Munro, Andrew Knox, D. Sutherland, General A. E. Ross, A. B. Hudson and E. W. Robinson.

Mr. Carroll: I would suggest that Mr. Robinson be placed on that committee. Motion agreed to.

Mr. Caldwell: If any member of the Pensions sub-committee would rather be on the Land Settlement sub-committee I would gladly exchange.

The CHAIRMAN: You desire to be on the Pensions sub-committee?

Mr. CALDWELL: Yes.

The Chairman: The next sub-committee is the general committee which I suggest be composed of the Chairmen of the various sub-committees and such other members as you think advisable. May I ask for names for the general committee?

Mr. Arthurs: You have three sub-committees, and I would suggest that the Chairmen of these three sub-committees along with yourself, Mr. Chairman, would be quite sufficient. I would make a motion to that effect.

The CHAIRMAN: Perhaps we might add the vice-Chairman.

Mr. ARTHURS: Yes.

Mr. SPEAKMAN: And the Secretary.

The Charman: That, gentlemen, completes our sub-organization, and I am very much obliged to you for the very courteous manner in which you have received the suggestions. The next matter I wish to take up is: I would suggest that we ask the heads of the various departments, that is to say, Civil Re-establishment, Insurance, Soldiers' Land Settlement, and the other division I have spoken of to meet us here in the early part of the week, not to give us a long detailed account of their activities, because that has been submitted in writing, but to give us in brief form their general

view point and also to submit any amendments which they think should be placed in our general report. Is it agreeable to the Committee to have a meeting, on, say Tuesday, and have these various officers appear before you in rotation?

Mr. Speakman: I presume that in every case the members of the Committee will be notified by the Secretary when the meetings are to be held, because there are so many meetings being held that it is almost impossible to remember them.

The CHAIRMAN: I would like you to say whether Tuesday morning at 11 o'clock meets with your approval.

Mr. Caldwell: I would suggest that it be left to your discretion, Mr. Chairman, to call the Committee, so as not to conflict with other committees.

The CHAIRMAN: I will do my utmost to make the hour suitable to the majority of the Committee. The only point I wish to stress is that we have a great deal to accomplish, and we may have to burden the executive of the Committee more than is desirable.

Mr. CALDWELL: We appreciate that feature.

The CHAIRMAN: The next business relates to petitions and communications, if any. Are there any communications or petitions Mr. Secretary, which you desire to place before the Committee?

The CLERK: Not particularly. There is one which I have received from the Imperial Veterans of Canada in Winnipeg. They ask permission to have their representatives appear before the Committee.

The CHAIRMAN: This communication is addressed to Mr. Cloutier, and reads:

"With reference to previous correspondence between us last year, we would ask you if possible to have an invitation accorded to this Association to send a representative to appear before the above Committee with a view to expressing the wishes of ex-Imperial Service Members in Canada.

"We have written also to Mr. A. B. Hudson, our South Winnipeg member, to this effect."

What is your wish?

Mr. Hudson: That is a matter which I mentioned at the first meeting of this Committee, and in consequence of the statement made by you, Mr. Chairman, I notified the Imperial Veterans that they would have an opportunity of appearing before the Committee, and asked them to write to the Secretary of the Committee letting him know the date at which they could come here.

The CHAIRMAN: Is that agreed to?

Some Hon. Members: Agreed.

Mr. CARROLL: I would offer the suggestion that Col. Arthurs and Mr. Speakman be added to the general committee.

The CHAIRMAN: We will certainly welcome Col. Arthurs.

Mr. CALDWELL: May I make another suggestion? In view of the statement of Mr. Hudson that he had written to the Veterans in Winnipeg, while we have no criticism to make of that action, I think it would be better if the individual members of the Committee would refer these matters to the sub-committee on correspondence. If each member were to write to an organization that their representatives would be heard, we might all get into trouble.

The CHAIRMAN: I quite agree with you.

The Committee adjourned.

Committee Room 435,

House of Commons,

Tuesday, April 11th, 1922.

The Special Committee appointed to consider questions relating to the Pensions, Insurance and Re-establishment of Returned Soldiers met at 10.45 o'clock, a.m., in Room 435, Mr. Marler, the Chairman, presiding.

Other Members present:—Messrs. Arthurs, Black, Brown, Caldwell, Carroll, Chisholm, Clark, Clifford, Humphrey, Knox, McKay, MacLaren, Miss Macphail, Munro, Raymond, Robinson, Ross, Pelletier, Speakman, Stork, Sutherland, Turgeon and Wallace.—24.

The CHAIRMAN: We have a communication from Mr. Vaughan, Dominion Sec.-Treasurer of the Imperial Veterans in Canada, which was dealt with at the last meeting. There is also a communication from Mr. J. F. Marsh, Dominion Sec.-Treasurer of the Grand Army of United Veterans.

The CLERK: Mr. Marsh in his letter to the Prime Minister asks for the privilege of attending the meetings of the Parliamentary Committee during the hearing of evidence as a representative of the Grand Army of United Veterans, "in such capacity an opportunity is desired to submit evidence, suggestions and queries within the discretion of the said Parliamentary Committee."

The CHAIRMAN: Is it the wish of the Committee that Mr. Marsh be accorded the same privilege of appearing as was granted in the case of the Imperial Veterans?

Mr. Arthurs: I understand that there are some negotiations going on between the Grand Army of United Veterans and the G.W.V.A. with the view of appointing a general representative, and therefore I think it would be wise, perhaps, to defer the request for further consideration. I think it would be a mistake to have two gentlemen representing the returned men here, as such an arrangement would involve a lot of time and more or less repetition. Members of former committees will bear me out when I say that one representative appearing for the veterans would be sufficient.

Mr. Caldwell: I agree that it would be much better if these two bodies would agree to have one man represent them. We had the Secretary of the G.W.V.A. in attendance on the Committee during the past two years, and he not only looked after the interests of the G.W.V.A. but gave the Committee a great deal of assistance in its deliberations. I thoroughly agree with Colonel Arthurs that it would be better if we could get these two bodies to agree on one man to represent them. Of course, if they each insist on having a representative we can hardly deny them the privilege. They are two very important bodies of returned men. At the same time, I think it would be much better if they could agree on one representative.

Mr. Arthurs: My view is practically the same, but I understand that negotiations are under way whereby it is hoped that one man will represent both bodies. I would suggest that we defer this request until we know whether the negotiations have been successful. The only objection I have to two representatives is that in all probability they would deal with the same questions though in a different way and thus prolong the proceedings of the Committee.

Mr. Chisholm: How many bodies are there?

Mr. ARTHURS: Two.

The CHAIRMAN: There are three, the Imperial Veterans of Canada, the Grand Army of United Veterans, and the G.W.V.A.

Mr. Arthurs: I might also voice my appreciation of the services rendered to rast committees by the secretary of the G.W.V.A. His questions are always short

and always pertinent. Members of the former committees will agree with me when I say that Mr. MacNeil displayed great discretion, and as far as possible represented the interests of all returned men.

The Charman: Suppose we place before these two bodies the view that has just been expressed, that we are willing to hear representatives of both, but that we would prefer if they would join forces and appoint a single representative. I do not wish to create any ill feeling between these two organizations by giving a definite refusal.

Mr. ARTHURS: I do not suggest that at all, I merely say that it would be well to suggest that the two bodies confer and if possible agree upon one representative.

Mr. Ross: I understand that there is to be a meeting to-morrow at which these organizations are to get together and, if possible, come to some arrangement. I think it would be a mistake for us to arrive at any decision before having final information before us that such action is to be taken. I give you this information quite informally, but I know that such a meeting is to take place. I think the Committee should accept the request and leave it to the different organizations to get together and make their arrangements.

The Charman: That is my view, that we should accept this request and suggest that the two bodies get together. Such I think would carry out Colonel Arthurs' view and also Mr. Caldwell's view.

Mr. Arthurs: That is not the view I expressed. I suggested that we defer consideration of the request until we see whether the different bodies can agree upon one representative.

The CHAIRMAN: Perhaps you might make a motion.

Mr. Arthurs: I move that action upon this request be deferred until the next meeting of the Committee.

Mr. CALDWELL: I second that.

Motion agreed to.

The CHAIRMAN: We also have a communication from Mr. MacNeil of the G.W.V.A. I assume that that will also come within the scope of the motion.

Agreed.

Mr. Caldwell: I think we would be more likely to get a general representative if we left the matter to themselves to decide.

The Chairman: Have the sub-committees any reports to make to the general Committee? I assume they have not.

Mr. Carroll: Some correspondence has been sent to me having special reference to the number of pensioners or would-be pensioners.

The Chairman: I have seen most of that correspondence. It is coming up to-day. A communication has been received from Willis Boughen, William St., Port Hope, relating to the discontinuance of his pension. The applicant states that he was given \$300 in lieu of further pension, which he accepted. He claims that he is suffering from a permanent disability and requests a continuance of the pension and also a vocational training course. I would suggest that this be referred to the sub-committee on pensions. We have another petition from Sapper Jas. Jos. Monahan, 103 St. Alexander St., Montreal, relating to non-receipt of pension. With your permission, I will refer this also to the sub-committee on pensions for further consideration and report. There is another petition from Pte. Lynn C. Williams, 245th Battalion, 2587 Hutchinson St., Montreal, also relating to non-receipt of pension. Is it your wish that this also be referred to the sub-committee on pensions? Another peti-

tion is from Mrs. E. M. King, Grandbourgh, Rugby, England, relating to the alleged reduction in the amount of pension issued on account of her late son, Pte. G. S. King, May I also refer this to the sub-committee on pensions for consideration and report to the main Committee? There is another petition from the National Adjutant of the Disabled American Veterans of the World War, Cincinnati, O., relating to the claim for an Imperial pension for Jos. Simkin. No particulars are given. May I refer this also to the sub-committee on pensions? Another petition is from Lt. J. R. Bowen, 370 Bay St., Ottawa, relating to a claim for pension. May I refer this also to the sub-committee on pensions? There is a further petition from Pte. Wm. Reynolds, also relating to his pension. I would suggest that this also be referred to the sub-committee on pensions.

Now, gentlemen, it has been suggested that one hundred and fifty copies of the evidence taken at our proceedings be printed from day to day. Would some hon. member make a motion to that effect if it is agreeable to the Committee?

Mr. Caldwell: Do you not think, Mr. Chairman, that it would be advisable to have sufficient copies printed so that every member of the House would have one? The report of this Committee will come before the House, and I think it would be well if every member had a copy of the proceedings. I just make that suggestion. What has been the practice in the past?

The CHAIRMAN: I am informed that 150 copies were printed last year.

Mr. Caldwell: I just make the suggestion that it might be advisable for each member of the House to have a copy.

The Chairman: These proceedings are subsequently printed in the Journals of the House, as you probably know, and the copies printed from day to day are intended for the use of the members of the Committee. They are bound together later on in the General Report. I think that 150 copies would be sufficient unless you desire to have it otherwise.

Mr. CALDWELL: I have no special desire in the matter.

The CHAIRMAN: We will now call Mr. Parkinson.

N. F. Parkinson, called and sworn.

By the Chairman:

- Q. Mr. Parkinson, will you give the Committee your full name?—A. Norman Frederick Parkinson.
- Q. What position do you occupy in the Department of Soldiers' Civil Re-establishment?—A. Deputy Minister.

Q. How long have you occupied that position?—A. Since April, 1920.

- Q. You have under your charge the complete and various activities of Soldiers' Civil Re-establishment which, I think, briefly consist of the Medical Division, the Dental Division and the Orthopædic Division, re-education and insurance? Is that correct?—A. With the addition of artificial limbs and employment, certain employment for disabled soldiers.
- Q. I understand that you operate under the Soldiers' Civil Re-establishment Act and the P.C. Order No. 580 which have been consolidated.—A. Yes, No. 580 is a consolidation of a number of Orders in Council. There are in addition certain other Orders in Council that do not cover general policy that have not been included in No. 580. They are not orders—that touch particularly on the work. They cover such work as authority to take action against people who sell artificial limbs made by the Government, or who buy them—things of that kind that are not matters of general policy. They have not been included in the Order in Council No. 580.

[Mr. N. F. Parkinson.]

- Q. These Orders in Council are not mentioned in the Privy Council Order No. 580?—A. They are not mentioned in that Privý Council Order.
 - Q. They are entirely separate?—A. Entirely separate.
- Q. Consequently, you operate under the Soldiers' Civil Re-establishment Act as amended, the P.C. Order No. 580 and certain other additional Orders in Council.

 —A. Yes, sir.
- Q. Are these additional Orders in Council in relation to matters of general moment, or do they only refer to matters of administration and procedure?—A. Except in the Order in Council providing for the transfer of the administration work of the Board of Pension Commissioners to the Department, which is not mentioned in No. 580. The others are not matters of general moment or relate to general policy. One of them, as a matter of fact, covers the provision of compensation for ex-soldiers with a disability higher than 20 per cent, who have been injured in their occupation. This new provision was enacted as a result of the Parliamentary Committee of 1920, and has recently been put into effect. If you wish, I could get copies of these Orders in Council placed in the hands of the Committee.
 - Q. I wish you would, if it is agreeable.—A. It is quite agreeable.
- Q. You have told us the Act under which you operate and the various Orders in Council; can you tell us in a few words whether you consider the machinery under which your department operates is satisfactory or not?-A. We have never been limited in carrying into effect any provision that has been made by the Government for the care of ex-soldiers. The Government have always assisted us in granting requests. For instance, as some members of the committee are aware, the staff of the department was taken out of the hands of the Civil Service Commission and put into the hands of the department for the purpose of meeting situations which arose and were hard to foresee. For instance, every year during the past three years, we have had constantly placed upon us the responsibility of providing relief for incapable returned soldiers. That is something that has to be taken care of in a short space of time; a staff has to be built up quickly; and in order that we may employ ex-soldiers as far as possible; and in order that we may meet situations as they arise, we have been given the privilege of handling our own staff entirely apart from the Civil Service Commission. That illustrates the manner in which we have been assisted. There has been no instance that I can think of where we have been limited in putting into effect the provisions made for the care of ex-soldiers. So far as the carrying out of our work is concerned, we have never been limited.
- Q. With regard to the various specific matters to which you have made reference, did you not have to get Privy Council orders passed for the purpose of carrying them into effect, or are the Acts and the consolidated Orders in Council sufficiently broad to enable you to carry them out?—A. Additional provisions involving additional expenditure, and involving a radical change of policy, are always referred to the Council for approval. That is, they are always covered by an Order in Council, especially, I may say, changes involving additional expenditure over and above that authorized by the provisions already in effect. While the Act and the Orders in Council provide for the department using its discretion to a great extent, we are not enabled to put into effect new provisions involving additional expenditure. That is, of course, in the hands of Parliament, and must be authorized by Council and later by Parliament.
- Q. From your answers then may the Committee draw this conclusion, that the Act and the Orders in Council now existing are sufficient to enable your department to operate, exclusive of the granting of sums of money for specific purposes.—A. Exactly, sir.
- Q. Now, taking up these Acts and Orders in Council, under which you function, there are various departments such as the medical branch, the orthopædic branch and other divisions to which the soldiers make application. What is the mode adopted by

the soldier in order to come under your supervision and be placed in one of those divisions?—A. It is not so complicated as it may sound. In connection with the organization and the putting into effect of the provisions by the Department, we have in a large centre in each province a main office of the department. All services of the department are centered in that office. In other words, a man requiring treatment or artificial limbs, or medical attention, or relief for unemployment, or training, proceeds to the main office in that centre. In Toronto, for instance, it is a fairly large organization. We have consolidated the medical service in this respect: a man requiring treatment naturally goes to the medical service. A man requiring training gets it only if he suffers from a disability due to service which prevents him from following his pre-war occupation, or if he is a minor; and if he makes application he must go for examination before the same doctors he had a year ago. As another illustration, a man requiring a pension also applies to our office, and he is examined by the same doctors who examined him previously. We have consolidated the services with a view to reduction in the administrative costs, because after all medical examinations of that kind are largely administrative matters. That has worked out very satisfactorily. A man requiring any of these things need only report to the office of the Department in the centre in which he is located. Then we have certain branch offices in addition. For instance, in Alberta we have one at Calgary and another at Edmonton, and in Ontario we have probably six or eight offices distributed throughout the province, at Toronto, Hamilton, London, Kingston, and other points. I do not know whether that answers your question, Mr. Chairman.

Q. It follows from that, that any soldier, no matter where he is, feeling that he requires help immediately applies to your centre?—A. To the local office.

Q. And the local office then and there finds out what the requirements of that particular man may be and directs him to the particular sub-branch, and that particular sub-branch immediately gives him an answer? Is that it?—A. That is in brief the situation.

Bu Mr. Arthurs:

Q. Does the sub-branch report to you?—A. Not in all cases; in a few cases they do. The records of many of the men, especially now, are well known, their cases having been treated previously. If a new case comes up, if it is an emergency case, the man is placed in hospital without question.

Q. Do you mean to tell me that when a man makes application to any one of these centres, say Kingston, a large proportion of the applications do not come here

at all?-A. Not before he is taken care of.

Q. But if he is not taken care of at all, if his application is turned down, and the local centre has no jurisdiction?—A. No, but he has an appeal to the head office if he wishes.

Q. Is that made generally known to the men?—A. It is the general practice.

By the Chairman:

Q. In other words, the soldier, of his own volition, has to apply to one of these centres?—A. Exactly.

Q. And then the centre says "Yes, we will help you in such and such a way; what do you want? What training do you want?" And the centre acts then and there?

—A. Yes.

Q. I understand that there is no question of seeking out disabled men, is there?—
A. There is advertising. In the early days we advertised quite considerably. For the first few years after the war was over, we carried on quite extensive advertising in the veterans' magazine and newspapers, and if anything new is put into effect now we carry out the same procedure. The new provisions are advertised quite extensively. In other words, we make an honest effort to apprise ex-soldiers of the provisions

[Mr. N. F. Parkinson.]

for their care. In addition, of course, the soldiers' organizations themselves are taking quite an active part in this direction. They keep their members fully informed of the provisions of the Department, and they keep in touch with the soldiers and advise them as to any provision from which they are entitled to benefit. At this stage of the game, especially, we do not go out into the country and carry on a propaganda to any appreciable extent. We feel that probably the time for that is over and that most of the men know of the provisions in existence.

By Mr. Arthurs:

Q. Would it not be possible to issue instructions to your local branches that where the centre or branch has refused an application or where the branch has decided that no further action should be taken, would it not be possible to advise the men in those cases when sending out the letters to them that they can appeal?—A. It is quite possible.

Q. Would it not be advisable?

The CHAIRMAN: I am going to take that point up later, Col. Arthurs.

By Mr. Ross:

Q. Perhaps this point might make it clear. Is it not the fact that when a man appears before a board, say in Kingston, and is not satisfied, you enable him to come before another board at Ottawa? I think that is a fact?—A. We would not enable him to come to Ottawa unless we thought there was justification for that course. If we felt there was justification for hearing his appeal before another board, we would bring him to Ottawa. There have been such cases. Or we might appoint a special board in Kingston to examine him.

By Mr. MacLaren:

Q. Take the case of a man living in the country some distance from the local centre, perhaps fifty miles or one hundred miles distant. In that case how does he communicate with the board? I understand that he might write to the board, but should be wish to appear before the board is he allowed transportation so that he can appear personally at the local centre !—A. The usual practice is to examine the man if possible in the locality in which he is placed. While we have eight or ten offices scattered throughout Canada, these are only the administrative centres or offices in which there is a staff to do administration work. But, in addition, we have 456 medical representatives located throughout the country in small towns and communities with whom arrangements are made to interview those men who apply for treatment or pension particularly, and report to the Department on their condition. medical men are not on salary; they are paid according to a scale of fees. Under the Workmen's Compensation Act, a doctor is entitled to so much for certain work. For examination he is entitled to \$2 or \$2.50 and we have adopted that scale of fees for our work. We have 456 of these medical representatives for that very purpose of getting in touch with the needs of the men who are at some distance from the larger centres. Their duty is to interview those men and give them advice, to see to their condition so that we can decide what provision they are entitled to.

Q. My question rather was this: In the case of a man who wishes to report to his local centre, to the centre nearest his home, in addition to his being examined by local men, is he provided with transportation?—A. In answering yes to that, sir, I would point out that we would bring that man in for further examination only if it was shown that it was justified. If, for instance, the examination of the local man was satisfactory to us and indicated that the condition of the man entitled him to a pension or to treatment, we would probably not have any further examination; but if there was some doubt we would probably bring that man into the larger centre, pay his transportation and \$5.00 a day for subsistence expenses while he was away from home.

Q. Would he have the right of appeal to visit his local centre?—A. Yes, but in that case we would not bring him in until he could show us some definite reason for doing so. If the medical report indicated that there was nothing the matter with the man, before we would go to the expense of bringing that man in and paying his transportation and expenses, he would have to provide us with an additional medical examination to show that it was advisable. If our medical report indicated that he was not entitled to consideration, we would not bring that man in and pay his expenses; he would have to provide us with additional information showing that it was justifiable.

By Mr. Arthurs:

- Q. If a man has been turned down by the local doctor, who is usually in the immediate vicinity—in many cases the local doctor is quite competent, and satisfactory—in many cases the man does not know that he has the right to appeal, and I think that on the face of the letter advising him that he is not entitled to consideration it should be stated that he has the right to appeal?—A. I will be very glad to take that into consideration.
- Q. You have cases of that kind I presume?—A. Oh yes, we have had many cases of that kind come to our knowledge.

By Mr. Raymond:

Q. There have been a good many applications recently for the gratuity, showing that men were not aware of their rights and privileges, that the benefits have not been made known to some returned men as fully as they should have been. There are some cases where men have not been satisfied with their board examinations and have not even known of the gratuities to which they were entitled, and have only recently made application for them?—A. I am sorry I cannot answer in the matter of gratuities; that is a matter for the Department of Militia and Defence.

The Charman: Will you hold that question over, Mr. Raymond, until we can enquire into it?

Mr. RAYMOND: Yes.

The CHAIRMAN: The evidence which Mr. Parkinson has just given is bringing out what I desired to bring out and what Col. Arthurs and other members have brought out—the point as to whether or not the soldiers have been fully advised as to what they can do under the provisions of the Acts and Orders in Council which I have cited.

Mr. Carroll: I would like to ask what has been done in the cases of soldiers applying for training who were not made aware of the fact that they should have applied previous to February, 1920?

The CHAIRMAN: I am going to bring that out in a moment.

By the Chairman:

Q. It follows from this evidence that the Department of Soldiers' Civil Re-establishment has certain main centres to which the soldiers apply, and at those main centres they are told where to go?—A. Yes.

Q. A question which has been brought before the Committee is whether if one of the main centres refuses to hear the application of a soldier, that soldier has the right of appeal to the board in Ottawa?—A. He can appeal to the Department in Ottawa.

Q. How does the Department deal with that appeal?—A. First of all, and naturally, we get a report from the unit concerned, a report of the examination made. Certain cases, of course, are quite obvious. In all cases practically, we have the history of the man overseas, of any illness he had, of his treatments, and so on; with reports of what happened to him overseas. We have that available in the Militia documents. They are all at our disposal. We have his history from the time of his

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discharge to the time of his making application for whatever position he is seeking. Provided the man has been in that centre, it is a question of taking the facts from the history of the man's overseas service, taking his disabilities, if any, and tying them up with his present condition as shown by his examination. As I have said, if there is any doubt, we have recourse to one of two things; we may send out to the unit, which is the common procedure, and have this man examined by a specialist along the lines required. For instance, a man with an eye, ear, nose or throat complaint would be examined by a specialist in that line. If the man was suffering from tuberculosis, he would be examined by a tuberculosis specialist. So far as a tuberculous man is concerned, the examination would not be superficial. It might involve an X-Ray examination and might involve putting the man in an institution for a period of eight or ten days for observation. We have gone that far. I may say that in all cases, to the best of our ability, we have endeavoured to find out the exact condition of the man and whether he is entitled to the provision which he seeks. and we give him if possible the benefit of the doubt. We have gone so far as to put a man in hospital for ten or fourteen days for observation, not only in tuberculous cases, but in nervous cases and heart cases. Many of these cases are hard to diagnose. The doctors find it very difficult sometimes to diagnose such cases, but we give them every possible facility. They have laboratories and examination branches at which they can go into the diagnosis of the cases to their full satisfaction. My own personal feeling in the matter is that to date we have certainly not been overgenerous, because I feel that men for some time to come, or at least for some time after their discharge, have the right to very careful investigation into their cases, and the right to the benefit of any doubt that may exist, that is where there is a real doubt.

By Mr. Sutherland:

- Q. How many men constitute a board for re-examination at those centres? Are they not sometimes examined by one doctor as they claim, in a very careless manner?—A. I will not agree to the careless manner, but if a man is examined by one doctor, and if there is any doubt that the examination is not satisfactory we have him examined by a specialist. There have been cases where we have sent a man from one specialist to another and had him examined many times. These are, of course, difficult cases.
- Q. A man may reside 15 or 20 miles from the point where one of those 450 doctors to whom you have referred reside. Will you accept the advice of a medical man who may be treating that man in another locality, and order a re-examination?—A. In certain circumstances, yes, sir. I mean to say that in many cases it is very difficult for a civilian doctor to give us the information required because he does not know what the man is entitled to, because it does not follow that the disability from which the man is suffering is due to service and therefore entitled to consideration.
- Q. I was dealing with the claim to re-examination.—A. In general that is the guide to our future action.

By Mr. Arthurs:

- Q. Was there not a tentative agreement arrived to by the committee of a year ago that where a man's pension was in doubt, before it was reduced he should be examined before a board of doctors, permanent employees of your Department?—A. Yes, we are administering that. I am sorry that Dr. Arnold is not here, or Dr. Burgess. They could give you that information.
- Q. I understood that there was such an agreement.—A. I am not quite sure of the terms. We have travelling boards in connection with the pension cases, and these travelling boards examine the men every six months.
 - Q. Are they active at present?—A. Oh yes, they have always been so.

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By the Chairman:

- Q. Is that under the operations of the D.S.C.R.?—A. Under the D.S.C.R.
- Q. The point I want to bring out is: Supposing you have a man examined at Toronto, and your unit there turns him down, what report is sent in, and who sends the report in? Does the unit send it in?—A. Yes, the unit sends it in.
- Q. Are you influenced by an unfavourable report by that unit, or do you err on the side of the soldier in desiring to give him re-examination?—A. Up to date, we have erred on the side of the soldier, unqualifiedly.
- Q. The report comes before you, and if after an examination of the documents, including the history sheet of the man, you say, "no, we cannot consider this case," has the man any further appeal?—A. Yes sir. You must realize, gentlemen, that our decision is based on the facts, on the statements we have before us at the time. If the man still feels that he is not satisfied we must have further information. If there is certain other evidence which we have not before us when we make our decision, or the information that we have is not correct, what he has to do is to go to an outside civilian doctor and get a statement as to his present condition, and if the facts which he presents provide additional information calculated to affect the decision, they are taken into consideration and dealt with accordingly.
 - Q. By whom?—A. By the Head Office, or possibly by the unit.
- Q. A man may be examined by a civilian doctor, and the report can be sent to the Head Office?—A. Yes, sir.
- Q. And that may reopen the case?—A. Yes, provided it gives additional information.
- Q. And you dispose of the case on the new evidence before you?—A. It may not be disposed of; it may be reopened again. If we again turn it down, the case may go on until the man has furnished all the evidence that it is possible for him to furnish.
- Q. You are the court of last resort?—A. We are, so far as treatment and pensions are concerned.

By Mr. Carroll:

- Q. That policy has not been carried out, perhaps through lack of knowledge. I know a doctor who made a report and nothing was done.—A. We will be very glad to hear of that kind of thing because that is one of the things we are very particular about.
- Mr. Arthurs: I agree with Mr. Carroll. From my knowledge of the local units —I have heard no complaints of your Department at Ottawa, nothing but praise—I believe that the Department has done the best it could do—but from my own personal observation I cannot say the same thing about the units. That is one thing in regard to which I would like to have some regulation by the Department which would bind the units to intimate to the soldiers what their rights are.

By Mr. Humphrey:

- Q. I understand you to say that when an application is made to reopen a case, upon information received by you the man would have the privilege of going to a civilian doctor? Is that right?—A. Yes, sir.
- Q. If not the Department would not pay his expenses to the local unit, or would the Department pay his expenses? Would he have to wait until the expiry of six months to go before one of those travelling medical boards?—A. No, if the information contained in the new report indicates that we have made a wrong decision, we pay his expenses immediately. We will pay the cost of his examination by the civilian doctor. What we try to guard against is the incurring of much expense, and it would be a very considerable expense, by men who put forth claims without any just grounds. We have adopted the attitude that we are anxious to give the man everything that is coming to him, but we must necessarily keep within the bounds of the provisions

made. In other words, we must keep within the bounds of the statutes of Parliament and of the Orders in Council providing that a man is only entitled to treatment under certain conditions. It has been our effort to keep within those bounds, but if there is any doubt, we give the benefit of the doubt to the man. In other words, we want to be shown that the case comes within those bounds. If we are satisfied that they do not come within those bounds, we do not propose to put the Government to the additional expense; but if the man goes before a civilian doctor, is examined, and places the matter before us; if we change our decision on that additional information and decide that the man is entitled to the provision which he seeks, we pay the expense he is put to in going to the civilian doctor. If we decide that there was no justification, he is out of that money, because otherwise it would mean an enormous amount of money. We have been questioned in connection with the staff. We have a large staff in the Department, but we have much work to do. Take this question of medical examination. It requires a professional staff, and you cannot hire a professional staff for the money that you'd pay stenographers. You must have doctors with certain qualifications before they can be of any good. As I have indicated, it has been our aim to give the man the benefit of the doubt, but it has also been our aim to keep within the provisions laid down for us.

Q. I appreciate that, but I would like to point out the injustice that is being done on account of the lack of information along the lines you have expressed, that is in respect to the department not giving that information to the applicants as to the steps they can take, and cutting them off sometimes, perhaps, in a shabby manner, so that they are compelled to wait six months until they can be examined by the travelling medical board?—A. I have indicated that we advertised. The war has now been over for some four years. We have advertised pretty widely all the provisions made by the Department, but it is possible that we have not reached all the men. It is possible that some men will never hear of the provisions in effect in the Department. I do not know whether there is anything further that the Committee thinks should be done along that line. If there is, we shall be only too pleased to carry out the wishes of the Committee in connection with additional publicity either in the way of notifying the men themselves or in a general way.

By Mr. Arthurs:

- Q. Would your Department be willing to accept a rule along this line; I do not mean an Order in Council—just a rule—that no pension should be discontinued or changed except for medical reasons, except after an examination by the travelling board? I know of cases where a man has been in receipt of a well deserved pension, and where he has appeared before some local doctor who is paid by fee through your Department. In some cases it has been said that the doctor was not very friendly to the men because he was not the practitioner that they usually employed. Yet pensions have been cut off or materially reduced. Personally I do not think that a pension should be reduced or discontinued until after examination by a regular medical board employed by your department. It is all very well to have the first examination, but an examination should also be held by your travelling board. Would a suggestion along that line be acceptable to the Department?—A. I would suggest that that matter be taken up by the sub-committee on pensions when I would have an opportunity of making recommendations.
- Q. We have you now before the Committee.—A. Yes, but the trouble is that to answer a question of that kind it would be necessary to go into the matter in very great detail, and my object is, as far as possible, to keep away from a too detailed discussion. Moreover, in order to answer that question, I would like the Committee to hear from Col. Thompson, of the Pensions Board, and Dr. Arnold. We would be very glad to go into it at any time.

By the Chairman:

Q. The point that I have endeavoured to bring out so far is whether or not the returned soldier has ample opportunity of being heard in regard to any disability he may have or in regard to any needs which he desires the Department to attend to. That is the evidence up to the present time, and I would like to ask whether the members have any further questions to ask Mr. Parkinson on that particular point.

By Mr. Clark:

- Q. I think it is understood that no returned soldier who has been discharged for a period in excess of a year is entitled to come up for examination. Is that correct?

 —A. Oh, no, sir, not at all.
- Q. If a man is discharged A. 1. is he entitled to come up for medical examination after the expiration of a year?—A. Yes, indeed, sir. I think you are confusing two things, sir.
- Q. I would like an explanation.—A. I think you are confusing this with the provision which was put into effect to give free treatment to any case within one year after discharge. So far as the man who has a recurrence of a war disability is concerned, or a recurrence of what he considers to have been a war disability, that man is entitled to examination at any time. He may have disabilities incurred in the service from which he thought he had fully recovered.

Q. But he can come back at any time for examination?—A. Oh, yes.

- Q. Have you a record of the number of cases in which either treatment or a pension has been awarded after the expiration of a year from his discharge?—A. I have not the figures here, but they are very large.
- Q. I would like to get them.—A. If they are available I would be very glad to get them for you.
- Q. I will tell you what I have in mind. I had a case last year of a man who was over 70 years of age. He had been discharged a matter of nine months and he went to St. Paul's Hospital in Vancouver. He did not know about the regulation as to free treatment. He was operated on for cancer, and it was only with great difficulty that we got him removed to the military hospital because more than a year had elapsed since his discharge.—A. Possibly the cancer had nothing to do with his service.
- Q. But eventually you took him under your charge, though you did not give him pay and allowances. Having acknowledged that it was the result of service by receiving him into the military hospital, surely it would follow that he should get the pay and allowances?—A. We may have dealt with that case on compassionate grounds. If a man is entitled to pay and allowances he will get them, but there have been cases of very great hardship—
- Q. Is it provided for in the Act that you can deal with cases on compassionate grounds—A. The Act is very broad. It simply states that the Department under the direction of the Minister may provide treatment for ex-soldiers. That has been limited by Orders in Council as time went on. So far as pay and allowances are concerned, we can only grant them to a man who has a disability due to war service.
- Q. My experience has been that a man does not receive examination if he has been discharged as fit more than a year. I have not known of a case where the medical officers have certified that the disability was due to service after the expiration of a year, and I would like to get the figures.—A. I do not think I can give you those figures, but I can tell you that last year—during 1921—that is during the fiscal year when three and a half to four years had expired since the war ended, we took on new cases at an average of fifty-one per month, tuberculosis cases alone that had not been dealt with before.
- Q. When these men came up for examination had they been discharged in excess of a year?—A. They had been discharged for three or four years.

Q. A man may be discharged with a certain disability and in a year or two he might develop an additional disability. I would like to know whether he would get treatment?—A. Our position is this, our attitude is based on the condition of the man at the time of his discharge, and also upon his history during service. A man might have a serious disability during service. It might be due to a gunshot wound and it might be cleaned up and he might be discharged as quite fit. But complications might set in after his discharge, possibly two years after his discharge, which could be directly traced to that gunshot wound. That man would certainly be entitled to treatment for it.

Mr. Ross: It would be rather interesting to get such cases where treatment has been requested. I know of many cases that came in after a year. I know of a case in hospital that has been there over two years. The disability was not due to service and the man is not getting pay and allowances. I do not think that the Committee can deal with some of those cases because cancer might have nothing to do with war service. The same remark applies to tuberculosis. I think the Department has been fairly generous in dealing with cases in which there was an element of doubt. A man above the age limit may have enlisted and served for three or four years, and he may have incurred a disability due to natural causes and having no relation to service. He may have been taken into the D.S.C.R. and treated and given pay and allowances. That is the kind of case that you will have before you many times, and the figures would be very interesting as they would show how generously the Department has treated some soldiers regarding whose cases there was a great deal of doubt. You will also find that a great many have been taken in and treated by the Department two or three years after their discharge. There may be difficulty in some cases in showing that tuberculosis began during the man's service. As I had a great deal to do with the discharge of the men, I know how eager they were to get home. A great many came and said they were perfectly well. We had thousands of men coming before us at that time, and it was a very difficult matter to decide. In fact, the men resented an examination of any kind. They wanted to hurry home. With all the skilled men at its disposal the Department has now the means of knowing, but I defy any one to say that they could have decided at that time in all cases. In a great many cases they are able to detect a man's disability by the X-Rays and to discover whether it was present at the time of his discharge. Medical men well know the difficulty of deciding when tuberculosis commenced. It is difficult even in civil life, not to mention the soldiers. It would be very interesting to comply with the request for the figures. I have had to deal with a great many men, and I have always found that there were two sides. The Committee would do well to keep that in mind. I cannot understand why the local doctor will not give the soldier the benefit of the doubt, because many of those doctors—I can only speak for my own district—have been overseas and have seen service, and they are inclined to give a man everything he wants. When a man comes up for examination he gets an answer, and I have followed that answer up to the Head Office of the Department very often, and I have found that in a great many cases the man was right. Last year I succeeded in bringing up two cases. I must admit that if I had been at the Head Office I would have had great difficulty in deciding the case, but the case was decided on compassionate grounds and the man got what he asked for. These cases would be very interesting as I have no doubt that similar consideration was given to many other cases.

Col. Thompson: I asked Gen. Clark whether he also referred to pension cases, and he said he did. I may say that there are hundreds of pensions granted to men more than a year after their discharge. We are granting pensions now to men who have been discharged more than two years. A man has the right to receive a pension up to three years after the termination of his service.

Mr. Humphrey: Would it be in order to ask for figures along the lines suggested by Col. Thompson, that is to say, figures showing the number of applications made for pensions after the expiry of one or two years, and also the figures showing the number of pensions that have been granted.

The CHAIRMAN: I would much prefer to leave that matter until Col. Thompson's examination in chief comes up. There are other matters that Col. Thompson will bring up.

Mr. Turgeon: I would like to refer to the case of the widowed mother of a soldier who at the time of his discharge was in a perfectly fit condition, but who since developed shell-shock or some other trouble and died. I have asked for a pension for the widowed mother of that man, and I received for an answer that his discharge certificate showed that he had been discharged in perfect condition. This may be in accordance with the regulations, but I know of the case of this widowed mother whose only son served overseas and has since died leaving her without any support. I have no doubt that the comrades of that soldier could have given testimony that he was shell-shocked and that his health and strength suffered a few months after his return and discharge. To-day the mother is left alone and without any support at all. I grant that the man's discharge certificate shows that he was discharged in perfect condition, but at that time the soldiers were anxious to get their discharge and made that statement. But, as I have said, the comrades of that man could testify that he was shell-shocked. I would ask the Committee to request the Commissioners to take the case into further consideration.

The CHAIRMAN: The case which you have brought up, Mr. Turgeon, comes under the Pensions Act, and we will deal with that when Col. Thompson is examined, if that will suit you.

Mr. Carroll: I was going to ask the witness about vocational training. Is it a fact that vocational training was not allowed to those who did not make application prior to February, 1920? What would be done in the case of a soldier discharged in December, 1919, or earlier, and who knew nothing about this provision, and who made application after February, 1920?

The Chairman: If I may anticipate an answer to that question, General Clark and General Ross have referred to the period of time within which returned men can apply for the benefits provided. Your question, Mr. Carroll, relates to that also. I would like to know, Mr. Parkinson, how soon application has to be made for the various benefits to which ex-soldiers are entitled?

WITNESS: So far as treatment for war disability is concerned, there is no limit yet and no contemplated limit that I know of. A man who has a recurrence of war disability has no restriction placed upon him as to when he may make his application. So far as training is concerned, there was a limit placed upon the date when he could apply. That was made by Order in Council. (Reads)

"Any former member of the forces, who, in the opinion of medical authority, is suffering from a disability attributable to service which in the opinion of the Department prevents such former member of the forces from returning to his previous trade or principal occupation shall be entitled to training for a new occupation in accordance with the regulations of the Department and during training to the allowances set forth in clause 11 hereof, provided that no former member of the forces shall be entitled to such training unless application for the same was made on or before the 1st February, 1920, or three months from the date of retirement or discharge from the naval or military forces, whichever is the later or three months from the completion of treatment granted by the Department when such treatment

has been granted immediately subsequent to discharge or in the case of a former member of the forces not previously eligible requiring treatment through a development of a disability attributable to service, within three months of the conclusion of such treatment."

That means that a man had to apply before February, 1920, or if he was discharged from the army after that date, within three months after the date of his discharge from the army; or if he had been discharged direct to the Department for treatment and had been discharged from the hospital after that date, within three months after his discharge from the hospital; or if at any time he had a recurrence of his war disability, within any number of years because there is not limit to the time. If he has a recurrence of his war disability he can make application for free treatment within three months of the date at which he was in hospital for treatment. At the time that the regulation was put into effect every man who was discharged at that time was advised that he must make application within three months. On the other hand, any man who had a recurrence of a war disability, who was not yet discharged from the army, was given an opportunity of having the date extended three months from the time he was discharged.

By Mr. Carroll:

Q. It may be from lack of knowledge, but that has not been always done.—
A. I consider that we have been pretty generous. We have not set down any hard and fast rule but have looked into the cases to see if there was some justification for the men not knowing the circumstances or for not making their applications. We have given consideration to such cases, and in many cases have given the man his course, provided, of course, he was otherwise qualified to receive it.

By the Chairman:

Q. Is it at the discretion of the Department?—A. We had it put at our discretion.

By Mr. Carroll:

- Q. I know of two particular cases where the men applied for vocational training and were told that they were too late without receiving any other explanation whatever?—A. That statement would not be made to them without some knowledge of the cases.
- Q. I do not know what knowledge they had, but if a man was discharged say on the 20th of August, 1919, and he was not in a place where he could obtain the valuable information given to returned soldiers by the G.W.V.A., and he applied on 2nd February, 1920, for training and was told that he was too late without any other information being vouchsafed, I do not think the local units are doing their duty. I do not refer to your Department; I say the local units. Was there not a recommendation made by this Committee that the time be extended?—A. No, sir, there was not. I may say that though you may not have the information at the present time, those cases are considered on their merits largely. A man who has been discharged from the army two or three years, and who has been working and has lost his job may come to us and ask for vocational training. We do not feel that vocational training is granted as a reward for service; we feel that it is a great mistake to regard it in that way.
- Q. Your local units are not carrying out the recommendations of this Committee when they tell a man that he is too late in applying?—A. You will find I think on investigation of those cases that the circumstances of the man have been taken into consideration.
- Q. They were not taken into consideration. I know of two cases in Halifax in which they were not taken into consideration. However, that is another matter.

In regard to the assistance given to needy soldiers, I understand it is only given to soldiers suffering from a disability or in receipt of pension?—A. Or who have had vocational training.

Q. Have any recommendations been made to the Department along this line: A man may have been in the trenches two years and received a disability, and he might not be in a place where he could get vocational training. If that man becomes destitute in his circumstances will the Department, through its agents, allow that man something? Has it ever occurred to the Department that there are soldiers who have been in the trenches for four years or more and who have come home, and who through no fault of their own have within the last year found themselves in a starving condition—has it occurred to the Department to render them any assistance?—A. We are not competent to render that assistance without authority from the Government. The Government has decided that assistance should be granted in certain ways, and because of the fact that we were dealing with disabled men they said that this Department was the most competent department to hand out relief to disabled men. But so far as fit men were concerned, I understand that their view was to the effect that now the war had been over for some years the matter should be regarded as a civilian problem more or less, and that relief should be granted to all, although they decided to grant greater assistance to the ex-soldiers. They thought that they should get relief on a more generous scale. They authorized 50 per cent of the expenditure by the provincial or municipal authorities to be given to ex-soldiers and I think thirty-three and a third per cent to civilians. In 1919, when the first Order in Council was passed, it was provided that the Federal Government should assume full responsibility for all ex-soldiers, fit or disabled, in regard to unemployment, and they appropriated a sum of \$40,000,000 to meet the requirements. That fund was administered through the Patriotic Fund and the Soldiers' Civil Re-establishment Department. After 1919 the conditions became more acute, and the Federal Government thought that the unemployment should be regarded more as a civil problem because the conditions applied to civilians as well as to ex-soldiers. Therefore, they put into effect an Order in Council providing for the municipalities and the provincial governments taking care of the unemployment situation. The same provision has been carried out this year except that the Federal Government assumed a larger proportion of the expenditure.

Mr. CARROLL: They did that in Toronto and in some other places, but the municipalities in our part of the country would not do anything until the people were starving.

The CHARMAN: We may take up the question of unemployment more specifically in due course. That is a question which will have to be considered by the Committee as a whole. The point which I wished to bring out at the present time is in regard to the period of time during which the returned soldier has to apply for the benefits provided by the various Acts. Mr. Parkinson answered that question by stating that a soldier suffering from disability is never precluded from asking for benefits under these particular Acts.

WITNESS: Not for treatment.

The Chairman: But for vocational training he is limited up to the 1st Feb., 1920, except in certain instances. I think that is right?

WITNESS: Yes sir, or discharged from hospital.

By the Chairman:

Q. I would like to put another question with regard to that particular point as I think it is very important.—A. I did not mention pensions; Col. Thompson will take that up.

Q. Another question is as to the length of time during which a soldier may apply under these particular Acts. May I take it that the Committee is satisfied that the law in that respect is satisfactory and that it should not ask for any amendment?

By Mr. Carroll:

Q. There is the case of the returned soldier who was discharged a year previous to February, 1920, and who subsequent to February, 1920, became in the eyes of the Pensions Board a fit subject for pension. Would that be a case where an extension of time would be granted?—A. Yes sir, certainly. Any man whose condition changes on account of a war disability at any-time can make application for treatment within three months of the date of his discharge.

By Mr. Arthurs:

Q. Take the case of a pensioner who is receiving a considerable pension and who finds that he is suffering from a greater proportion of disability. He is unable to carry on his occupation. Would that case be considered?—A. Certainly. Our attitude has been to encourage the man who attempts to re-establish himself.

Q. In this case the man would not be under treatment.—A. No, he might be at an occupation and he might find that he could not continue that occupation because his condition had changed and would not allow him to continue. We would give very careful consideration to that man provided he was entitled to it.

By the Chairman:

- Q. Supposing a man had not a pension and took sick two or three years after his discharge, how would he be treated?—A. If it was due to war service, he would get treatment for it.
 - Q. He would be a disability?—A. Yes.
- Q. And eligible for training?—A. He could make application for training within three months after his discharge from the hospital.
- Q. Would he be notified to that effect?—A. While they are in hospital they are informed of the provisions.

Mr. Caldwell: Before we get away from this matter of treatment I would like to refer to a case similar to one I had last year. It is the case of a man who was given a pension for a gunshot wound. Later he developed tuberculosis and was put in a sanitorium and after three months treatment was granted a full disability pension for tubercular trouble. His papers were sent to Ottawa by a man who never saw him. think it was two months after his discharge that he was granted the pension. When the Pension Board reviewed the man's case they decided that his disability was not due to military service notwithstanding the doctor's statement that he had attended the man, with another local doctor, and found that he was suffering from tubercular trouble within a very short period of his discharge. This man's pension was cut off. Recently he applied for admission to a sanitorium for treatment of this tubercular trouble and he has been denied admission because of the decision of the Pensions Board notwithstanding that he had been granted a full disability pension for the same trouble, and notwithstanding the fact that the local doctor who attended him within a month of his discharge stated that he had tubercular trouble then. I was very much interested in the statement that the pensioners were considered sympathetically, and I think that in many cases they are. But I know this particular case very well, and I feel that a very great injustice has been done to that man. I am not imputing motives to anyone, but I cannot help thinking that a great injustice has been done, and that he should receive treatment from the D.S.C.R. He is in very destitute circumstances. He was over age when he enlisted, and three of his sons went overseas. He served for two years and then broke down and was unable to continue. The three boys went over on the ship that brought their father home. They are a family who have given very good service to their country. The old man has three small children and is in destitute circumstances, but he has been denied admission to the sanitorium.

WITNESS: Has that case been definitely decided by the Department?

Mr.Caldwell: Yes.

WITNESS: I would be very glad to have it taken up by the Special Commitee.

Mr. CALDWELL: I have taken it up with the department several times and I believe that the Pensions Board wrote the local man asking for a further statement of the case. I have not been informed as to what that statement was.

The Charman: If there are no further questions, we will close the question as to the length of time allowed for applications, if that is agreeable to you, and refer the cases alluded to to the sub-committee.

Mr. CLARK: I do not quite undertsand whether this would preclude further dealing with the question of vocational training. You ask, Mr. Chairman, if it would be agreeable to the committee to consider that question closed.

The Charman: Not at all. I am only dealing with the length of time within which a soldier can apply under the Act. I want to have it made abundantly clear whether the Committee desire that any amendment should be made to the Act in that respect. The question of the vocational training will come up for review later.

Mr. CLARK: We may then make our suggestions.

The Chairman: Certainly, you are not prevented from making amendments at any time. There is nothing to prevent amendments being made at any time. This is simply a preliminary examination.

Mr. CALDWELL: I do not think it would be wise to have it go on record that we would not consider any amendments even in regard to the length of time during which applications may be made.

The Chairman: Hon. members reserve their right to make any amendments they may think fit. Meantime, the question as to the length of time during which applications may be made will be put aside.

By the Chairman:

Q. Mr. Parkinson, you have very many divisions under your jurisdiction under these particular Acts. Are you finding that these applications are becoming less and less as time goes on ?—A. Applications for certain activities are certainly getting less and less. In connection with vocational training about which we were speaking a few moments ago, the largest number of men that we had on the strength for training was in February, 1920, when we had 26,022 men all over Canada. The number we had on strength at December 31st 1921, was 634 as compared with 26,000 odd. In other words, we have well passed the peak load so far as vocational training is concerned, and we are now dealing with the men who are in hospital or who have been recently discharged. Since the 31st December, that number, 634, has been considerably reduced. On the 11th of March there were 519, and to-day, on the 10th of April, there are only something like 474, I forget the exact figures. The 26,000 included 17,222 disabled men and 8,800 who were granted training because of the fact that they enlisted under the age of eighteen years. The total number of applications made to date for vocational training or the total number of courses granted to date has been 51,754. That includes disabled men and minors. The number of graduates to date is 42,109. The difference of 9,000 is made up largely of those who are on the strength at the present time and could continue but have discontinued their training, and of quite a few who did continue. There are also a few who were granted training but who did not start. These figures will illustrate the large number of men dealt with under this prevision. Naturally the number is dropping off and the applica-

tions now amount to seven or eight a week whereas at one time we were getting a thousand or two thousand a week. So far as treatment is concerned, the total number of men on the strength on 11th March last was:—In-patients, 5,358 as against a peakload of 7,618 on the 28th of February, 1920; out-patients, class 1—these are men who are out-patients taking treatment at home and entitled to pay and allowances—365 as against a peak load in November, 1919, of 2,137. The number of applications for treatment, therefore, is, as you can see, decreasing considerably. We have a lesser number of men on the strength now, some 5,500 as against some 9,000 two years ago.

Q. Does that include the dental division also?—A. Yes. The dental service is a part of the medical service. A man is not given dental service because he gets a tooth knocked out, but because it is required by the medical treatment. That is to

say, he gets dental service if it involves his health.

By Mr. Caldwell:

- Q. Unless he is under treatment for some other trouble, the soldier is not given dental treatment now?—A. Not unless the man is suffering from certain conditions which may be traced to his teeth. He may be given dental treatment, for instance, in order to reduce his overseas disability, and if it is considered a matter of medical treatment. Certain teeth conditions are predisposing causes of certain conditions of health and by a cleaning up of the teeth condition you clean up the physical condition. Dental service is given in cases where the overseas disability may be reduced. So far as artificial limbs are concerned, we are adopting the policy of some years ago of supplying artificial legs to every man in duplicate. That is to say, if a man had a leg amputation, he is entitled to two limbs so that if he damages one it does not mean that he has to come to have it repaired but can send it in for repairs. He can use his duplicate.
 - Q. He has a spare one?—A. He has a spare one.

By the Chairman:

- Q. You manufacture these limbs.—A. We manufacture them and all the repairs are done by the Department. The total number of legs supplied up to the 31st December last was 6,358. We also supplied certain peg legs, and made repairs of one kind or another, new sockets and that sort of thing. So far as arms are concerned, work arms and dressed arms are supplied. The work arm is more mechanical.
- Q. You supply the men who ask for either a work arm or a dressed arm?—A. Yes, if they want it. It is entirely up to the man. We have work arms to fit different types of occupation. A man doing labouring work, for instance, will want a different type of arm from a man doing clerical work. The work arm is a mechanical arrangement contrived for various occupations.

By Mr. Maclaren:

- Q. Is the duplicate leg the same in character as the other?—A. Exactly the same.
- Q. They are duplicates?—A. They are duplicates. We have supplied 2,165 arms of all types.

By Mr. Caldwell:

- Q. Does the duplication apply to the arms as well?—A. No, not necessarily.
- Q. It is not so necessary to have them ?—A. No.

By the Chairman:

Q. Can you compare in general terms the activities of last year in this particular department with those of the previous year? Were they greater or less, and how are they likely to be this year?—A. I can compare them by giving a statement of our expenditures this year and last year. That will probably put it before you.

By Mr. Caldwell:

- Q. Has the cost of manufacturing been the same during the past two years?—A. No it has not. The cost of manufacturing last year was higher than this year. It has been reduced slightly. I am not confining it to orthopædic appliances. I am giving the total expenses of the Department in order that you can gather the amount of reduction in the Department's work as a whole, for after all the orthopædic department is a small department of the work. Our expenditure on orthopædic appliances amounts to in the neighbourhood of half a million dollars in an expenditure of some fifty million dollars.
- Q. That expenditure includes pensions?—A. It includes pensions. While there has been a considerable reduction in the orthopædic branches, the reduction in other branches has been larger.

By the Chairman:

- Q. Has there been any reduction in the orthopædic branches?—A. We have now practically supplied legs to all the men who need them. It is now practically a matter of renewals and maintenance.
- Q. The work has lessened very much in that branch?—A. Yes, but not so much as in the vocational branch.
- Q. In view of the fact that the work has been lessening, would it be possible to eliminate any branch, or reduce the organization with a view to economy, without depriving the soldiers of anything?—A. We have not waited for the Committee to suggest that. We have gone on reducing our organization. Two years ago, when I first took over the direction of the Department there were some twelve separate branches. They were built up specially with a directing force behind each branch. There was a special branch dealing with purchases, a special branch dealing with equipment, a special branch for dealing with treatment, a special branch for training, a special branch for orthopædic limbs, and a special branch dealing with accounting. There was also one for information and service, and even a special branch dealing with motor transport which at that time was rather large. We were providing training for men in motor mechanics. As I say, each department was built up with a directing force behind it. We were increasing the activities of the Department at a very rapid rate. We had on the strength 26,000 men for training alone in February, 1920. You realize, of course, that the war finished in 1918, and in that year we had probably some three thousand or four thousand on the strength. By 1920 the number had increased to 26,000 and this required an increase in the services. In 1920 there were twelve branches of the Department each with a directing force behind it. That number was reduced to some five or six branches. The directors of the various branches were absorbed into one division, the work of these branches were put under one directing force with a consequent reduction in the cost of the overhead charges and official salaries. To-day there are only three branches of the Department with a director for each; the treatment branch, which includes both medical and dental treatment; the administration branch, which is the business administration department and takes care of the services for the treatment branch and has absorbed the vocational branch, and the orthopædic branch. In other words the orthopædic branch is now a division of the administration branch. There is an accounts and audit branch which does all the accounting and audit So that instead of twelve directors we have to-day only three directors. Within the last two months the director of the orthopædic branch was retired and some responsible officers in the Head Office, with salaries varying from three to five thousand dollars were also retired. At the end of last month we retired 201 employees from these various branches, and that does not include any retirements in connection with the administration of the relief provision which requires a considerable staff. From about the 1st of December last year to the end of March this year we spent \$1,500,000 on relief alone. That involves supervision. We do not give out

relief in the form of money but in the form of certificates with which the men can buy food. It means an immense amount of detail work. We have met the situation as it arose and reduced our organization.

Q. Are there any units which in your opinion could be eliminated?—A. No.

Of course we are very much interested in the future.

Q. In your opinion, no combination could be made whereby any units could be eliminated?—A. I will not say in the immediate future. There may be several in the future, units of minor importance. So far as the main division of the work is concerned, I would say no. You have the treatment branch, which is a technical branch; the administration branch, and the accounts and audit branch which to my mind are necessary to a proper organization of the Department. So far as the outside services are concerned, I would say yes. In a small way we are making amalgamations and are doing away with services as the occasion arises.

Q. Take for example the hospitals. Do you not think that any of the hospitals could be closed?—A. We have in contemplation closing one or two in the immediate

future.

By Mr. Ross:

Q. What centres have you for the treatment of tuberculosis?—A. We have two or three arrangements in operation for the treatment of tuberculosis. We have sanitoria operated directly by the Department and we have certain sanitoria operated under agreement by the provincial governments or anti-tuberculosis associations who conduct these sanitoria for civilians but who receive our patients as well. We deal with them under a contract, so much per day for our patients. We have some of our patients in civilian institutions. The tuberculosis institutions under the operation of the Department directly are at Ste. Agathe, Quebec; the Jordan Memorial at River Glade, N.B.; the Mowat Sanitorium, at Kingston, and the Central Alberta institution at Bowness. Then there are other institutions. In the eastern provinces we have one at Kentville, N.S., which is operated by the provincial government and in which we have a considerable number of patients. In Ontario we have a sanitorium near London in which there is a number of our patients, and we have also patients in the sanitorium at Muskoka and also in the Muskoka Cottage Sanitorium. In Manitoba we have an immense sanitorium which is operated by the provincial government and in which we have certain patients under an agreement. In Saskatchewan we have a sanitorium under the jurisdiction of the provincial government where there is a large number of patients. In Alberta we have only our own sanitorium at Bowness. Then in B.C. there is an institution at Kamloops, and we have had a new wing added to our own Shaughnessy Hospital in Vancouver where we treat terminal cases of tuberculosis. There are also a certain number of cases at Ste. Annes for surgical or terminal treatment.

By Mr. Maclaren:

Q. There is also one at St. John, N.B.?—A. I beg pardon, yes. That is operated by the local authorities, and we have a few patients in it.

Q. Mr. Parkinson has referred to a certain diminution of the activities at the different centres. In this conection I would like to refer to New Brunswick where I understand a certain part of the D.S.C.R. work has been abandoned. That has given rise to much dissatisfaction in the province of New Brunswick among the returned soldiers. Perhaps this is not the time to present this case, but I would like to bring it up now as well as later. Certain activities have been contracted and the views of the men as well as of the general public are that the time has not yet arrived for such a reduction as it places them under certain disadvantages which they resent.

Mr. Caldwell: I can thoroughly corroborate what Mr. MacLaren has said. There has been an amalgamation in New Brunswick and Nova Scotia. I do not [Mr. N. F. Parkinson.]

think that it was wise to place the headquarters in Halifax because it is at the extreme end of Nova Scotia and is farthest away from New Brunswick. If the office had been located at some central point it would have been much better. St. John would have been better than Halifax, and Moncton would have been better than either. I just wish to emphasize that. It precludes many men in New Brunswick from going to the head office.

Mr. Maclaren: Perhaps I may take a little time in bringing this matter forward. It is a matter of importance which has given rise to a great deal of public discussion in the newspapers, among the returned soldiers and among the citizens generally, as they consider there has been an error of judgment. If a suitable time could be arranged for bringing this matter up at greater length I shall be glad to take advantage of it.

The Chairman: I can promise you that there will be an opportunity for discussing that.

Mr. Ross: That is the reason why I asked for the figures. I think there will be a lot of dissatisfaction. There has been already, and there will be more, in regard to the contraction of the Department's activities if the men are forced away from their own districts. Take the case of a tubercular man who has been in hospital for some time. If he is removed to another hospital further away his relatives and friends cannot visit him. As a matter of fact, I do not think that the hospitals are too numerous at the present time. I think they might well serve for the concentration of cases for examination. If the hospitals are weeded out and the relatives and friends have to go long distances there will be serious dissatisfaction.

Witness: We have attempted in closing hospitals to make provision as far as possible for patients in existing institutions. In other words, where we have a certain number of patients, we cannot close the hospital without making provision for the care of those patients.

Mr. Ross: That does not refer to the closing of hospitals.

Writess: It refers to both. Here is an instance. We have on our hands a sanitorium in which we had at one time a large number of patients. The number decreased and in every sanitorium throughout Canada accommodation has been secured. I think most of you gentlemen are aware that there has been an increased demand for accommodation for the treatment of civilian cases. We have a definite understanding with the provincial or local authorities that when we have no further use for these institutions they will take them over, and we will leave our patients under their care. That has made a considerable saving in expenditure. The municipal authorities and provincial governments have governed themselves accordingly. They have taken over some of the institutions which were used for our soldier patients, and have contributed to the capital cost of these institutions. In some cases they have gone as high as 50 per cent of the capital cost of institutions used for some years by soldier patients and which will now be used for civilian cases.

By Mr. Carroll:

Q. If the Kentville institution were closed down would you still use it for tubercular cases?—A. No, we would not put tubercular cases along with the others except in terminal cases, that is in the case of men brought in to die. In some cases where the hospitals have been closed, the patients have been moved into the larger centres where their relatives are in touch with them.

By the Chairman:

Q. I asked the question as to the necessity for a reduction or an increase. The discussion we have had is merely a preliminary discussion. The points which have [Mr. N. F. Parkinson.]

been brought out will be taken up before the Committee as a whole, and will then be referred to the sub-committee on re-establishment, who will refer them back again to the Committee as a whole. In this way, the whole question as to reduction will be thoroughly ventilated. The questions I am putting to the witness are merely preliminary. What is the connection between your Department, Mr. Parkinson, and the Board of Pension Commissioners?—A. The Board of Pensioner Commissioners have been and are responsible for decisions respecting pensions. I mean by that, decisions where a man is entitled to a pension and decisions as to how much he is entitled to. When I speak of the men, I include the dependents. The board is also responsible for matters of general policy respecting the administration of pensions. That is to say, pensions payable to dependents, minors, minor dependents of deceased soldiers and others incapable of looking after the administration of the money. The Department of the S.C.R. is responsible for the examination of the man and for the provision of information respecting his condition to the Pension Commissioners. In other words, we are operating the hospitals, we are conducting the clinics where these men receive their treatment, we are in possession of information respecting his treatment and respecting the attention that the man has received since the date of his discharge. We consolidate this information and hold a board on the man on the completion of his treatment. The department is also responsible for the direct administration of the pension. That is to say, the Pension Commissioners give a decision as to how much the man gets, and we issue the cheques and conduct the adjustments in connection with his account.

By Mr. Caldwell:

Q. That was formerly under the Pensions Board ?—A. Yes, sir.

By the Chairman:

Q. In that case you get only one account for each man, whether he is a pensioner, or whether he is under your department directly?—A. No, we have to keep two accounts but they are under one control. For instance, the amount of pay and allowance to which he is entitled is not the same as the amount of pension to which he is entitled. It is rather an anomaly.

Q. May I interrupt you there? Will you tell the Committee what happens when a pensioner goes into hospital? I think that would be interesting to know?—A. When a pensioner goes into hospital for treatment for partial or total disability, the amount of pension he receives is made up to a certain amount as pay and allowances; that is provided he is entitled to pay and allowances, which of course is taken for granted. The amount of pay and allowances he is entitled to, except in a very few cases, is not equal to the total disability pension. It is in most cases greater than the total disability pension. For instance, a married man comes in and he has a 20 per cent disability. He has a wife and draws \$20.00 a month. While he is in hospital that pension goes on, and we make that up in pay and allowances to the rate he is entitled to under the Department. It is very close to the sum in the case of a private soldier, but in the case of other ranks there is quite a distinction. In the case of officers, the amount of pay and allowances is quite in excess of the amount of pension. That condition has been arrived at by reason of the fact that when a man completed his army service and was discharged he was sometimes directed to the Department for treatment, and the pay and allowances paid by the Department are nearly similar to the amount of money that the man received as pay and allowances while he was in the army. The pensions, on the other hand, have been based on slightly different grounds. In the case of the private soldier it amounts to more than the total pay he would receive in the army. For the officer, it does not amount to as much; there is quite a disparity between the amounts.

- Q. When a pensioner enters the hospital, he really goes on the strength again? —A. Yes.
- Q. And he receives the greater of the two amounts?—A. He gets the greater of the two.

By Mr. Caldwell:

Q. He does not get both pay and allowances?—A. Yes, his pension is made up to the amount of pay and allowances he is entitled to. He still draws his pension cheque but it is taken from the total amount of the pay and allowances; it is deducted.

By the Chairman:

- Q. Would you give the Committee your views as to whether there is equitable and economical treatment? Should there be any changes, and if so could there be any saving effected without in any way affecting the returned soldier or officer?—A. That is rather an involved question. For instance, there is the question as to when a man leaves the army and when he does not. Remember that when the men enlisted and went overseas they were paid a certain amount as pay and allowances, and a very important point to be decided is as to when the man ceases his service in the army and when he becomes a civilian entitled to a pension. If it is considered that so long as a man receives a disability pension he should be regarded as a soldier, he is entitled, I suppose, to the pay and allowances which he received during the time he was in the army. If it is considered that the time has come or may come when the man ceases to be a soldier and is entitled to a pension on account of war disability, then he is entitled to the amount of pension to which the is entitled. That is to say, a man discharged to-day is awarded a pension of 30 per cent. Six months from to-day he comes back into hospital. The question is whether or not he should be given pay and allowances equal to the full pension. In other words, whether he should be considered as having ceased his connection with the army and is a pensioner and therefore entitled to pay and allowances equal to the amount of the full pension; or whether he should go on and draw pay and allowances equal to what he drew in the army, which, as I have indicated, are much higher. I do not know that my personal views would be of much use to the Committee, but if the Committee would like to go into greater detail, I would be glad to discuss it with them.
- Q. I wish to bring that matter up as a general subject and hear the views of the Committee as a whole.—A. There is a discrepancy which is hard to justify.
 - Q. Have you any views to express on this subject General Clark?

Mr. Clark: I think we should let it stand in the meantime and go into details later.

The CHARMAN: I think that would be better.

Mr. CALDWELL: I would like one point to be made clear to the Committee with regard to pay and allowances while a man is in hospital. Is it not a fact that when a pensioner goes into a hospital his pension ceases and he gets pay and allowances. If these are not equal to the pension, he continues drawing his pension which is deducted from the pay and allowances he is entitled to?

The CHAIRMAN: It practically amounts to the same thing.

WITNESS: Practically. It amounts to stopping his pension and giving him pay and allowances. It is done largely for accounting purposes.

The CHAIRMAN: It is understood that we will take up this matter before the sub-committee at a later date and go into it very carefully. You have read over this third and final report of the Pensions Committee of last year?

WITNESS: Yes, sir. [Mr. N. F. Parkinson.]

By the Chairman:

Q. There were certain suggestions made in that report. Can you tell us whether those recommendations have been carried out in part or in whole?—A. So far as I know at the present time, they have been carried out in whole.

Q. You may familiarize yourself with the report later on and give your views

to the committee ?-A. I shall be glad to do so.

By Mr. Carroll:

- Q. There is one question I would like to ask. I noticed that yesterday the Hon. Mr. Fielding brought up the matter of Imperial pensions. There was some question as to the face value of the cheques issued?—A. Either last year or the year before—I am not sure which—the Parliamentary Committee dealt with that question. To be brief, the position was this: Certain men who had come to Canada and were resident in Canada before the war were either called back or went back to serve in the Imperial army. On their return to Canada they were pensioned by the Imperial Government. They found themselves in this position: If they had a pension of say one pound per month, ordinarily that would have represented \$4.86. But for a time the pound was selling in Canada as low as \$3.51, I think. I think it even went below that. These men were therefore out of pocket from a currency point of view, and the Committee at that time considered the matter and decided that the Canadian government should meet the bill and pay the difference to those men between the current value of the pound sterling and the par value of the pound because of the fact that they had been resident in Canada. Unfortunately, the provision made went further, I consider, than the Committee intended. It was drawn up in such a form that it covered certain pensioners who were resident in Canada before the war but who had never been to the great war. For instance, it covered South African pensioners and pensioners of the Imperial Government who were paid pensions on account of long service. It even included pensioners in the civil service and other pensioners who were resident in Canada prior to the war but who never saw service in the great war. The recommendation of the Committee was that the difference should be paid to the Imperial pensioners who had seen service in the great war and that the matter should be placed before the Imperial Government with the view of having them reimburse the Canadian Government for the expense incurred. The Imperial Government was approached but turned down the matter flatly, taking the stand that it had nothing to do with the matter, and that if the Imperial soldiers wanted to live in Canada that was their lookout. The Canadian Government went on paying the difference which to-day, of course, is fairly slight. The pound is selling around \$4.83.
- Q. Will the Department keep that up?—A. The Department has not been doing that, but I can explain the situation to you. Provision was made for the payment of this money out of what they called the demobilization vote. While we issued the cheques and wrote across them: "This cheque is payable at par in any bank in Canada," we did not meet the expenditure. It was cashed through the Department of Militia and Defence. As I understood the situation, the appropriation ran out, and I believe the matter was considered in Cabinet, and it was decided that pending consideration by this Committee, further payments of the difference would not be made. However, I understand that in the House last night the Hon. Mr. Fielding made the statement that the payment of this money would continue until the matter had been considered by this Committee. I have not received instructions, but I shall act on that.

By Mr. Chisholm:

Q. Are you delaying the payment now?—A. We never delayed the payment, but we issued the cheques without this statement. However, in future, we will put that statement upon the cheques.

By Mr. Humphrey:

Q. How long has the Department been issuing those cheques without the statement?—A. I cannot tell you offhand. The total number involved is about 1,200 a month. I am not sure as to how long we have issued the cheques without that statement.

By Mr. Caldwell:

Q. Will these men be reimbursed?—A. I should think so.

Q. Is it not the fact that we took the same position in regard to our pensioners in the United States?—A. Yes, we did.

Q. I know there was an application made last year that we should pay our pensioners in the United States in American funds, and it was turned down?—A. It was,

Q. Do you say that you will now go on and pay the difference to those men?

—A. We will go ahead on Mr. Fielding's statement.

By Mr. Arthurs.

Q. You were present at the Committee when this resolution carried?—A. I was, sir.

Q. It was carried on the practical understanding that the Imperial Government

would reimburse the Canadian Government?—A. That was my impression.

Q. That was the impression of the Committee, I think. In other words it is not a liability of this Government in any shape or form?—A. That is my opinion. The opinion of certain members of the Committee was that those men who had lived in Canada should be taken care of in Canada, but the basic fact was that those men were in the Imperial forces.

Q. It is also the fact that they had their pensions increased at the instigation

of this Committee. That is, increased from the English scale?-A. Yes.

By Mr. Caldwell:

Q. This does not apply to pensioners in the United States?—A. No, only in Canada.

By the Chairman:

Q. The information I have is that the Department is delaying the issue of cheques until an expression of opinion has been obtained from the Committee. Does the Committee wish to express any opinion now?—A. If that is Mr. Fielding's statement, we will have to delay the issue of the cheques until we have an expression of opinion from the Government.

Q. From the Committee?—A. It will have to go through the Government.

By Mr. Carroll:

Q. Mr. Fielding stated that the payment would be continued until this Committee thought otherwise. Would you not take that to mean that you were to revert to the old basis?—A. That is what I understood Mr. Fielding's statement to mean.

The CHAIRMAN: I have a copy of Hansard here, and perhaps I had better read what the Hon. Mr. Fielding said. (Reads):

"On the motion of Mr. Ladner:

"That in the opinion of this House, no change should be made in the practice adopted by the late Government, of paying at par in Canadian currency pensions payable to former members of the Imperial forces with prewar domicile in Canada.

"Hon. W. S. Fielding (Minister of Finance): The hon. member in whose name this proposed resolution stands is not present. The policy laid down with regard to payment of pensions to the members of the Imperial [Mr. N. F. Parkinson.]

forces with pre-war domicile in Canada has been continued with the understanding that the matter is now engaging the attention of a committee of this House; and until that committee decides otherwise we have given direction that the pensioners shall receive the benefit of the payment with favourable exchange. So that what the resolution asks for is being done now, subject to the report later on of the Committee on Pensions."

I think that settles that question.

Witness retired. The manufactor of the variety block to the voltage of the continued and

The Chairman: Now gentlemen, I had hoped that we would be able to continue our sessions this afternoon and evening, but we cannot do so for the reason that some important matters are coming up in the House, and it would be undesirable to have the members absent. Therefore, I think that we will have to adjourn until Thursday of next week. A large number of the members will be absent during the Easter recess and will not be back until to-morrow week at the earliest. I would suggest, subject to your confirmation, that the Committee do now adjourn until Thursday, April 20, at 11 o'clock, a.m.

The Committee adjourned until Thursday, April 20, at 11 o'clock, a.m.

Committee Room 436,
House of Commons,
Thursday, April, 20, 1922.

The Special Committee appointed to consider questions relating to the Pensions, Insurance and Re-establishment of Returned Soldiers, and any amendments to the existing laws in relation thereto which may be proposed or considered necessary by the Committee met at eleven o'clock, a.m., the Chairman, Mr. Marler, presiding.

Other Members present.—Messrs. Arthurs, Caldwell, Carroll, Clark, Clifford, Hudson, Humphrey, McKay, Maclaren, Miss Macphail, Munro, Pelletier, Raymond, Robinson, Ross, Speakman, Stork, Sutherland, Turgeon and Wallace.—21.

The CHAIRMAN: I beg to inform the Committee that we have received a communication from Mr. MacNeil. I would ask the Secretary to please read it.

The Clerk read Mr. MacNeil's letter as follows:—

OTTAWA, April 20th, 1922.

V. CLOUTIER, Esq.,
Secretary,
Parliamentary Committee on Pensions,
Insurance and Re-establishment,
Ottawa, Ont.

Dear Sir,—In response to your letter of the 12th instant, I would advise that I have been requested to represent the interests of the Dominion Veterans' Alliance before the Committee. This Alliance includes The Army and Navy Veterans in Canada, The Grand Army of United Veterans, The Imperial Veterans in Canada, The Tuberculous Veterans, The Canadian Legion and the Great War Veterans' Association.

The organizations constituent to the Alliance have consolidated all their recommendations to the Committee in one memorandum, of which copies are forwarded herewith.

An agreement has also been reached with regard to the presentation of evidence relating to these proposals. If approved by the Committee, however, it is suggested that evidence relating to sections of this memorandum, particularly affecting The Tuberculous Veterans, The Amputation Association, The Imperial Veterans and the Grand Army of United Veterans, be presented by representatives of these groups, if desired. This is possible of arrangement without any duplication or expense.

Yours faithfully,

(Sgd) C. G. MACNEIL, Secretary.

The CHARMAN: Is it the wish of the Committee that Mr. MacNeil's request be acceded to?

Motion agreed to.

Mr. CARROLL: What is the last communication?

The Chairman: An agreement has also been reached with regard to the presentation of evidence relating to those proposals. If approved by the Committee, however, it is suggested that evidence relating to the sections of this memorandum, particu-

larly affecting the Tuberculous Veterans, the Amputation Association, The Imperial Veterans, and Grand Army United Veterans be presented by Veterans of this group if desired. This is possible of arrangement without any duplication or expense. I think the intention is, if it is necessary to have evidence from these associations produced that that will be taken up in due course.

Mr. Maclaren: Do I understand that the Veterans will represent all matters coming from returned soldiers as far as the Association is concerned? I mean with the exception of the tubercular question, do I understand it is proposed that all matters originating with the Veterans come through Mr. MacNeil?

The Chairman: That is my understanding, except in particular instances regarding other matters spoken of in this last paragraph.

Mr. Maclaren: You will remember I referred the other day to some dissatisfaction in New Brunswick.

The CHAIRMAN: I remember that.

Mr. Maclaren: And you were good enough then to say that an opportunity would be offered later. I am informed that the Provincial Branch of the Veterans of New Brunswick are asking to be heard on a special matter through their representative.

The Charman: You don't want to preclude others making representations also, by reason of accepting Mr. MacNeil's suggestion?

Mr. MACLAREN: I have a case in mind which might preclude it.

The Chairman: Any one else desiring to make representations will certainly have an opportunity of doing so. Is Mr. MacNeil's suggestion satisfactory to the Committee?

Motion agreed to.

The Chairman. Certain witnesses were referred to the sub-committee on Pensions. I believe it is neeting later on and that sub-committee will make a report to the main Committee at a later date. Any reports from sub-committees? There being since the date of our last meeting, other communications received I would ask the Secretary to inform the Committee of such communications and petitions.

The CLERK: There were twenty in all since the last meeting.

The CHAIRMAN: The first application is William Boyd, 712 Spr., Richmond Hill, Ontario. Application for Loan re Housing Scheme. I would suggest this be referred to the Committee on Soldiers' Settlement. The next is A. W. Neill, M.P., House of Commons. Petition that stock and equipment loans by the Soldiers' Settlement Board be spread over a period of twenty years, and not as carried out at present. I suggest that this be referred to the Committee on Land Settlement.

- G. A. Cairns, Corporal, C.F.A., Red Cross Lodge, 148 McTavish St., Montreal, claims treatment with pay from the D.S.C.R. This is referred to the sub-committee of Soldiers' Civil Re-establishment.
- C. D. Stebbing, Sergt., C.F.A., 879 Logan Ave., Toronto, claim for pension. This is referred to the sub-committee on Pensions.
- W. J. Boland, 2 Toronto St., Toronto. This is an application for pension on behalf of the widow of Wm. Reynolds. More information has been asked for, and this will be referred to the sub-committee at a later date.

Mde. Etienne, 110 William-David St., Montreal. Claim for pension on account of deceased son. Further information has been requested.

J. Madden, Private, 224th Battalion, 278 Fourth Ave., Maisonneuve, Montreal, claims that he should receive pay from the S.C.R. for the period he was on the

strength, and also claims further treatment. This is referred to the sub-committee on Soldiers' Civil Re-establishment.

W. B. Brownlee, 231 Carleton St. East, Toronto. This man states that he has a serious complaint to lay before the Committee, but he does not furnish any particulars. He has been advised that unless he can furnish more information regarding his charges, his complaint cannot be proceeded with. This has been referred to the sub-committee for further advice.

Rene Corbeil, 140 Fullum St., Montreal, states that he is receiving a pension of \$37.50 for deafness. He states that he finds his pension insufficient. As he alleges that he has passed a Civil Service examination as a sorter in the P.O. Department, he asks that he be given a position. His letter has been referred to the C.S. Commission and also to the sub-committee on Re-establishment.

W. Murphy, Private, Fourth Infantry Battalion, 19 Henderson Ave., Toronto. This is a claim for a Medical Board. He has been advised to carry out the instructions given by the Dept. of S.C.R., and his letter has been referred to the subcommittee on Re-establishment.

John Miller, 13th Battalion, C.F.A., and C.A.M.C., 1173 St. Clair Ave. W., Toronto, petitions that he be permitted to appear before the Committee in order that he may lay his claim for a pension before them. This is referred to the Pension sub-committee.

Lt.-Col. J. Ambrose Smith, c/o The Smith Construction Co., Ltd., 212 Kennedy Bldg., Portage Ave., Winnipeg, suggests that a hostel for ex-Imperials be established in Winnipeg. I think this should be referred to the general sub-committee.

Fred. Taylor, 581 Home St., Winnipeg. This is a claim for treatment and pension. No information given. A copy of the letter has been referred to the officer paying Imperial pensions for investigations, and the matter has also been referred to the Pension sub-committee.

Mrs. C. N. Mowll, P.O. Box 1195, Winnipeg. This lady applies for a pension on behalf of her deceased husband. Her claim was brought before the Committee last year who decided "no recommendation." Referred to Pension sub-committee.

The CHAIRMAN: There are some further petitions for hearing. The President of the Honourably Discharged Soldiers' Association, of Hamilton, petitions that special consideration be given to a scheme of the association, particulars being forwarded. This should be referred to the General sub-committee for further advice. Then R. Aldridge, Secretary of the Vetcraft Shops, Toronto, petitions that two members of his association be heard by the Committee regarding certain grievances. He has been requested to furnish a synopsis of their claims. This is referred to the general sub-committee in order to determine whether these people should be heard as requested. There is also a petition from the Amputation Association of the Great War, Toronto, that the association be permitted to send representatives before the Committee to state certain grievances. They have been requested to first submit their complaints in writing, and their petition is referred to the general sub-committee. W. Gault, 480 Home St., Winnipeg, forwards a letter containing a number of suggestions for the consideration of the Committee. These relate to pensions, re-establishment, and the disposal of the Canteen fund. This communication is referred to the General sub-committee. There are a number of other communications, but they have not yet been tabulated, and they will be brought forward at the next meeting. Are there any criticisms by hon. members as regards these communications? Are there any motions to be made this morning? If not, we will call Mr. Parkinson again.

Mr. Scammel: Mr. Parkinson was here but I think he has been called away and will probably return later.

The CHAIRMAN: Then we might call Col. Thompson.

LT.-Col. John Thompson called and sworn.

By the Chairman:

Q. Col. Thompson, will you please inform the Committee what office you hold?

—A. I am Chairman of the Board of Pension Commissioners.

Q. How long have you been Chairman of the Board of Pension Commissioners?

-A. About two years. I succeeded Commander Ross.

Q. You are really then the second Chairman of the Board of Pension Commissioners. Commander Ross was the first and you are the second?—A. Yes.

Q. And you have associated with you-?-A. Two other Commissioners.

- Q. In other words, the Board of Pension Commissioners consists of three members?—A. Yes.
- Q. What particular qualifications have the other members of the Pension Board? Are they men of medical knowledge or of business knowledge, or have they any particular qualifications?—A. They are appointed by Order in Council. They are both doctors, qualified doctors.

Q. Will you inform the Committee as to the Act under which you operate?—

A. The Pensions Act, and the amendments thereto.

Q. In the evidence which was given by Mr. Parkinson before the Committee at its last meeting, this question was asked by Col. Arthurs. He was referring to re-examination, and I wish to clear up the evidence on that point.

Q. "Was there not a tentative agreement arrived at by the Committee of a year ago that where a man's pension was in doubt, before it was reduced, he should be examined before a board of doctors, permanent employees of your department?—A. Yes, we are administering that."

Can you throw any additional light on this question which I think is very important?—A. That is so. In other words, the man is examined and his award is made in accordance with his disability. If the disability is not likely to be permanent the examining doctor fixes a date on which he is to be re-examined.

Q. The examining doctor is in the local centre, I assume?—A. In the local

centre.

Q. And his report is sent in to you?—A. Sent in to us, yes.

Q. And you pass on that report?—A. We check that up.

- Q. And you may or may not accept it?—A. If we do not accept it, we refer it back to him to ascertain why his estimate does not agree with the description of the disability. For instance, he might note on the examination certain disabilities which were not mentioned in the prevous medical board's report. In other words, if there is any disagreement at all, there is correspondence with the local centre before a final decision is made in Ottawa.
- Q. And the local centre decides definitely and absolutely whether this man has any claim to a pension?—A. No, that is made in Ottawa.

Q. And the local board is notified of that decision?—A. Yes, if there is disagree-

ment, the matter is referred to the Board of Pension Commissioners.

- Q. They are the court of final resort?—A. Yes. The awards in the district offices are sent to Ottawa, and the doctors attached to the Board of Pensions—some ten or twelve in number—examine these various reports which are sent in.
- Q. You say that there are ten or twelve physicians attached to the Board of Pension Commissioners? Is that your permanent staff?—A. Permanent staff.
 - Q. There are others in addition?—A. There may be one or two on part time.

Q. Where are those twelve physicians stationed?—A. At Ottawa.

Q. What about the local centres?—A. We have, speaking at random, over one hundred. When the Board of Pension Commissioners directed the local centres by Order in Council, all the staff of the Board of Pension Commissioners were taken over

[Lt.-Col. Thompson.]

by the D.S.C.R. The Board of Pension Commissioners had then no staff at all. Up to that time all the doctors in the local centres were not employed and were not in the pay and under the control of the Board of Pension Commissioners. We had nothing to do with them at all.

Q. That is the D.S.C.R.?—A. The D.S.C.R.

Q. In other words, the soldiers have to apply to the D.S.C.R. first of all, and not to the Board of Pensions at all?—A. No, sir.

Q. The D.S.C.R. have first to look into the case and determine whether it comes before the Board of Pension Commissioners?—A. No, he will send in his report.

- Q. In other words, the D.S.C.R. will send the report on to the Board of Pension Commissioners?—A. Yes, the D.S.C.R. are in that case the agent of the Board of Pension Commissioners, but the Board of Pension Commissioners have no control over the staff.
- Q. If the D.S.C.R. sends in a contrary report, are all those reports which are contrary to the man's claim sent to the Board of Pension Commissioners?—A. Not necessarily.

Q. I thought you said that the Board of Pension Commissioners are the court of last resort?—A. The court of last resort. They come before the doctors of the Board of Pension Commissioners at Ottawa, the doctors in the employ of the board.

- Q. To the twelve physicians you spoke of?—A. Yes, ten or twelve. If they agree with the local office, the case does not come before the Board of Pension Commissioners by way of appeal; it comes before them eventually for the purpose of approval of the award. But any disagreement is brought specifically before the Board, sitting as a board.
- Q. You mentioned that the Board of Pension Commissioners was the court of last resort I understand that sometimes applications do not come before you at all for pension?—A. Not necessarily.

Q. So that in that case the D.S.C.R. is the court of last resort?—A. No, the Board of Pension Commissioners' doctors will pass on them.

Q. But the reports sometimes do not come to you at all?—A. They come before the Board in Ottawa, that is before the doctors attached to the Board.

Q. The doctors on the Board of Pension Commissioners or of the D.S.C.R.?—
A. The Board of Pension Commissioners' doctors. Perhaps I might illustrate—

By Mr. Arthurs:

- Q. If I may be permitted, the question which I raised as whether it was possible for a man's pension to be reduced or discontinued without an examination before the doctors on the regular staff of the Board of Pension Commissioners?—A. Any pension which is reduced is reduced—
 - Q. By your Board ?- A. Not by our Board.
- Q. Directly or indirectly. You say that you cannot avoid that responsibility?—A. Perhaps I do not comprehend your question. The Board of Pension Commissioners at the present time have no doctors in the local units.
- Q. That may be quite true.—A. And if the local unit recommends a reduction, and that reduction and the description of the disability correspond with the examination previously made, and with the medical documents on file which have been sent to Ottawa, and everything agrees, then the board of doctors in Ottawa compare them.
- Q. And your Department agrees to that?—A. On the examination in the first instance.
- Q. You were trying to make a distinction between your board and your staff?—A. No, all that I want to emphasize is that the physical examination of the man is not made by the Board of Pension Commissioners at Ottawa.
- Q. Should it not be?—A. It always used to be.

[Lt.-Col. Thompson.]

- Q. In your opinion, is it just or reasonable that a man's pension should be reduced either by the D.S.C.R. or by the Board of Pension Commissioners? As a matter of fact it is reduced by the Commissioners in Ottawa. Is it just or reasonable that a pension should be reduced by the *ipse dixit* of any local department who is not in your employ or in that of the D.S.C.R.?—A. It cannot be reduced provided that the report agrees with the medical documents and the man's history sheet.
- Q. Do you know of any cases where the report was for a reduction of pension and where the Board did not concur in the reduction?—Yes.
- Q. It is not customary, is it?—A. I do not know whether it is customary or otherwise.
- Q. The point I am trying to get at is, Mr. Parkinson in his evidence stated that there was an agreement last year that no pension should be reduced or lowered or discontinued without having the pensioner examined by the travelling board of doctors?—A. That is right.

Q. Has that agreement been carried out?—A Oh, yes.

- Q. I am differently informed.—A. Possibly there are a very few isolated cases where the man would be in some far outlying district, possibly in the Atlin or the Mackenzie District.
 - Q. I could give you cases not so far away as that.—A. Where a local doctor would

be employed, but there are very few cases like that.

- Q. Is it your opinion that a pension should be reduced in that way, or do you think that the man should have the benefit and advice of the permanent travelling board of doctors, or visiting board?—A. Generally speaking by the travelling medical board.
 - Q. And that should be done in all cases?—A. Where possible, yes.

Q. That is the argument?—A. Yes.

Q. Is it not the case that the travelling medical board can only examine men?—A. Yes.

By the Chairman:

- Q. At distant intervals?—A. Yes, sir. There are regular routes mapped out for them. Those doctors on the medical board are not doctors for the Pension Board, but with regard to Col. Arthurs' question, the pensions would not be reduced by this description of the men's condition.
- Q. That might be his personal opinion only. You are taking the opinion of a man who is an employee of your Department or the Department of the S.C.R.?—A. Quite.
- Q. It is extremely frequent?—A. It was never done when the Board of Pension Commissioners had those local units.
- Q. I think you are right.—A. Except where the doctor in question was one who had been a head officer and had been fully instructed.
- Q. Then you agree with my suggestion that no reduction should be made without having the advice of somebody in authority?—A. Yes.

By Mr. Carroll:

- Q. Are not there some cases where pensions are reduced on the recommendation of certain people in your employ who are not doctors? You have a lady in the province of Nova Scotia who visits throughout the province and makes recommendations?—A. On disabilities of the pensioners, never.
 - Q. Do you know a Miss MacNeil in Nova Scotia?—A. No.
- Q. I know of a case where the pension was reduced on such a recommendation.—
 A. That is a different proposition, you wanted to know whether disability pensioners were reduced, I say, no.
- Q. I am talking about pensions. This was a widow. A. In practically all cases we depended on the report of the service examiner, and we had a special—

[Lt.-Col. Thompson.]

By Mr. Maclaren:

- Q. What do you depend on ?—A. Social Service workers, I think they are called.
- Q. Have you been having any little trouble with them in certain districts, with their report?—A. Not in particular. There are criticisms of course where every pension is reduced.
- Q. You have, as a matter of fact, Mr. Thompson, lowered certain pensioners and after investigation by your Department you have brought them up to where they were previous to the reduction?—A. Yes, according to information supplied. As a matter of fact this last year there have been a great many reduced, because it was in 1919 on account of the change of the Act, approximately twenty thousand dependent cases had to be reviewed, so a form was drawn up by the Board which was sent out to all pensioners, or applicants for pension, which they were to fill in, giving information as to their assets and in many hundreds of cases the information was false and the assets were not disclosed. This was quite apparent and the last year we asked the S.C.R. to make an investigation into these cases which were doubtful, but no reductions were made except where they were entitled to a smaller pension or no pension whatsoever. A number of pensions were increased on account of conditions having changed, the son got married or there was sickness or something like that, but when a decision is given by the Board it is final.

Mr. CALDWELL: Coming back to Col. Arthurs' question, is it not a fact that disability pensioners had been reduced by the Pensions Board in Ottawa in opposition to the recommendation of the local doctors?—A. Yes, that sometimes happens. In all these cases where there is a disagreement between the local office and the head office the cases are submitted to the full Board by the doctor.

Q. The Board never sees the pensioner?—A. Never, unless he comes here.

Q. That is the hardship that I think exists. I find there is a very great hardship worked in that way to my knowledge in a number of eases.

By the Chairman:

Q. In other words the S.C.R. is really your source of supply?—A. Entirely.

By Mr. Caldwell:

Q. Do you think it is working out satisfactorily to have the S.C.R. have control of this Department? Don't you think the Board of Pensioners should have control of this Department? I had a number of cases and I had hard work to find out who would assume responsibility for certain actions that have been taken by the Pension Board. I think it seems to be a matter of passing the buck from one department to the other, between those two departments. I think there should be some method of nailing down the responsibility to some department.—A. The weakness in the situation is that the Board of Pension Commissioners have no knowledge of the doctors employed or of the ignorance of the men or women visitors who are sent out to make the investigation in the dependent parent cases.

The Charman: The Board of Pension Commissioners is merely a judicial body and I for one am not quite satisfied as to whether or not the soldier first applying to the S.C.R. and being turned down gets a rehearing. I would like that point brought out by the members of the Committee.

Mr. Caldwell: It is almost absolutely impossible to get a decision reversed once it is made by the Pension Commissioners. They seem to go on the assumption that they can make no mistake.

Mr. Maclaren: I think the other day it was stated the correspondence papers should have something inserted of an informative character. I think that when men are applying to an officer, whether he is a D.S.C.R. or not, on a question of disability [Lt.-Col. Thompson.]

pension that he should be handed a card with some printed information regarding the privileges he has.

The CHAIRMAN: I was going to ask Mr. Parkinson to bring out that point also.

By Mr. Maclaren:

Q. I understand at all local centres there is a medical officer there who deals with pensions, is there not?—A. The S.C.R. first talk it over.

Q. Who deals with filling in applications for pensions and so on ?-A. I cannot

state on my own knowledge.

Q. In that case, is he under the D.S.C.R. or under the Pensions?—A. The Pension Commissioners have no control of anybody outside of their own staff in Ottawa, which consists of threee commissioners, three secretaries and ten stenographers. We are merely an awarding Board.

Mr. Ross: I am a little perplexed in regard to this, but from what I have heard now, I would consider that the question is in this position, that Col. Thompson states the Board has nothing to say as to whether a man gets his pension or not. John Smith is entitled to a pension. The doctor's recommendation is submitted to him and he decided what the pension is to be, or has he to say whether the man is entitled to a pension? That is what I want to get at. If the Board decide as to whether the man is entitled to a pension or not then his Board must come under a lot of criticism, whether he merely takes the advice as to the fact a man is entitled to a pension and then it is for him to decide the amount of the pension, that is why I would like to get that settled before he leaves.

By Mr. Ross:

Q. Does the D.S.C.R. make recommendations to you? Say this man gets a pension, do you ipso facto grant him a pension?—A. By no means.

Q. It is based on the doctor's report?—A. On the doctor's report and also on the

medical machine at Ottawa.

Witness retired.

N. F. Parkinson recalled. Bu the Chairman:

By the Chairman:

- Q. I want to get this point cleared up, because I am not convinced that it has been, the point as to the final right of appeal by the returned soldier for consideration of pension. You see, Col. Arthurs, the point I am trying to bring out; I think that you will realize the situation perhaps better than I do. The returned soldier has to make application to the D. S. C. R. They say yes or no, and if they say no it goes back to the local centre, and the soldier is informed of the result of that examination. What does he do if he is not satisfied?—A. He can appeal locally, sir, to the local people and submit that the evidence that they have had has not been sufficient, or that they have not viewed it in the proper way. In other words, there is a basis on which his pension is taken down, either that the disability is not due to service, or that his request for an increase is not warranted by any change in his condition, that there is no change indicating greater disability than previously, or that his disability existed previous to enlistment, and there has been no aggravation by service.
- Q. In other words, the local centre will only reopen the case on new evidence?— A. Exactly, because the case has been passed up and considered in conjunction with the evidence on file, with the man's pre-war service, if any, and with his history during service; and it has been reviewed by the D.S.C.R. doctors, all special advisory doctors on the Board of Pension Commissioners.

Q. When the local centre sends its report in, if you have any question in your mind, you consult the Board of Pension Commissioners and their experts?—A. No, sir, the D.S.C.R. cannot reduce pensions.

Q. You can recommend them?—A. No, we can say that this man has such and such a condition and we can say that it has such and such a relation to service.. In other words, our doctors are there for the purpose of indicating the amount of dis-

ability a man has.

Q. Then the Board of Pension Commissioners say, "Very well, we will grant a pension on the recommendation of the D.S.C.R.?"—A. Not on the recommendation of the D.S.C.R. exactly, but we agree. For instance, in one type of case—we may say this condition has arisen on service, in view of the disabilities the man had on service, therefore he is entitled to a pension, and so on.

Q. The recommendation must come from you first?—A. May I make a short statement to clear up your indecision? The Department of the S.C.R. has always been responsible for the treatment accorded to ex-members of the force on account of war disability. In other words, prior to the date of amalgamation, this was the situation: The D.S.C.R. conducted hospitals, clinics and examinations of the men with a view to giving treatment on account of war disability, and on that account it had a staff of doctors and a large administrative staff throughout the country, because we had on the strength something over 8,000 patients under treat-We had a staff of doctors and an administrative staff throughout the country dealing with treatment, vocational training, artificial limbs, and That was quite a large employment at the same time. At one time we had a staff of over 9,000 throughout Canada dealing with 8,000 cases, 26,000 vocational students, and supplying over 4,000 artificial limbs. The Board of Pension Commissioners had a separate organization, a separate medical. organization and a separate administrative organization reporting also on the condition of the same men treated by the D.S.C.R. When a man got through his treatment by the Department, he was examined again by the Board of Pension Commissioners' doctors, and they said. "This man is in such and such a condition." There were two staffs of doctors and separate administrative staffs dealing with the same men and with the same condition. Whether it is a matter of treatment or of pension, it is a question of getting at the man's disability, the amount of disability, and whether or not he is entitled to treatment or a pension. The amalgamation was brought about with a view to the co-ordination of the services, not to take away anything from the men but to co-ordinate the services of the Government in connection with the handling of the disabled soldiers for the purpose of economical administration. I may say that so far as the doctors are concerned, the same doctors to-day who are doing the examinations for the Board of Pension Commissioners are doing the Pensions examination under the D.S.C.R., and are also doing the D.S.C.R. work combined with their other duties. In other words, when a man completes his treatment for a war disability, I would submit that there is nobody likely to understand that man's condition or that man's disability at the time of completion of the treatment better than the doctors who have been treating him and looking after his treatment. They are the doctors who make the report as to the man's condition at the time of completion of treatment, and that report is sent to Ottawa, and is the basis of the award of pension by the Board. It is reviewed by the doctors of the Pension Commissioners, who review the medical evidence submitted in conjunction with the evidence of the man's disabilities, if any, on service, and in conjunction with his pre-war work if that is available, and they set, say: considering all in all, his present condition against his treatment and pre-war history, he is entitled to so much pension for aggravation of the disability incurred on service, or whatever it may be. So that while amalgamation sounds something radical and can be made to sound something radical, something that might mitigate against the man, it is actually nothing more or less than a co-ordination of the service, and sending in the report—a better report I

submit, certainly a more detailed report than could be obtained before. Before there was a file dealing with the man's treatment, and there was a file dealing with the amount of pension, and the information on either of the files was not complete. To-day we have one file on a man in the unit whether he comes in for pension or for treatment or for vocational training. The whole information is there, all his history since his discharge and since he was taken on by the Department. The same information is on file at the head office. Before the amalgamation the information on the two files was not the same, and in many cases the Board of Pension Commissioners had to send for our file, or we had to send for theirs in order to clear up certain points that might be obscure. There is no need for that to-day. The files are combined and all the information regarding the man since coming in for treatment, and also including the account of his disabilities and his condition in the Army is now available for the Board of Pension Commissioners and the D.S.C.R. because we all use the same files. I think, perhaps, that statement will clear up the point.

Q. That point is absolutely clear to me. I understand that.—A. So far as complaint or request for review of cases is concerned, the man at the present time has to submit the report of his examination.

By Mr. Arthurs:

Q. By whom?—A. By the local doctors.

Q. In most cases they are not regular employees of the Board; they are paid by fees?—A. That is only in very small centres.

Q. In the small centres they are ?—A. They are on a scale of fees granted for examination.

Q. Now just follow that case up, for that is the kind of case complained of. The complaint we receive is that a man's pension is sometimes reduced or cut off on the *ipse dixit* of the local doctor without any examination by the doctors of your Department or of the Board of Pension Commissioners. Is that true?—Not exactly true, sir. You are not complaining of the examination that the man gets in the large centres.

Q. No, I think you are right there.—A. You are dealing with the man outside of the large centres where the doctor sends in a report. I am now speaking from my own experience in connection with these cases, subject to correction by Col. Thompson. Every man sends in a report saying that he considers that this man should have less pension or more pension, but that is not sufficient to alter the man's pension. It is the same with the man who is turned down and wishes to submit more evidence. The doctor must submit evidence as to the man's condition before any alteration is made. He must answer questions as to the man's condition, not his opinion as to whether he should have a pension or not, because he does not understand the degree of disability in the Pensions Act.

Q. That does not make any difference to the pensioner?—A. If the man is a doctor surely he understands what it means when he says that a man has such and such a condition. He has to examine the man and say that he is in such and such a condition, physically or medically.

Q. Do you consider that the opinion of this medical man who has probably had no experience of the treatment of wounds sustained by returned soldiers is fair to the man who is not in the hospitals in the large centres?—A. If there is any doubt about accepting his statement of the man's condition, the Board of Pension Commissioners do not accept his statement as final. If there is any doubt, that man will come up for examination before a specialist; he will be brought in for examination by a specialist if there is any doubt.

Q. At your suggestion?—A. At the suggestion of the Board of Pension Commissioners and their doctors at the head office. If the case submitted by the local

doctor is not definitely clear and not definitely corroborated by the file, that man will be brought in and given a specialist's examination.

- Q. Then you are quite willing that a regulation should be in force that no pension should be reduced or discontinued without an examination before a board of qualified doctors? That is what you are suggesting is it?—A. That is practically in effect now.
- Q. Are you willing to have a regulation that that must be done?—A. I would say that the disability question—there are many cases—
- Q. I am referring only to disability. Would you be willing, or would you think it advisable to have a regulation to the effect that a pension should not be reduced or rescinded until the man had been brought before doctors regularly employed by the Board at some centre, or before visiting board of doctors?—A. Yes, I would be willing to support that.
- Q. The second point I brought up, and I think you agreed with it, was that the man should be informed as to the procedure to be followed in making complaints?—A. I agree with that, sir.

By Mr. Hudson:

- Q. Who takes the initial stand in the reduction of a pension?—A. If a pension is granted, unless it is for a disability that is considered a permanent disability and not likely to change—for instance, certain types of amputation where the stump is well healed may be considered as permanent disability, and the disabling conditions are not likely to change—where a pension is granted, it is granted subject to re-examination at stated periods, usually of six months, and sometimes a year, depending on the state of the disability. That man comes up for re-examination six months or twelve months later.
- Q. While it is automatic, where he comes up for re-examination before the local doctor, as in the case which Col. Arthurs speaks of, he comes of his own motion?—A. Yes, if he is in an outside district he will come before one of the local examiners who will report as to his condition at that time.
- Q. And it is that report which is sent to Ottawa?—A. That is what Col. Arthurs had in mind.

The CHAIRMAN: Is the Committee satisfied that the returned soldier has every opportunity of having his case studied and considered?

Mr. ARTHURS: With this exception, Mr. Chairman.

The CHAIRMAN: With that exception. At the present time I think the view is that this regulation should be put into force.

Mr. CARROLL: I feel that the men have not at all times sufficient information as to what their rights are.

The CHAIRMAN: That is my opinion too. We have had numerous complaints to the effect that applications have been made and that no answer has been given and absolutely nothing done. That is why I desired to bring this point before the Committee. Now, do we require any further regulation in that respect?

Mr. ARTHURS: I think we do.

Mr. Carroll: I think there should be a regulation in regard to refusal of pension or refusal of vocational training making it compulsory upon those dealing with such cases to give the men the fullest information with regard to their rights of appeal.

WITNESS: I would submit, Mr. Chairman, that it would be very advisable for you to specially charge your special sub-committee to go into this matter with cases already dealt with. I am quite sure that you will find, and that your Committee will find, that in nine hundred and ninety-nine cases out of one thousand there is

no question of doubt of any case being slipped up on, either a pension case, or a treatment case. There might be an odd case because after all we are all human and subject to error, subject to slips.

By Mr. Carroll:

Q. Excepting the Board of Pensions?—A. I think you will agree that there might be an odd case, but I will say that case eventually is dealt with, because after all if a man has a bona fide complaint and he is right, he is not going to take a settlement on a case where there has been too little evidence presented.

By Mr. Arthurs:

Q. Provided he knows he has that right?—A. There are very few who do not know they have the right.

By Mr. Maclaren:

Q. Would not printed instructions handed to the men put it in a more satisfactory position? He may be confused at the time.—A. That is quite so.

By Mr. Maclaren:

Q. He wants printed instructions—A. We have one we use largely, a formal letter, although not universal, indicating what steps a man must take if he wants to appeal against the decision.

By Miss Macphail:

Q. At the time of the amalgamation of the two in 1919, was there any great reduction in the staff, and was the staff as unwieldy as it was at that time?—A. There was a considerable reduction, a special meeting of the administration services and the clerical register and things of that kind. The head office register we were operating with the same staff as we were operating the S. C. R. alone.

Q. From now on would you think that the pensions and everything relating to pensions would be much more important than vocational training?—A. That has practically disappeared, there is practically nothing left, and it is exactly on a par

with treatment cases. These men are coming on for treatment.

Bu Mr. Caldwell:

Q. What is your standard of dependency?—A. I have nothing to do with pensions or dependency. That is entirely before the Pension Commissioners.

Q. That does not come under the S.C.R.?—A. We have nothing to do with

saying how much a man gets.

Q. Nor dependents?—A. Independents or disability cases we only indicate the condition of the man in the pension case.

By the Chairman:

Q. Does that bring out the point to the satisfaction of the Committee?—A. I think there should be some printed information given to the pensioner whose pension has been denied.

Mr. Stork: I think every applicant in the matter of pensions, should be given opportunity of procuring before the Board a final appeal in person.

The Charman: I think, Mr. Stork, you are opening up a matter of great expense. If you consider that just a moment—take applications we have had before this Committee which has been only in existence for a few weeks. We have had about fifty or a hundred of them. Your point would give every applicant the right to go before the head of the S.C.R. and Pensions' Commissioners and they would

hear this particular case, and examine into this particular case. I think in theory that is excellent, but do you think it would work out in practice.

Mr. Stork: I think he should have the right to appear before the travelling board of doctors.

By the Chairman:

Q. They only stay at certain sections at certain periods of the year. The men you appoint would come up there. Can you elaborate that for us, Mr. Parkinson?—A. As I say, in practice that is largely followed at the present time. I say largely because there are certain cases of men who are at great distances where we have relied on a report locally as to their condition especially because where the case is as I would call it, a clear case, as comparing his condition now and as compared with his condition at the time of his discharge from hospital, and his condition during the war service. These travelling boards are attached to the larger sections and certain outlying districts. It is a question of bringing a man in from a large district or sending the travelling board around. We consider it cheaper to send the board around. They cover a district from once every six months to once a year and they deal with the changes in a man's condition or the appeals on certain cases.

The Chairman: We must not forget that the local man has the right to go to the practitioner where he is living and have the practitioner make a report, which is not always accepted.

Mr. CALDWELL: I do not believe that the Board of Pensions take much stock in those reports. I have a particular case of my own that I will bring before the Special Committee on Pensions later on.

By the Chairman:

Q. What do you say to that?—A. There is no doubt that the consideration of Pension procedure and pension cases is one that brings up, will bring up, is bound to bring up some circumstances the same as any other question. This is a question of a man getting dollars and cents.

By Mr. Caldwell:

Q. Not to me, it is a matter of getting justice for the men.—A. That is quite right as far as you are concerned, Mr. Caldwell, but on the other hand it is a matter of a man getting dollars and cents, and where a man's pension is cut down, he is much disastisfied, there is no question about it. On the other hand the Board of Pension Commissioners, from my experience, have tried in a large degree to arrive at just decisions within the Act. After all, disability pensions can only be awarded for certain cases but we will show you returns we get in by the thousand that men come under the Act who are not entitled to pension at all. They write to everybody. They write to their representatives, their local members; they write to Ministers, to ministers of the Gospel, to soldier organizations, and they write to us direct, men who are not entitled to pension at all under the Act.

Q. The trouble is the Board of Pensions will not take the word of the local doctor, or member of Parliament or anything else when the case is just.—A. The great trouble, from my experince, has been that the local doctor so often says "This man is entitled to a pension" but does not give any information in respect to his case. A local doctor in many cases is not competent to give a recommendation because he knows nothing about it. Of course another court of appeal is open to all pensioners and to everybody in connection with the pension work, and that has always been from the headquarters of the Board of pensions to the Parliamentary Committee, and I would submit those cases should come up before the sub-committee of your present committee.

The CHAIRMAN: Mr. MacNeil will be giving evidence in a few days in these matters, and he will give us an outside view on that subject and I think will throw a good deal of light on it, and I think we might leave it to him to answer those questions.

By Mr. McNeil:

Q. I would like Mr. Parkinson to be on record as to whether the decision with regard to the disability rating rests with your Department or that the men fixing the disability rating finally fixes the pension. A. That is to say as to whether disability of such a nature is of a certain percentage. That is entirely with the Board of Pension Commissioners.

Q. Is the rating recommended by the D.S.C.R.?—A. No, it has been put in by the Board of Pension Commissioners. That is for their guidance, not for the depart-

ment

Q. Who is directly in charge of the service of the S.C.R.?-A. Dr. Arnold. He

is acting chief medical adviser of the Board of Commissioners.

Q. Would it be possible for the Commission as a Commission to reject recommendations as to disability rating advanced by the department?—A. Oh, yes, by all means. Because the doctors do not say how much pension a man gets. Doctors are simply medical advisers to the Board of Commissioners.

Q. With whom does the decision rest as to attributability?—A. The machinery as far as the Board of Pension Commissioners' decision is concerned rests with the Board of Pension Commissioners themselves. The doctors simply advise the Board of Pension Commissioners medically as to the cases, and the Board of Pension Commissioners make up the papers as to attributability or as to disability rating apart from any recommendation by the doctors or the Department on the disability rating.

Q. The Commission was appointed as a Commission that it might be independent

of any form of interference ?- A. Yes.

Q. The chief points to decide are those relating to disability ratings and attributability; you will probably admit the great volume of complaints are on those two

points ?-A. Yes.

- Q. Then I wish you to be clear in your evidence as to whether the decision on these points which might determine pensions rests with the Commission?—A. Of course I thought I had made myself clear on that by saying that that is entirely in the hands of the Board of Pension Commissioners. The department has nothing whatever to do with the decision as to attributability nor the decision as to disability rating, nothing whatever; it never has had. In the second place, however, I would like to point this out, that while the Board of Pension Commissioners are definitely responsible and definitely uninterfered with, definitely independent in connection with the award of pensions, that after all you cannot dissociate the medical or the administrative service of the two organizations with benefit. In other words, as I pointed out earlier in the evidence that an organization that has been giving a man treatment for disability and has completed his treatment is the organization which knows his condition at the time of discharge and after he is taken off the Government service. It is not as though the Department of the S.C.R. was operated by one organization or an individual or a set of individuals, and the Board of Pensions by another. It is all Government service. To my mind it behooves a Government to operate the service as economically as possible providing the men are getting service. To my mind, the men are getting a better service than they got prior to the amalgamation.
- Q. Some of us have the idea that when your Department says that this man's disease is attributable to service, that must be accepted by the Pensions Board, but you say, not necessarily?—A. No.
- Q. I know that in a great many cases that your medical men at the local centres have not had the information contained in the man's record?—A. Exactly.

-7½ [Mr. N. F. Parkinson 1

Q. So that it is easy for a doctor to say, "I consider that man's disability at the present time is attributable to service," when the papers and the recommendation that are sent to Ottawa, in conjunction with the man's war record may show that it can be attributed to something else. There is one suggestion that I would like to make. There may be certain reasons for not giving the information to the man himself, but perhaps by taking a little trouble you could notify the local physician that while you have taken his recommendation into consideration, yet the records show a different cause. If that information were returned to the local medical man, he might change his opinion too, and then the case would be clearly wiped out.

By the Chairman:

Q. For the benefit of the Committee, I would like to bring out a little more clearly how you keep in touch with the various returned soldiers after their names have once been placed on your various books. Supposing a pension has been granted—a disability pension or a dependents pension—how do you keep in touch with that particular account?—A. You mean how do we keep the individual located?

Q. Yes, located? And also as to the advisability of continuing the pension along certain lines or reducing the pension?—A. So far as the disability pension is concerned, I think I have already covered that. So far as keeping in touch with them is concerned, they are going to keep in touch with us because they will see to it that they will get their cheque. That keeps them in touch. The same thing applies to the dependents of pensioners. They will take the initiative in getting payment of their cheques. They advise us of any change of address. Our interest is to see that there is no change in the condition or conditions under which the pension has been granted. The disability man is alright. We examine him at stated periods, it may be every six months, or it may be a year. If he does not appear for his examination, there is a clause in the Pensions Act which permits the Board to cut off his pension until such time as he has appeared. We have full control.

By Mr. Caldwell:

Q. After being notified?—A. Yes. As for the permanent disability man, we do not need to examine him. It is a question of his getting his cheque, and he will look after that.

By the Chairman:

Q. How do you know that a pensioner is still alive?—A. If a man dies we have to watch and see that the payment of his pension does not go on. As a matter of fact, we have under advisement at the present time the question of devising a better check on the man who is a permanent pensioner and on the dependents of pensioners who do not come in for examination. There might be cases where a man has died and some one has forged the endorsement and obtained payment to which he was not entitled.

Q. The same remark applies to dependents?—A. The same thing applies to dependents. We have that under advisement. We have been discussing with the Board of Pension Commissioners the best means of providing a check for the Government.

Q. A case might arise where the family of dependents are entitled to a lesser

pension at certain periods?-A. Yes.

Q. How do you check that up?—A. We have recently carried out an investigation of all dependents of deceased soldiers, and that investigation has paid for itself. For instance, a family is getting a pension for one child, and that child dies and we are not notified, and the pension goes on. Or the mother cashes a cheque for three children when perhaps she has only two children entitled to pension. An investigation was carried on into these cases, and it has more than paid for itself, because many pensions were reduced quite considerably as the result. When the

ordinary dependents of soldiers come in for examination they have to sign a form to the effect that their family is as stated, and previously we have not made any further examination. One proposal is that something in the form of a life-certificate should be issued, and that it should be taken to a notary public or to a police magistrate before whom the pensioner should swear to the effect that his family is still as stated and that he is entitled to the pension as stated. It is rather a difficult question. It is one that might mean the saving of a good many dollars to the Government, and yet if gone into it might cause a great deal of ill feeling on the part of pensioners which is what we try to guard against.

Q. Have you any suggestions to make to the Committee in that regard?—A.

We will have.

The CHAIRMAN: Are there any other questions that members desire to ask on that item?

By Mr. Arthurs:

- Q. Should the Committee not go more fully into the cases where a man suffering from mental disorder disappears?—A. You mean pensioners who desert their families?
- Q. Nominally, or legally, they desert their families, but they are really suffering from mental disorder.—A. We have not gone any further into that.
- Q. You have no recommendations to make? These are very hard cases as you know.—A. They are, sir.

By Mr. Caldwell:

Q. In a case of that kind, is the dependents' pension cut off?—A. Yes.

By Mr. Carroll:

- Q. Would it add very much to the cost of your work if those special cases that come before the Special Committee on Pensions were taken up by the travelling medical board? Would it add materially to the cost?—A. No, unless the man were in an outside district. In most cases, I think you will find that the men are located in the larger centres. That is a question of your wish. We are willing to provide as much information as possible. These are all difficult cases that have been before the Department.
- Q. So far as I am concerned, I would not like to see any man cut off without thorough examination unless it is going to cost the Government very much more.

By the Chairman:

- Q. You were asked last week to prepare a statement in general terms of the activities of the Department dealing with artificial limbs. Have you had an opportunity of doing so?—A. To prepare a statement as to the activities of the Department? That is covered in the summary of activities which has been presented to the Committee.
- Q. We asked you whether you could compare in general terms the activities of the Department dealing with artificial limbs last year with those of the previous year, whether they were greater or less. Perhaps you might look at the evidence taken last week.—A. I am sorry I have not prepared that. I forwarded you a statement with copies of the other Orders in Council. I have here a statement of the recommendations made by the Parliamentary Committee last year and of the action that has been taken on them. I will leave that with you. I have some information with respect to some other questions.
 - Q. On page 39 of the evidence taken last week this question is asked:
- Q. Has there been any reduction in the orthopædic branches?—A. We have now practically supplied legs to all the men who need them. It is now practically a matter of renewals and maintenance.

Can you suggest whether there is any way of saving by diminishing the number of factories for repairs?—A. We have already taken that action. We reorganized the branch about a month ago. In fact, the director of the branch has just been retired. He was a \$5,000 man. We have put the orthopædic branch under the administration branch. We do not usually wait for the Parliamentary Committee to make these changes unless there are some special ones.

Q. On page 42 of your evidence you say that two accounts were kept practically

for each man entitled to pension and pay and allowances.—A. Yes.

- Q. Are there any suggestions you can make which would effect a saving in that regard? Could one account be kept, or is there any other mode of book-keeping that would effect a saving?—A. The only way in which a change could be made would be to have the pension and pay and allowances put on the same basis of rate. You remember that that was discussed before and it was decided to take up the matter before the Subcommittee?
- Q. There is no suggestion which you can offer at the present moment in that respect?—A. No.
- Q. Have you any amendments in your mind as regards the existing laws?—A. Yes, we have several, sir.

Q. Are you in a position to speak upon them now?—A. Not just now, sir. I

propose to put them in written form.

Q. That is all I have to ask you meantime.—A. There were certain questions brought up last week that I can reply to now. You asked for copies of the Orders in Council which I have put in. Mr. Caldwell asked for a return of the suggestions contained in the report of last year's Committee. I will place them with you now. With regard to extensions granted in the matter of vocational training, I was asked to submit figures. The total number of extensions of vocational training granted is as follows:—Automatic under circular letter, 16,211; submitted to head office for approval, 14,016; total number of extensions to March 31, 1922, 30,227. In regard to the automatic extensions that I have referred to, as a matter of policy it was felt advisable to grant a course not exceeding six months' duration. That policy was adopted in order to stimulate effort on the part of the men. We made it possible for the unit office without reference to the head office, to extend courses automatically up to eight months, if they thought it advisable. They had that authority without referring the matter to the head office. Any extension over eight months had to be referred to the head office These automatic extensions numbered 16,211. That will explain why these extensions were granted, the automatic extensions without reference to head office. The recommendations submitted to head office and approved numbered 14,016. The number is very large. I was further asked as to the number of vocational courses that were changed after a man had started. The number up to 31st March, 1922, is 7,240. I was further asked for the return of the number of complete new courses that were granted to a man who had had more than one course; that is a man who completes his course and is allowed to take up another. I am sorry that I have not definite figures available, but on the advice of the heads of branches, I understand that the figures are in the neighbourhood of 200 or 300. I am sorry that I cannot give you the definite figures.

The CHAIRMAN: Are there any other questions that hon, members desire to ask Mr. Parkinson?

By Mr. Clark:

Q. Would you tell us about the Veteraft Shops and where they are established?—A. In the report of last year's Parliamentary Committee there was a recommendation in regard to what has been called problem cases that have been taken up. Perhaps I may cite one type of problem case. A man comes back and he gets a pension for an aggravation of disability; that is a disability that has been aggravated by war

service. Probably the aggravation has been determined at 25 per cent and he gets 25 per cent pension. He goes on for a year or so and he finds that the disability which he had at enlistment and which had been aggravated by war service makes it impossible for him to work. But he is entitled to only 25 per cent on account of war service although he may be an 85 per cent disability. There are quite a number of cases similar to that. I have made broad estimates from time to time. Of course an estimate can be considered correct or not correct, depending on how many cases are being considered. I have indicated a figure of 700 to 900 on various occasions. We have attempted or we have experimented some years ago in dealing with these cases. As you are probably aware, in England, for instance, by way of private enterprise a movement has been carried on dealing with these cases. For instance, the Lord Roberts' Memorial Workshop was started as a philanthropic thing and carried on for a number of years. There are various farm colony schemes that were put into operation and operated in England with varying degrees of success, and some man started a large diamond grinding industry in England in which he said he would employ only amputation cases; and some one started a stencil silk industry. I am just pointing out that in other countries there have been unorganized methods to attempt to deal with this type of case. It has been largely individual and largely philanthropic. We felt in Canada there was some way in which these cases could be taken care of economically and in the best interest of the men concerned. Reports have previously been made, the Parliamentary committee, and your subcommittee, we have no doubt this year, and your main Committee we hope will go into this matter fully because we have some rather definite recommendations to make. Our object in taking these cases if at all, was not because we felt there was no definite federal responsibility in connection with these men financially. Their cases have been left over for pension. On the other hand they are not able to maintain themselves except in some form of sheltered employment. The sheltered employment we have provided has been with the object of keeping the men employed and letting them pay through effort or through production some of the cost of their maintenance. As you will see from the Parliamentary report last year we recommended this should be taken up through some outside organization. We suggested the Red Cross. In other words put under the jurisdiction of some outside organization for various reasons. There are quite a few reasons, and the Federal Government should assist in establishing these workshops and assist in the operation of them, the object being to provide a means of good production under sheltered conditions for men who otherwise will not be able to produce and will be fit subjects for old soldiers' homes or for houses of industry.

By Mr. Clark:

Q. How many of those shops have you in Canada?—A. We have one in Toronto, one in Hamilton, one in London. The Red Cross have two operating, one in Victoria and one in Vancouver. There is one operated under the joint control of the Red Cross and the Knights of Columbus and the Y.M.C.A. in Montreal. Our proposition to assist the Red Cross and probably take over the shops.

Q. Is it your proposition that the Government should then discontinue their operations?—A. Yes. But they would be conducted under the supervision of the Government. We propose to put up a definite proposal in that regard before the

Special Committee.

Bu Mr. MacNeil:

Q. May I ask what provision has been made in reference to the care of the tuberculous?

The CHAIRMAN: That has not come up yet.

Witness retired.

Lt.-Col. JOHN THOMPSON: Recalled.

The CHAIRMAN: You stated at the last meeting as follows: I asked you a general question as to whether you also referred to Pension cases and you said, "I might say there are hundreds of pensions granted to men more than a year after they are discharged. We are granting pensions now to men who have been discharged more than two years. A man has a right to receive a pension up to three years after the termination of his service." Up to what period has a man a right to apply for a pension?—A. Three years after the declaration of peace.

An Hon. Member:

- Q. When do you date the declaration of peace from? The signing of the Armistice?—A. No, I think it was September.
 - Q. August 31?—A. Three years from last September.
 - Q. Dependents are three years from the date of dependency?

By Mr. Carroll:

Q. I thought it was three years from the year 1918?—A. No, 1921. With reference to Gen. Clark's question I find during last year we awarded 1894 new pensions.

Mr. CLARK: Have you any record of how many new applications were refused? —A. 1761.

The CHAIRMAN: Is it necessary in the opinion of the Committee to bring up this question of time further. I think in view of the fact that it does not expire until 1924 it might be left in abeyance in the meantime.

By Mr. Clark:

- Q. What was the general reason given for the refusal of the 1,700?—A. The disability not attributable to the service?
 - Q. Yes.—A. These refusals that I speak of are of pensions for disability.

By Mr. McKay:

Q. Is there any age?—A. Supposing a boy served in the army at 16 years of age—

Q. Yes. Supposing a boy served in the army at 16 years of age and came back asking a pension, would he be ruled out because he was not of age?—A. No, if he came back with a disability attributed to service he would get it.

By the Chairman:

- Q. What is the general stand of the Pension Board as regards sicknesses which appear and apparently are not attributable to service, that might have been accentuated on service, but the accentuation does not appear shortly after the man comes home?

 —A. That would be an aggravation from the service?
 - Q. Yes.—A. If it is shown we pension for aggravation.
- Q. You have had such cases before you?—A. For instance a man might have a disability before he went overseas, and during service the aggravation was increased—on the other hand they come back and are apparently fit, but we give pension for that disability if it is found to be due to service.

By Mr. Caldwell:

Q. You have pensioned some who have applied?—A. After the expiration of the three years from the declaration of peace no new application will be received.

Q. Until that three years—It is some time since the war is over, how do you determine a man's disability?—A. From the medical documents and the nature of the man's disability.

[Lt.-Col. Thompson.]

By Mr. Humphrey:

Q. In refusing all these seventeen hundred odd applications have those applications been refused after a thorough investigation as to the procedure of the returned men and the Department ?—A. In all cases.

By Mr. Clark:

Q. Do you think there is complete record of the applications which are refused, or do you actually get a record in many cases that are turned down locally?—A. I think we get a record of all.

By the Chairman:

- Q. Would you inform the Committee the general basis you have of estimating the amount of pension a man should receive. You don't take into consideration the occupation of the man before he entered in service?—A. We just take him as a human machine.
- Q. You estimate your basis of ordinary pension as to what an ordinary fit labourer could do to earn his living?—A. A normal man?
 - Q. It has nothing to do with his station in life or earning capacity?—A. No.

By Mr. McKay:

Q. What about a man's status in the army?—A. All up to the Red Cap are the same, it varies from there on.

By Mr. Caldwell:

Q. The general basis is an ordinary healthy man, it has nothing to do with his occupation or his profession at all?—A. Nothing whatever.

By Mr. MacLaren:

Q. It is termed unskilled labour?—A. I suppose one would call it unskilled labour. It is really a normal man. The way it is estimated really is to take the composite man and the composite occupations in life and that he is disabled and incapacitated from earning a living.

By Mr. Clark:

- Q. It has been stated that there are many men who have been refused unjustly, that if they had an opportunity of proper hearing they would probably be given pensions. Have we had any actual cases come before this Committee for instance, of men who have been refused pensions and are appealing to this Committee for relief?

 —A. Several hundred, yes.
- Q. Have you any record of the figures?—A. I think they are reported on. There was no recommendation made in one instance.

Q. Has that ever come before this Committee ?—A. Before the sub-committee.

Q. Were these cases gone into fully ?—A. Yes.

- Q. You say no change was made by the Board of Pension Commissioners?—A. I say that no recommendation was made by the sub-committee with regard to the correctness or otherwise of the judgment of the Board of Pension Commissioners. It was considered correct.
- Q. In other words the awards given by the Board of Pension Commissioners were approved in each instance?—A. Yes. I think with one exception, and that was in the case of a dependent of a deceased soldier in which at the suggestion of the Committee a pension was awarded an illegitimate child of the diseased soldier. A pension was awarded to that soldier and the pension was cancelled because it was contrary to the law.
- Q. It would appear then that in your opinion it would be interesting to us to hear from the awards of the Board of Pension Commissioners?—A. I do not think so,

sir. It would be a very valuable check on our doctors to see whether they are doing their work correctly, and also upon the Board. But for the last two or three years the Committee have not found the doctors committing errors of judgment.

Q. Generally speaking, it would appear from the investigations made during the past two years that it was useless, at any rate in those two years, to hear in detail so many cases.—A. Quite so sir. We make mistakes, there is no doubt about it. There is no doubt also that when we find a mistake we correct it. But from my experience, the cases which have come before the sub-committees are in all cases hopeless cases in which case there is no justification for the complaint.

Q That is under the Act as it stands?—A. Yes, it has been universally so.

Q. You will admit that many of those cases were very hard cases though they did not come within the Act—A. It depends on what you call hard cases.

Q. They were cases of men suffering from disabilities although they might not have been attributable to service?—A. Yes, in a number of cases, quite so.

Q. They were sufferers?—A. They were incapacitated. Q. And they were sufferers?—A. I should think so.

Q. Therefore, the thing for us to consider is whether or not we should make a recommendation that the Act should be amended to meet those special cases?—A. That is really the situation.

Q. That is really the situation?—A. In my judgment it is, judging by the number of cases which were reviewed by the Committee, at great trouble, with great care, and at great length last year and the year before.

Q. In other words, generally speaking, no matter how carefully we investigate those cases that specially came before the Committee, we can do nothing as the Act now stands?—A. You will come to the conclusion I think that there is no ground for an increase of the pension.

Q. We should get an idea of what those special cases are, and consider whether or not it is advisable to recommend an amendment to the Act to meet such cases?—A. That is the situation, if you wish to award a pension to the complainers.

The CHAIRMAN: I think that Gen. Clark has brought out the situation admirably. I do not think that this Committee is a court for reviewing pension awards. It is a Committee appointed for the purpose of determining whether or not the Act should be amended to embrace certain cases.

Mr. McKay: To meet problem cases.

The Charman: The advantage of hearing those particular cases—and there are a great number coming before you—is to determine whether or not the Act itself should be amended to embrace them. I think that is within the purview of this Committee as General Clark has put it, not that it should attempt to dictate in any way to the Board of Pension Commissioners, but that it should determine whether or not there should be any amendments to the Act to embrace those particular cases that are brought here. I think you approve of that.

The Witness: Yes, that is exactly the situation. Whatever amendments are made, we shall of course follow. Under the law and regulations as they are at present, we have decided in regard to those cases brought before the Committee during the past two years that they were not pensionable, and the Committee came to the same conclusion; and I think you will find the same situation with regard to those coming up this year. I have knowledge of those coming before the Pensions sub-committee and they are rather illuminating. They are cases examined by the local office and the head office. The man appeared before the full Board. I think that in all those cases the man appeared before the full Board, and the Board confirmed the decision already given. Now they are appealing to the sub-committee. I think they are rather instructive cases.

Q. We have no power to say whether or not they should have a pension.—A. There men are sufferers in all cases, but they are not suffering from pensionable disabilities.

[Lt.-Col. Thompson.]

By the Chairman:

Q. That question will be gone into very fully before the sub-committee and will then be placed before the general committee. Is it the desire of any members to elaborate the point which General Clark has so well brought out? If not, we can leave it in the meantime. Now, Col. Thompson, are you in a position at the present time to suggest any amendments to the present Pensions Act or do you desire to give the matter further consideration?—A. I have only one small suggestion to make; it is a matter of making the interpretation of the Act a little clearer. It is quite immaterial. It does not affect the pensionability of any pensioner.

Q. You will place that before the sub-committee in due course?—A. Yes, it is a

very minor point. It makes the intent and meaning more clear.

The Chairman: That completes the questions I have to ask Col. Thompson at the moment. Does any other hon. member of the committee desire to ask questions?

By Mr. MacNeil:

Q. Does the Board of Pensions Commission, as a Commission, fix the disability

rating of a pensioner?-A. Yes.

Q. As a matter of general practice they accept the recommendation received from the medical service?—A. Perhaps I might illustrate by stating that the man appears before the Department of S.C.R., before the local unit, is examined, and the doctor there describes his condition fully, estimates his disability and informs the man as to what his recommendation will be. That report is forwarded to Ottawa, and it is reviewed by the members of the Pensions Board and concurred in or disagreed with. If it is concurred in, they mark on it their concurrence and then it is sent to the Commissioners for their final approval.

Q. It was stated this morning that the medical officers of the board were under the direction of the Medical Director of the Department of the S.C.R. Is that cor-

rect?—A. In what respect?

Q. In the matter of decisions of this nature.—A. No.

Q. Do you accept as a matter of general practice the recommendations of the Department's medical service as to attributability?—A. Yes.

Q. The Commission is not in a position to reject any decision so given ?—A. It is

in a position, yes.

- Q. What machinery do you employ to review the case?—A. If the report sent in by the local unit is not approved by the doctors at the head office here, that is the doctors of the Pensions Board, they will correspond with the doctors in the local unit, and if they are still in disagreement it is submitted to the Commissioners for final decision.
- Q. I do not want to press the point unduly, but in regard to the question of attributability I will refer to one phase of it. The Act states that if a man has served in France no reduction is made on account of his pre-existing condition?—A. No reduction is made unless it is obvious or locally concealed.

Q. If there was a difference between the Board and the Department on that phase, would it not lead to some injustice?—A. I think not. I do not know what the

practice of the D.S.C.R. is, but I do not think there is any disagreement.

Q. If you rely on the medical service of the Department for decision as to attributability, and if there is a difference between the Board and the D.S.C.R., would there not be some injustice in the awards of pension?—A. We do not rely on them. As I say, if the award, or rather recommendation and estimate of disability and attributability made in the local unit is sent to Ottawa and reviewed by the Pensions Board at the head office, sometimes there is a dispute as to whether the case is attributable to war service or not. Such a case is brought before the full Board.

Q. There is just one more question. In view of the seriousness of reducing a pension or discontinuing a pension, have you in the procedure of appeal given con-

sideration to the necessity of outlining what is evidence and what is not? Is it not clear that in determining the point of attributability, when evidence is required some procedure should be outlined similar to that which would be followed in a court of law so as to enable anyone appealing on behalf of the soldier to determine whether it would be acceptable or not? Is the decision not an arbitrary one?

The CHAIRMAN: Do you think it wise, Mr. MacNeil, to press that point? I do not think we should try to decide what would be evidence. The Department will take all the facts into consideration whether they are relevant or not. I do not think I would urge that.

Mr. MacNeil: I would like to discuss with the sub-committee the procedure of appeal.

The Chairman: If to-morrow will suit you we would be very glad to hear you on various points relating to pensions and re-establishment, if you are ready.

Mr. MACNEIL: I would like to have until next week, if I may.

The CHAIRMAN: Very well.

Mr. McKay: Does Mr. MacNeil advocate that a soldier giving evidence before the Pensions Commissioners as to the state of his health should have a lawyer with him?

The CHAIRMAN: I do not think that is the point.

Mr. MacNeil: I can illustrate my point by citing a case. A man presents an appeal for a pension. It is refused because, we shall say, the Board considers it not attributable to service. The man may refer to some outside authority, and there might appear to be reasonable ground to appeal from the decision of the Board. It rests with the man or his advocate to submit evidence as to his health prior to enlistment, as to the condition of his health upon enlistment, and so on, and possibly as to some infliction he had sustained on service which is not on his documents, and also evidence as to his health from the time of discharge until the application for pension. It is with regard to evidence on those points that there is at present some ambiguity.

The Witness: I may say that the Board is not at all technical and will accept in many cases letters. It was only yesterday, or a very short time ago, that a man died and it would appear that there was no pension for his widow and children, or that it was refused. Letters were sent—the man had lived in an outlying district—showing the state of the man's health right along. He had been discharged some years ago with apparently very little disability. We gave a pension on the evidence of those letters because we were convinced that the evidence was quite true. We did not require it to be sworn to or to have any witnesses sworn.

By the Chairman:

Q. You ascertain what all the facts are?—A. Yes. With regard to occurrences in the field one has to be more careful about accepting statements because, as Mr. MacNeil well knows, a man may break his leg and he is sent down the line; he is sent down to the C.C.S. and treated. One has to be a little more careful about disabilities incurred in the field.

The CHAIRMAN: I quite understand that.

WITNESS retired.

The Chairman: I would suggest that the Committee meet to-morrow morning and take up the question of Soldiers' Land Settlement.

The Committee adjourned until Friday, April 21st, at 10.45 a.m.

COMMITTEE ROOM 436,

House of Commons,

Friday, April 21, 1922.

The special Committee appointed to consider questions relating to the Pensions, Insurance and Re-establishment of Returned Soldiers met at 10.45 o'clock a.m., Mr. Marler, the Chairman, presiding.

Other Members present: Messrs. Arthurs, Caldwell, Carroll, Clifford, Hudson, Humphrey, McKay, MacLaren, Munro, Pelletier, Raymond, Robinson, Ross, Speakman, Turgeon, and Wallace.—17.

A report of the Sub-Committee on Pensions was presented by Mr. Carroll, and read by the Clerk.

The CHAIRMAN: In reference to the report of the sub-committee on Pensions, which has just been read, I may say that I was present at the meeting last night. I did not take part in the discussion, but I was present, and I can assure the members of the Committee that each of those cases mentioned in the report was gone into in the most painstaking manner. No greater care could have been taken than was taken by the sub-committee. They considered all the correspondence on each case; they considered every case on its merits, and from what I can see of the report it is founded on fact and on justice in every possible way. It is true that we find in all of those specific cases a certain number of grounds on which one might think compassionate treatment should be given to the individual applying; but we must take into consideration the fact that the law reads in a certain way, and the law has to be carried out in that particular way. Of course, it is for the main Committee to decide whether or not the law requires to be changed; but changing the law would open the door to a great many applications for pensions, and would increase the pension list enormously, perhaps to an extent that the country could not well bear. Notwithstanding this,—I believe the Chairman will correct me if I am wrong—the sub-committee intends to study every case which comes before it, and at the end of its deliberations to submit possibly some changes in the law dealing with neurasthenics or other classes suffering from disabilities, and see whether the particular disability from which the individual is suffering can be attributed to war service, or can be brought under the Act. That is the general attitude which the sub-committee has taken on these specific cases, and I have no hesitation in recommending that the report of the sub-committee as now submitted be adopted. At a later date the general aspect brought out by these specific cases will be discussed, and the Committee will be reinformed as to the general attitude. Perhaps Mr. Carroll will move the adoption of the report.

Mr. Carroll: In making that motion, I would like to say that those who attended the meeting of the sub-committee last night know that there are some things in connection with those individual cases that it is not advisable to report to the general Committee. That was brought to my attention this morning. For example, a man may have been afflicted with syphilis before entering the army and in that case we put it down as a pre-enlistment disability. We do not think it would be fair to make a report charging any unfortunate with having had syphilis because of his later disability. The Committee will understand that. I move that the report be adopted.

Mr. WALLACE: I second that.

The CHARMAN: Perhaps Mr. Carroll will also move that the report be printed for distribution among the members of the main Committee.

Mr. CARROLL: I move that also.

The CHAIRMAN: Have you any criticisms, Dr. MacLaren, on the report of the sub-committee.

Mr. MacLaren: No, I have no criticism whatever. I have no doubt that the sub-committee arrived at a fair conclusion. Of course, it is very difficult for one who was not present to form an opinion without seeing the cases themselves, but I am quite content to rely on the report.

Motion agreed to.

The CHAIRMAN: Will you please call Major John Barnett.

Major John Barnett, called and sworn.

By the Chairman:

- Q. What is your particular occupation?—A. Chairman of the Soldier Settlement Board.
- Q. Have you any others associated with you on that Board?—A. Yes, there are two other commissioners, Major Ashton, and Mr. Maber, commissioner and secretary.
 - Q. In other words, there are three commissioners?—A. Three commissioners.
- Q. Under what department do you operate?—A. We are a department by ourselves; we are under the Minister of the Interior.
- Q. And do you report directly to the Minister of the Interior?—A. We report direct to the Minister of the Interior.
 - Q. Have you any connection with the Pensions Board ?—A. No connection.
 - Q. Or with the Department of Soldiers' Civil Re-establishment?—A. No. sir.
- Q. Do you operate under the Act, Chapter 71, assented to on 7th July, 1919, and the amendment thereto assented to on 11th May, 1920?—A. Yes, and the previous Act of 1917, so far as settlers are concerned. That is the Act 7-8 Geo. V, assented to on 15th August, 1917.
- Q. What is the title of that Act?—A. The same title as the present Act, an Act to assist returned soldiers in settling upon the land; the Soldier Settlement Act, of 1917.
- Q. In other words, the Soldier Settlement Act is composed of the Act passed in 1917, that passed in 1919, and the amendment thereto of 1920?—A. Yes.
- Q. Are there any particular Orders in Council under which you operate?—A. We have Orders in Council consolidating our regulations. We have power under section 63 of the Act to pass regulations for procedure, and these regulations must be approved by the Governor in Council. They have been approved and have been incorporated in one Order in Council dated 15th March, 1921.
- Q. So that with the addition of the regulations so incorporated and consolidated, the Acts to which you have referred and those regulations constitute the whole machinery under which you operate?—A. Yes.
- Q. The intent of these Acts is to assist any returned soldier in settling on the land? In general, that is the intent of the Acts?—A. Yes, but possibly it goes wider than that because the Act includes Imperial soldiers. The Act is designed as a settlement Act as well as a re-establishment Act. There are two aspects to it.
 - Q. In other words, the Act applies to what is defined as a settler?—A. Yes.
- Q. And in the Act the settler is defined as "a person who at any time during the war has been therein engaged on active service in a military force."?—A. Yes. There are three definitions of the term "settler"; (1) of Canada; (2) of His Majesty or of any of His Majesty's Allies who have been ordinarily resident in Canada when they enlisted; and (3) of His Majesty's or of any British Dominion or colony wherein he enlisted.
- Q. Will you quote the section?—A. It is in subsections 1, 2 and 3 of subsection S, and in section 2 of the interpretation clause.

- Q. Is that the Act of 1917 that you referred to?—A. No, the Act of 1919.
- Q. In other words, the Act applies to a settler as defined in subsection 2 of subsection S, subsections 1, 2 and 3?—A. Yes.
- Q. So the word "settler" means a "person who at any time during the war has been therein engaged on active service in a military force," of Canada and who has served out of Canada, or of His Majesty or of any of His Majesty's Allies?—A. Resident in Canada.
- Q. Resident in Canada? (Reads) "(3) of His Majesty or of any British Dominion or Colony—and has served out of the country wherein he enlisted or otherwise became a member of such force in a theatre of actual war;"—A. Yes.

Q. These are the persons to whom this Act applies?—A. Yes.

Q. So that in general terms it really means any soldier, does it not?—A. Yes.

Q. That is correct?—A. Yes, that is correct.

- Q. So that for the purposes of our discussion we can take it that applies to any soldier?—A. Yes.
- Q. How is application made under this Act by a soldier to your Board?—A. He makes application in writing for what we term qualification, and he appears in person before an interviewer, not necessarily at one of our district offices. We have field men employed all over the country, some 170 or 180, wherever we have settlers, and they may interview this applicant, and get his statement as to his farming experience, because his eligibility depends not merely on military service but upon his farming experience; as to his personal assets and as to his general fitness to successfully undertake farming.

By Mr. Caldwell:

- Q. Do they issue a certificate?—A. No, they do not issue certificates.
- Q. It is issued on their recommendation?—A. Yes.

By the Chairman:

Q. To whom has this first application to be made?—A. It may be made direct to the district office, or to one of those field men.

By Mr. Caldwell:

Q. And the field men will pass it on ?-A. Yes, to the district office.

By the Chairman:

Q. Where are the district offices situated generally?—A. We have one office for the maritime provinces at St. John. We have one at Sherbrooke for the province of Quebec; one in Toronto for the province of Ontario; one in Winnipeg for the province of Manitoba, and in the province of Saskatchewan we have one at Regina, one at Prince Albert and one at Saskatoon.

By Mr. Caldwell:

Q. You have three in Saskatchewan?—A. Yes sir. In the province of Alberta we have two, one at Calgary, and one at Edmonton; and in the province of British Columbia we have two, one at Vernon and one at Vancouver. There were more than these at one time, but these are all we have now.

By the Chairman:

Q. You have every province covered by what you call district offices?—A. Yes, except in the maritime provinces where we have only one district office for the three provinces.

By Mr. Caldwell:

Q. Have you reduced the number anywhere else than in the maritime provinces?

—A. Yes, in British Columbia, in Quebec and in Ontario.

- Q. But the reduction has been greater in the maritime provinces comparatively speaking than in any of the others. There you have reduced them from three to one?

 —A. We have reduced them from three to one in Quebec.
- Q. Is it not the fact that your work is smaller in Quebec than in the Maritime Provinces?—A. Yes.
- Q. Much smaller?—A. Yes, but we have reduced them practically from three to one in Ontario. We had what was equivalent to an office at Fort William, and one in Ottawa. Now we have only one in Toronto.
- Q. Have you found that the reduction in the maritime provinces has interfered with the efficiency of the work?—A. No, not so far as we have been able to observe. It makes for some little inconvenience at times; there is no question about that.

By Mr. McKay:

- Q. I suppose the reason for the reduction is that there are fewer applications? —A. Yes.
- Q. How are the field men situated by provinces?—A. I can give you that exactly. In the west where we have the largest number of settlers, we have the largest number of field men. The largest number in any one district is at Edmonton, where we have 27, I think; and in Calgary, which covers a district where there is also a large number of settlers, we have 22 or 23. The arrangement is in this way: we try to place one trained supervisor with 125 to 150 settlers for the purpose of supervising their farm work, giving them advice and assistance, supervising the purchase of stock and equipment, looking after the collections for us, looking after the inventories of stock on which we hold loans and looking after the new applications that are coming in. They did not use to handle the qualification work but with the decline of work we have placed that in their hands.
- Q. Are all these men practical farmers?—A. Yes, I think they are all practical farmers so far as we are able to tell from their records; and in addition to that seventy of them are graduates of recognized agricultural colleges.

By the Chairman:

- Q. So the settler, in other words the returned soldier, applies to the field man first as a rule?—A. Or to the district office. I would say that he applies as a rule to the district office because they are mostly coming in touch with the district offices. They may apply to us later and we write to the district office and instruct the field officer to go and see the applicant.
- Q. Have you used any propaganda to increase the number of applicants, or do you simply allow them to come, in the ordinary course, to the offices?—A. We have not attempted to increase the number of applicants.
- Q. Then the returned soldier hears about this scheme, goes to the district office, and decides whether or not he will go into it if he is capable?—A. Yes.
 - Q. Or if his application is accepted?—A. Yes.

By Mr. Caldwell:

Q. I believe that in the earlier stages—I know it was so in New Brunswick—there was advertising so that the soldiers might know the conditions, but later it was not considered necessary because the conditions were generally known?—A. We did not advertise to get settlers, but we did to make known the terms of the Act and the conditions. It was so that the men would not come up after being demobilized and be disappointed because the conditions surrounding the scheme were more or less heavy. By means of advertising we endeavoured to bring home to the men the restrictions in our regulations and the difficulties to be encountered in going on the land.

By the Chairman:

Q. It was really on the volition of the returned soldier himself that he came into this scheme. The Government did not take the attitude that it wanted to force the soldiers in. In other words, the soldier heard about this scheme, and came along and made application, and you decided whether he was qualified?—A. Quite.

Q. You did not have any body of men from your offices go through the country and say to the returned soldiers: "We have a land settlement scheme and we would like you to go into it?"—A. No, we did not do that. As a matter of fact, we could

hardly take care of the men who wanted to come in.

By Mr. McKay:

- Q. In the settlement of those soldiers on the land, do you confine yourselves absolutely to those who have been farmers or who have worked on the land?—A. Not entirely. We permit men to take what we call training—it is a misnomer. Instead of the term "training," it should be "experience." We ask a man to go out with a farmer and work for him for a certain period, generally for twelve months, and we have a report on our file from the field man as to his progress, and if he learns the business of farming sufficiently well we may establish him. We have established a certain number of such men.
 - Q. They go out and work for the farmers?—A. Yes.

By Mr. Wallace:

Q. Was that only done in cases where the man was looking forward to farming? —A. That was all.

By the Chairman:

- Q. Take the case of a man being eligible to go into this scheme. A soldier comes to you and he says he wants to be settled on the land. What kind of questions would you put to him in order to determine whether his application should be considered or not?—A. He is questioned as to his previous experience, what farm experience he has had, for whom he has worked, if he has managed the farm himself, what kind of farm it was. He is questioned on practical matters as to the amount of seed that he would sow for certain crops, and in land clearing propositions in British Columbia he is frequently questioned as to how much powder it would take to blow out a certain number of stumps, which a man farming in that province should know. Then we ask him to give references. We get him to name some practical farmer from whom we could enquire as to his ability to farm, and we check the references by finding out whether those referred to are responsible people by applying to the reeves of municipalities and men more or less in public life. Then we write to those people and get a confidential report as to the man's ability.
- Q. Following that up, suppose that the returned soldier had never had any farming experience. Suppose that he had been a plumber or mechanic in the city or engaged in some other industrial occupation and he came out and said that he wanted to settle on a farm; what would you have said to such an applicant?—A. Well, a good deal would depend upon his age. If the man were upwards of forty years of age, he was generally told that he had better stick to something that he knew more about, or that it was too late for him to learn to be a farmer at that age. That was generally the answer made to him unless it was an exceptional case where his employment was in some way connected with farming. If he was willing, he would be told that he would have to go out and work with a practical farmer for a period of probably 12 months. He would be visited by our field supervisors and then if he made progress they would qualify him.
- Q. It would follow from that then that the intention of the Act was really not to increase the number of farmers but to assist those who knew something about

farming, and who had gone overseas, to settle on the land? Is that right?—A. The basic principle as I look on it is this: in 1919 or in 1917, it was considered by the Parliament of that day to be economically unsound for this country to allow any returned soldier, possessed of the adequate experience and the desire to undertake farming successfully to be lost to this the basic industry of the country.

Q In other words, the idea was to prevent the number of farmers from being diminished and not to encourage an increase of farmers?—A. It encouraged the increase of a number of farmers because most of these men were not actual farmers before; they were farm-labourers or farmers' sons.

Q. In other words, a farmer in Alberta or Saskatchewan might have been employing half a dozen men, and three or four of those men went overseas. But they were not farmers on their own account when they left; they were labourers for a farmer. You want to encourage that labourer for the other farmer to learn farming and become a farmer himself?—A. Yes,

Q. That was the intention of the Act, but as regards enlistments from cities, where a man was not a farmer and knew nothing about farming, you did not encourage that particular class of men to go on the land?—A. Only to a very limited extent. We gave a very small training allowance for married men, but we did not give the single man any allowance. A married man could not go out and work with a farmer and keep his family, so we gave him \$20 a month with a small allowance of \$5 a month for each child while he was employed on a farm. That was to enable him to keep his family. That is the only encouragement we gave to the married men.

By Mr. McKay:

Q. The farmer would pay the man something too?—A. That was taken for granted. Of course, if he was very raw, the wage he would get would not be very large.

By Mr. Carroll:

Q. Does the Board encourage settlers in the matter of giving them courses in agricultural colleges?—A. No, we made provision for giving courses in agricultural colleges but we did not do very much with it. In the early days we also established one or two training centres of our own, but as a matter of fact we never operated any of them to any extent because we came to the conclusion that there was only one place for a man to learn farming and that was with a practical farmer, and that we could not conduct schools to teach a man to farm. We did not try to do so.

By the Chairman:

Q. So we can really eliminate from our discussion to-day, as regards applicants, all except those who were on farms before they went to the war?—A. Not entirely. We have established about 1,300 men—

The CHAIRMAN: I wish to get that point perfectly clear.

Mr. Caldwell: It is possible that I may be able to help some on that point. I was Chairman of the Qualifications Committee for New Brunswick. There has been a general impression that there was discrimination against those who had not been farmers, but as a farmer I wish to say that this was done for the protection of the soldier himself. When you consider that a soldier settler must pay 10 per cent down on the purchase of his farm, and if he knows nothing about farming it is simply impossible for him to make good, and he will lose his initial payment and eventually fail. There is no question about that. A man must have experience of farming in order to make good, and it was really for the protection of the soldier settler that that provision was made. In New Brunswick, I had a statement prepared showing what the man would have to pay on every \$1,000 of his investment, and this was [Major John Barnett.]

given to the applicants when they applied, and they were asked to look over it very carefully so that they might realize what they were up against in the way of payments. A number of men came in with the impression that the Government was giving them a present of a farm, but when they began to realize what they were up against in the way of making payments, the matter took on a different complexion. We did that for the protection of the men themselves. I think that that will clear up a little of the misunderstanding which seems to have existed with regard to the men who were not qualified to go on the farms.

The CHAIRMAN: It was not a question of discrimination that was in my mind. Mr. CALDWELL: No, but throughout the country there was that impression.

The CHAIRMAN: That may have been the impression, but it was not the intention of the Act to encourage settlement on the land or to increase the number of farmers. It was not the intention to take the soldiers from other walks of life and place them on farms so that production could be increased, although that was the impression throughout the country.

Mr. Caldwell: That was not the impression in the eastern provinces. The idea was not to increase production in the maritime provinces. In the west we were told that it might increase production, and it did work out in that way. But in the maritime provinces and possibly in Ontario, it was a question of putting men with some experience back on the land.

The Charman: I have no fault to find with what you say, but what has actually happened under this Act is to make master farmers, as it were, out of men who had worked on the farms. The general impression throughout the country was that we were to get a very much larger acreage and that the intention of the Act—was to encourage city dwellers to go on the farm. But apparently that was not the intention of the Act. I want to be corrected in that if I am wrong.

Mr. Caldwell: I think the intent of the Act was to enable returned men to re-establish on the farms if they could carry on.

Witness: It was also to increase settlement and production, and we have increased settlement and production very materially. For instance, by means of soldier settlement over 600,000 acres of new land have been brought under cultivation, land that was hitherto raw and unproductive. That is largely in the west, of course, because raw lands were not available in the east.

By the Chairman:

Q. Who brought those farms under cultivation? Those who were farming? You have diminished the help for farmers by making those under farmers master farmers.—A. That has been done to that extent. There are 1,353 men to whom we have given training who presumably were not farmers before but who are now farmers. We have 3,300 who have completed training, but some of these have never been given loans; some of them have not wanted a loan. They have drifted off into other occupations and some of them have not been able to get a piece of land that we would pass on. They always wanted something that we would not approve of for purchase.

By Mr. Carroll:

Q. What percentage of those to whom farms were granted were men who did not have previous experience in farming?—A. It is a very small percentage. It would only be about 5 per cent of the men.

By the Chairman:

Q. So you have made very few new farmers?—A. Very few new farmers, except that we do not count the farm labourer a farmer. As regards the farm labourer going on a farm of his own, you have made quite a spread.

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By Mr. Arthurs:

Q. Is it not true that most of them afterwards become farmers under this scheme?—A. Yes, a great many men who enlisted had been brought up on a farm. They had had a thorough farm experience but for two, three or five years perhaps they had been in the city following the ordinary industrial occupations, and when they came back from overseas they wanted to go on the land again. The bulk of our men are of that type. They had been off the farm for a number of years and have returned to the farm.

The CHAIRMAN: There is some advantage in that.

Mr. CALDWELL: I think this land settlement scheme prevented a number of farmers' sons and farm labourers from drifting into the towns who had not been there before. It would not have been possible for those men to get a farm on their own hook, and the tendency would have been for them to drift to the towns.

Mr. Speakman: In corroboration of that, I would like to point out because there seems to be some misapprehension, that if there is any idea that the actual farming population has not increased, so far as my own limited experience is concerned, the men were mostly sons of farmers who in the old days of cheap or open lands went out and took up lands for themselves—took over homesteads for themselves; but when they were old enough they left the old homestead and went out to work for farmers. There were farmers' sons who had gone into other walks of life, and after their experience in the army had a hunger for the open air, they wanted to get back to the land. There were others who had gone abroad and whose places on the farm had been filled up by other men. My own experience is that a great number of new farms were opened up, and a new acreage was opened up by the men in that way, by men who would not have gone on the land if they had not been established.

The Charman: Your opinion is, I understand, that a very definite encouragement was given so far as production was concerned.

By Mr. Hudson:

Q. What proportion of the men who got farms under this scheme were engaged in farming when they enlisted?—A. I cannot give you that. I do not know that I can even get it worked out for you without some considerable trouble because it is not a satisfactory record that we have kept. I can only give you a general impression. I am satisfied that the bulk of the men who were on the land when they enlisted have been settled under what we term the removal of encumbrance loan. A number of land owners went away and then came back and got loans.

By Mr. Caldwell:

- Q. On land they already owned?—A. Yes. That number is about two thousand. I think that 50 per cent of the men had not been on the land at the time of enlistment at all. I think that fully 50 per cent of the men settled had not been on the land at the time of enlistment. They were employed in the cities but they had been on farms at one time.
 - Q. They had had farming experience !—A. They had had farming experience.

By Mr. McKay:

- Q. Have you figures up-to-date showing what percentage of these men have made good?—A. The time has been too short. I do not think anybody could show that in percentage.
- Q. How many are in possession of the land now?—A. A considerable number have abandoned the land. There have been up to the present a little over 11 per cent of the men settled who have abandoned their farms for one reason or another. That includes the man who had a recurrence of war disability, and in some cases the settler has sold out at a profit. That is, he sold on time, and he had to go through the procedure laid down for a failure case.

By Mr. Caldwell:

Q. What percentage would there be approximately?

The CHAIRMAN: May I interrupt you there. I am going to bring that point out in due course. If I may follow out the general line that I have tried to follow, would you mind leaving that over?

Mr. CALDWELL: Certainly.

By the Chairman:

Q. Now Major Barnett, for the purpose of our records you have submitted a brief history of the statistics to March 31, 1922; first of all, the total number of applications from returned men for privileges under the Act was 63,323?—A. Yes.

Q. That is the total number of applications which came before the district offices

or the field offices, or the head office?—A. Yes.

Q. Applications of all descriptions?—A. Yes.

Q. We can take that number as being correct. Now the number of applicants who qualified was 45,180, or 72.76 per cent of the cases?—A. Yes.

Q. That is right also?—A. That is right.

- Q. In other words, the difference between 72.76 per cent and 100 per cent of the applicants you found could not be considered in any way at all?—A. Yes.
- Q. Then we come to the question of those whom you did not think had sufficient training, but whom you thought were well worth while giving training to. The number there was 3,302?—A. Yes.
- Q. That disposes of the number of applicants, the number who were accepted and the number who received training. Now the next point I want to bring out is this: When a settler went to any of your district officers or to your Board making an application and you decided that the applicant was a proper person to consider whether he should go on the farm or not, and you asked him those various questions which you have mentioned—whether he knew anything about farming, or anything of land clearing, and things of that description—what questions did you put to him as regards finance?—A. In the early days possibly not so much attention was given to that aspect as should have been given. Latterly he has been required to state what property he owns, if any; what savings he has and what they consist of, and questions along that line. Before he is granted a loan he is also required to take an affidavit that he has sufficient means of his own behind him to support himself and his family for one year. That is required because in the early days some men paid their 10 per cent, as their initial payment on their land, and they had nothing left after they were through with it; they went on the land without a dollar in their pockets.
- Q. But as a matter of fact you granted free sites to some?—A. Where they were available.
 - Q. In many cases free sites were not available?—A. No.
 - Q. And you had to go out and buy those sites?—A. Yes.
 - Q. And you sold those particular sites at cost?—A. Yes.
- Q. Then it is quite clear that where there was a free site of land you gave that land to suitable applicants?—A. Yes.
- Q. But you are authorized under the Act to do other things. You are authorized to advance money for stock and implements?—A. Yes.
 - Q. And for improvements?—A. Yes.
 - Q. And to pay off encumbrances?—A. Yes.
- Q. Let us take a concrete case. A man comes and says that he wants to settle in Alberta. You say, "We cannot get you a free site." That disposes of the question of the land. But supposing you cannot get a free site, and the site costs the Government two thousand dollars, what would you ask the settler to put up in that case?—A. \$200.

- Q. What would you give him for stock and implements in the same case?—A. That depends upon himself, subject to revision by our district office. We did not select any land for any man: we did not even tell him that we had a free site. If he said he wanted to go to Alberta, we told him where the free lands were, and we told him the difficulty of getting free lands accessible to the railway. He was also told that if he wanted to take up land there he would have to select it himself, and that if we thought it worth the money we would buy it. At the same time he would pass in an estimate as to what he wanted for equipment and building materials. Every man applied for \$2,000 as the maximum, and \$1,000 for building, but the average loan was very much less than that. We try to encourage the men and instruct the district officers to ask the men to keep the amount down to the absolute minimum that they can get along with which would be about \$800 or \$900 or \$1,000 up to \$1,500 in more or less highly improved places.
- Q. Let us say that you advanced to this particular applicant \$1,000, and that \$1,000 was apparently sufficient to stock that land on a very moderate scale and give him the necessary implements. Do you advance the whole amount on stock and implements?—A. Yes.
 - Q. That comes to \$1,000?—A. Yes.
- Q. What about improvements?—A. We can advance for permanent improvements \$1,000.
- Q. The total cost?—A. The maximum is \$1,000, but \$1,000 would not put up a set of farm buildings for any settler. It meant that if he wanted to complete a set of buildings he had to draw on some resources of his own. He could put up a homesteader's shack with a homesteader's stable, and he could fence it, but that is about all that \$1,000 would do.

By Mr. Speakman:

Q. When the settler was advanced money or used money of his own in putting improvements on the land, supplementing the grants he received from the Board, the Board would hold as security not only the amount advanced but the improvements including those he had paid for himself?—A. Yes, the buildings become land.

The Chairman: That is quite right. I am simply taking a hypothetical case in order to get at the rudiments of the situation before we discuss the details.

By Mr. Caldwell:

Q. The permanent improvements include the breaking?—A. Yes. Since 1920, largely at my own instigation, we have had a provision making breaking a part of the land cost and in that way it is spread over a larger number of years. It made it more equitable to spread it over a number of years, and it did not impair his building loan.

Q. In most cases it was too small?—A. Too small.

By Mr. Carroll:

Q. Was there any minimum acreage when you put a man on the land?—A. Yes, by a regulation we would not establish a man on anything less than ten acres. That has been our rule. It has been criticised very much in the province of British Columbia where they go in for specialized farming, that is fruit farming or poultry farming, or some specialized line of farming. In ordinary farming we have had no hard and fast maximum, but in eastern Canada we would not consider anything under forty or fifty acres for general farming.

By the Chairman:

- Q. What is the largest acreage on which you establish a man?—A. 320 acres.
- Q. That is what the Act calls for?—A. That is what the Act calls for. By Mr. Carroll:
- Q. Have any representations been made regarding the small acreage?

 [Major John Barnett.]

By Mr. Caldwell:

Q. Were there applications for specialized farming in the eastern provinces?—A. A great many. Not so many recently. In the early days there was a great demand.

By Mr. Carroll:

Q. Have any representations been made to the committee in previous years for a change?—A. No recommendation was made by the Committee but the matter has been discussed before the Committee. Last year was my first experience with the Committee and I do not know what transpired before that.

By the Chairman:

Q. We have got thus far: An applicant comes to you and he asks you to buy land for him. You say, "Very well, we will buy a piece of land for \$2,000." He says "that is the piece of land I want," and you buy it for him. He comes along again and asks for \$1,000 for improvements, which you give to him, and \$1,000 for buildings, which you give to him. That is, the total amount he asks for is \$4,000. He is called upon in the first instance to pay 10 per cent on the \$2,000 loan on the land?—A. Yes.

Q. Would you tell the Committee how he is asked to pay for the balance?—A. In twenty-five years at an interest of 5 per cent in equal annual instalments on the amortization plan. That is, instead of making his first payments heavy, the whole

thing is divided into equal payments spread over twenty-five years.

Q. Can you tell the Committee what payment the farmer would have to make on the \$2,000 loan per annum spread over the twenty-five years?—A. I have worked that out for our full loan.

Q. That will do equally well.

Mr. CALDWELL: Would it not be well to have on the record the payments on the \$1,000 loan?

By Mr. Caldwell:

Q. What would the payment amount to yearly on the \$1,000 loan in the twenty-five years? I think it is \$70 and a fraction per \$1,000?—A. \$70, yes.

The CHAIRMAN: It would simply mean double that for the \$2,000.

By Mr. Caldwell:

Q. Yes. Have you got that on the record for the \$1,000 loan; have you worked it out?—A. I can give you that. On the \$1,000 it is \$70.95 per \$1,000.

By the Chairman:

Q. Roughly speaking on the \$2,000 it would be \$142?—A. Yes.

Q. Will you tell us how the \$1,000 on improvements have got to be repaid?—A. That is repayable on the same terms.

Q. So that there is another \$70 added there per annum?—A. Yes.

Q. And on the \$1,000 for buildings?—A. Do you mean for permanent improvements?

Q. I mean on implements and stock?—A. For implements it is repayable on terms that vary somewhat. There are two tables, and it all depends upon whether he went on unimproved land. There are three possible classes. If he got his land before the 1920 amendments, there is one table, because he had two years free of interest, he had an interest exemption under the original 1919 Act. Starting after the two years free of interest he paid on stock and implements in four instalments; at least he was supposed to pay it with interest of 5 per cent. So we have to keep a four year table on that. If he was established after 1920, on improved land he pays according to another table bacause he gets no interest exemption. If he was established on raw [Major John Barnett.]

land, he gets two years interest exemption, the same as formerly, and he repays it in six instalments. We had better take the four year one.

By Mr. Caldwell:

Q. I think you had better take the four years one because I think the majority of settlers were settled under that scheme.—A. More settlers were established, and that is the great burden of the scheme. It is \$268.58 per \$1,000.

By the Chairman:

Q. Under a scheme of this description the farmer would have to pay \$480 a year for four years, because then he would have paid off his stock?—A. Yes.

Q. Taking \$268 from the \$480, that would leave him \$212 a year for twenty-five years that he would have to pay?—A. Twenty-five years.

By Mr. Caldwell:

Q. Is it not twenty years?—A. It was twenty years under the late Act.

By the Chairman:

Q. The Minister has just pointed out to me that it would be for a further twenty-one years. —A. It would be for nineteen years, because there were two years free of interest.

By Mr. Caldwell:

Q. For the first two years there would be no payment for stock and equipment for stock and equipment payments begin with the third year?—A. It would be \$300 for the first two years.

By the Chairman:

- Q. Where do you get that figure, \$300?—A. \$70 and \$142; that would be \$212 for the first two years.
 - Q. Take the next four years ?—A. For the next four years it would be \$400.
 - Q. For the next four years it would be \$480?—A. Yes.

By Mr. Caldwell:

It was an almost impossible payment for him to be called upon to make.—A. And then for nineteen years following it would be \$212 again.

By the Chairman:

Q. You previously stated in your evidence that the number of applicants who qualified was 45,180?—A. Yes.

Q. And the number who were granted loans was 21,394?—A. Yes.

Q. How do you explain the difference between 45,180 and 21,394?—A. Well, there were 6,000 that have settled on free land to whom no loan has been given. That makes 27,000 and some hundreds altogether. Then some of those men did not want loans, and there were others that we would not give loans to. They settled on land that we would not pass, that we would not give a loan on. They were determined to settle on a particular section of free land despite our advice to the contrary, and we would not give them a loan because we felt that the security was not good enough. We have on our hands some 1,500 applications that are now waiting for attention. These will be established this spring.

By Mr. Caldwell:

Q. They are in process of being established?—A. Yes, their land is being inspected.

By the Chairman:

Q. Then the number is roughly 30,000?—A. Yes. The other 15,000 include men who have been declined. A certain percentage, probably 5,000 or 6,000 of them have been declined loans and the others have not come to us for some reason or another. Perhaps they have drifted into other occupations.

By Mr. Caldwell:

Q. They put in their applications?—A. They qualified.

By the Chairman:

Q. The number granted loans amounts to 21,394. You mean by loans, a loan of any description?—A. A loan of any description whatsoever.

Q. A loan to buy land, a loan for building, or a loan for implements or a loan for two or three purchases. They are simply counted as one loan?—A. Yes.

Q. And there were 21,394 persons who got loans?—A. That is it.

Q. Of one description or another ?- A. Yes.

- Q. And all these loans amounted at 31st March last to \$88,528,997.75?—A. That is so.
- Q. In other words, you have 21,394 loans amounting to over \$88,000,000?—A. That is so.
- Q. Would you state what is the average loan to each of those applicants?—A. The average loan for the purposes of land is \$3,164, and the average loan for removal of encumbrances is \$985.
- Q. Does that really come into the same category? If you remove the encumbrances you are really paying for the land?—A. No, it is entirely different, because we only advance fifty per cent of the value of the land. The removal of encumbrances loan, so far as the land is concerned, is a straight loan company loan. The average Government loan for the removal of encumbrances is \$985, and the average loan for permanent improvements is \$477. The average loan for stock and equipment is \$2,266. The settlers who have been established on purchased lands—their average loan for all purposes is \$4,947. That is, those men who have been placed on purchased lands—their loans for all purposes average \$4,947. In the case of the settlers whom we have established on encumbered lands the average loan is \$2,423.

By Mr. Caldwell:

Q. For all purposes?—A. For all purposes. In the case of the settlers whom we have established on free Dominion lands, the average loan for all purposes is \$1,752.

By the Chairman:

- Q. That is all quite clear, but what can we take as the average loan in general?

 —A. The average loan per settler is \$4,021.
- Q. In other words, that \$4,021 has to be repaid as indicated in your previous evidence?—A. Yes.
- Q. So much for the first two years, so much for the next two years, and so much for the nineteen years following?—A. Yes.

By Mr. Caldwell:

Q. Can the Chairman of the Board tell us whether any great percentage of the settlers have been able to meet those payment within the third year?—A. No, the first of these heavy payments came due this year, and I would not say that any large percentage have met them. Our percentage of collections at the present time is about thirty per cent. That is, we have actually collected of the whole amount due about thirty per cent. That is as good as an ordinary farmer is doing with a loan company loan.

Q. Is it not a fact that the percentage is small because the payments are very large in comparison with those of the previous two years? That would have a bearing on the percentage.—A. I am quite prepared to admit that the payments are a great deal too heavy for a great many settlers. Four years was too short a time, but the great militating factor against payments this year has been the general economic conditions and the general collapse of agricultural prices.

Q. Do you think it would be possible to meet those payments?—A. No, I think

the time is too short.

Mr. Caldwell: In 1920 I put a motion on the order paper to extend the time to twenty years, but it was ruled out on the ground that it involved an expenditure of public money.

The CHAIRMAN: I was going to bring up that very point.

Mr. Caldwell: At that time the Minister of the Interior, who is now the leader of the official Opposition, brought in a resolution to extend the time to six years instead of four years, but I did not think that it meant any advantage because they had to pay interest from the beginning.

By Mr. Speakman:

Q. At what time of the year do these payments become due?—A. We have fixed by regulation a standard date for the convenience of administration. In the east the standard date is November 1st and in the west it is October 1st. We give them a period of grace up to 1st December. If a man in the west pays from the 1st October to the 1st December, it counts just as though he had paid on the 1st October, and no interest is charged on his payment. There is a sixty days' period of grace in the west and a thirty days' period of grace in the east.

Q. The date in the west is December 1st?—A. December 1st. The object in having it on October 1st was from a business point of view. The man who had threshed early could come in. We have had cases of men who had a big return and

yet who have left everything on our hands.

By the Chairman:

Q. It follows from your evidence that the number of granted loans is 21,394 and the average loan per applicant is \$4,121, and the total amount expended is over \$88,500,000? That is all correct?—A. Yes.

Q. And the \$4,121 has to be repaid in a certain way?—A. Yes.

Q. Now have you found that repayments have been made promptly?—A. That is, of course, a matter of comparison. You have to compare that with the case of those who are doing a kindred business. That is, in fairness to the administration, and in fairness to the prospects of the settlers, the institution with which we can be compared best in order to determine whether our payments are good, would be some of the rural credit societies which are operating particularly in some of the western provinces, or the loan companies or the agricultural implement companies who also have the same problem that we have. Last year, that is on October 1, 1920 in the west November 1, 1920—that was the date of our first large payment, and we had some 12,000 settlers. These are rough or approximate figures, but the payments for that year amounted to \$2,200,000. Of the 12,000 settlers nearly 10,000 paid their payments in full, or made substantial payments on account. In addition, a very large number of men made prepayments; that is, they paid more than they need have paid. Altogether, as a result of the collection activity of last year, the first year, we collected \$100,000 more than we actually should have collected. That is to say, pre-payments brought up the amount. That was a most exceptional showing. This last year when the first stock and equipment payments fell due, the amount due was twice as large.

By Mr. Caldwell:

Q. Would it not be more than that?—A. It is a little more than twice. We have only collected thus far \$1,500,000 of the \$5,000,000, or roughly speaking, it is not quite 30 per cent that we have collected altogether. This year, there have been no pre-payments because no man has been able to pay in advance as he was able to do in 1920. It is all he can do to meet his payments. The load was heavy, and the prices of everything have collapsed. That is a small collection in ordinary times compared with the rural credit societies, and even compared with the old line loan companies—It is difficult to get information about them—and compared with the implement companies, the showing is remarkably good.

Mr. Caldwell: There is another factor which should be taken into consideration. I think that the percentage which the Chairman of the Board has mentioned is hardly fair to the Soldier Settlement Board. The Board has 90 per cent invested in the purchase price, and the soldier settler has a small equipment. Therefore, his payments are greater than they would be in the case of a loan company.

WITNESS: I did not mean to say that the soldiers could be expected to do as well as settlers who are under obligation to loan companies or to implement companies.

By the Chairman:

- Q. When does your fiscal year end?—A. Our fiscal year ends on the 31st March. As a matter of fact, our year for loan purposes ends on the 1st of October, that being the standard date on which we really try to wind up our business and start out afresh for another year.
 - Q. The 1st October?—A. Yes.
- Q. Have you any statement as from the 1st October last year that you can submit?—A. Do you mean as to the collection results?
 - O. Collections and arrears.

By Mr. Caldwell:

Q. In view of the fact that your payments are not due until 1st November, how do you end your year in October?—A. We strike it really a little before so far as book-keeping is concerned. This year we did it in order to give us time to get out our notices. The middle of August is really the date that we set to fix the termination of our business, so far as the collection end of it is concerned. Of course, the 1st October and 1st November are the dates so far as a loan is concerned. In order to fix a standard date, we have to figure up the broken interest and the disbursements. We have to do part of them before October and part of them after. We have to make two amortizations, and work out what his payment should be. That date, the 1st of October is for our collections. Last year we called a halt.

By the Chairman:

- Q. Can you give the committee in rough figures what the arrears were as regards capital and the arrears as regards interest?—A. I can only give it as to the whole amount.—
- Q. Because they are all amortized?—A. Yes.

By Mr. Caldwell:

Q. There is no distinction between the two payments?—A. We make a distinction on our books. The total, \$1,020,000, was arrears carried over.

By the Chairman:

Q. Carried over from when?—A. They were carried over, west of Toronto, from August 6th, and east of Toronto from September 6th.

- Q. Is that the total amount in arrears at the end of the last fiscal year, \$1,020,000 out of the \$80,000,000?—A. That is the total in arrears. Of course, there was only \$2,296,000 due.
- Q. So that not quite 50 per cent of the amount due is in arrears?—A. No, 54 per cent was collected. That would leave 46 per cent in arrears. But in addition to that we collected pre-payments.
- Q. It is not the man who pre-pays that we have to look after; it is the man who is not able to pay?—A. The pre-payment has a very important effect, and I do not think it should be minimized because where the bulk of our settlers are and where wheat is the main crop, we have used every endeavour to collect pre-payments because the man who may be able to pay this year may not be able to pay next year. You will always get throughout the west a certain percentage where there is no crop.
 - Q. Can you tell us what amount of the \$88,000,000 is at present outstanding?

By Mr. Caldwell:

Q. In that connection it would be well for the purposes of the records to get the amounts that would be oustanding if all payments were made to date.—A. The \$88,000,000 are the loans approved. We have not disbursed quite that amount of money. Some of the loans are in process of disbursement now. The amount we have received for loans from the Finance Department is \$87,740,884, and we have returned to the Finance Department on account of these loans, \$11,885,781. So that there is outstanding roughly \$76,000,000. We have received \$87,000,000 and we have returned \$11,000,000 in round figures.

By the Chairman:

- Q. How many years has the Board been in operation?—A. Nominally four but practically three years because the real operations of the Board started in February, 1919. Very few settlers were established under the old Act, and the total loans did not amount to \$2,000,000.
- Q. When settlers do not repay, what is your general attitude? Do you proceed under the provisions of the Act which are quite clear and are specifically the same as a private individual would exercise?
- Mr. Caldwell: They are much more drastic than a private individual can exercise.

By the Chairman:

- Q. The effect eventually is the same. In other words, the Government abrogates the common law in its own favour?—A. We had no difficulty last year, that is on the collections that were due on October 1st, 1920. We foresaw difficulties; we knew that difficulties were going to occur this year. We knew that the men could not pay on the increased amount with the collapse in prices; so we gave authority to our district officers to defer the arrears that would outstand this year for a period of ten years. We would spread them out. We got that power by means of regulation under section 63 of the Act which gives the Board power to defer payments, and by our regulations passed by Order in Council we are given power to defer arrears for any period that we see fit. We fixed arbitrarily the ten year period to meet this situation. In the case of the man who had \$600 in arrears this year, if he desired it, we spread the arrears, so that he would pay them in a \$60 instalment per year for ten years. That is the way we are meeting the unprecedented situation of this year. There was a recommendation by the Committee last year, and we are practically carrying that recommendation out in doing that.
- Q. Have you exercised the provision under the Act for taking the land back?

 —A. Yes.
- Q. In how many cases have you done so, and can you give us the value of the land so taken back?—A. I cannot give you these figures, not closer than the 31st [Major John Barnett.]

January. They are a little difficult to get as the officers cannot make the returns quickly. On the 31st January there were 2,352 cases where the land had come back on our hands, or where foreclosure proceedings had been taken. That includes mortgages, Dominion lands and purchased lands.

Q. In other words, more than 10 per cent of your applicants?—A. Yes, roughly

about 11 per cent.

By Mr. Caldwell:

Q. What number of these were settlers who voluntarily abandoned the land?—A. Practically all. None of them, or very few of them are men who were forced off the land. The only cases where a man has been forced off the land, or where the land has been forcibly taken from him, have been cases where he was guilty of fraud or of gross neglect of the property entrusted to him. No man has had his land taken from him, or has had his agreement foreclosed merely because of the non-payment of his instalments. The time may come when that may have to be done, but it has not yet been done.

Q. There is a general impression that the Board has foreclosed arbitrarily. It

has not been the case in our province of New Brunswick.

By the Chairman:

Q. You say that there are 2,352 cases where the land has come back?—A. Yes, but in 532 cases we have resold the land, resold everything, and in these cases we have invested \$2,191,000 for all purposes.

Q. For the whole 2,352 cases?—A. No, that is for the 532 completed cases. I can only give it to you in two groups, where the foreclosure proceedings are com-

plete and where they are incomplete.

By Mr. Caldwell:

Q. In those completed cases, have you realized as much on those properties as you invested in them?—A. We have realized for the land \$200,000 more than we invested in it.

Q. Have you realized enough to pay or reimburse the Board?—A. In those 532

cases we sold the land for \$200,000 more than we had in it.

Q. That is more than the settler owed you at the time of the sale, not more than the purchase price?—A. On stock and equipment we had a deficit of \$163,386. That left a capital surplus of \$37,709, but we have refunds that we may be called upon to make to settlers. These refunds have not been made, and some of them never will be made because the settlers have simply disappeared to parts unknown.

Q. Do you think that they will not eventually put in claims?—A. I doubt it very

much; they may. We have under the Act refundable to settlers \$73,240.

By the Chairman:

Q. You are still on the 532 cases?—A. Yes. On these 532 cases there has been a capital loss when those refunds are made, if they are ever made, of \$35,530. That is the actual loss after allowing for a refund.

By Mr. Caldwell:

Q. To the settler?—A. No, that loss is public money.

By Mr. Wallace:

Q. Is that chiefly on stock or equipment or on the land?

By the Chairman:

Q. You are only dealing with the land in those 532 cases?—A. There was a loss on stock and equipment of \$163,000. There was a surplus on land of \$201,000, which makes a surplus of \$37,000, but that surplus is wiped out by these refundable amounts to the extent of \$35,000.

- Q. That applies to the 532 cases?—A. Yes.
- Q. Now, what about the 1,820 other cases?

By Mr. Caldwell:

Q. I am not clear yet as to whether the amount received on salvage, on stock and equipment will fully recover the amount originally paid for by the settler and the Board. Is there enough to reimburse the settler, to repay what he put in for the stock and equipment? If there is not, then the settler loses; that is, he has paid in money that he actually loses when the farm is sold?—A. We are only dealing in general figures with the number of cases where men have got refunds. In the bulk of those cases the men have lost their initial deposit; there is no question about that. Probably the majority have lost their initial deposit.

By the Chairman:

Q. And probably something else besides. They may have increased their cattle and sold the whole thing out.

By Mr. Caldwell:

Q. And they would lose the two or three years that they have been on the land?—A. In quite a considerable number of cases the men were getting something out of it, that is what that \$73,000 for refunds is for.

The CHAIRMAN: That is quite clear to me.

Mr. CALDWELL: It is clear to me now.

By Mr. Speakman:

Q. There is just one point. In cases where the entire resale simply covers, and no more than covers, the main advances made by the Board, that resale includes not only the land and the stock as originally paid by the Board, but it includes all permanent improvements put on the land by the settler out of his own pocket. It includes the 10 per cent advance, and all improvements in the stock whether by purchase or by natural increase?—A. It includes everything that is salvagable. We use the term "salvage" and it includes everything salvable.

By Mr. Caldwell:

- Q. In some cases it includes one or two payments that the settler has made?—A. Not very many. I do not think that there are ten settlers who have made any payments and who are in that list. It is very exceptional where a man has made even small payments, and where that case does occur usually the man is not only getting his money out but quite a considerable profit on the side; that is, so far as western lands are concerned. There are men who have sold out and who have made \$3,500.
- Q. Are there many of those cases?—A. No, not many, but there are quite a number who are making quite considerable profits. I had one case before me yesterday where a man was selling half of his holding for the amount of his entire indebtedness, and he has to go through as a salvage case because that is the only way we can put him through.

By Mr. Wallace:

Q. How many of these farms have been resold to other soldiers or have they been sold to the outside public?—A. 244 have been sold to civilians and the balance to other settlers.

By Mr. Caldwell:

Q. You mean to other soldiers?—A. To other soldiers. When a place comes into salvage we instruct our officers to see if it is fit to be put in settlement, and if it is not we will not allow any settler to go on.

By the Chairman:

Q. Now take up the other 1,820 cases of those defaulters?—A. There are 998 cases where we have had them re-appraised and re-examined. Those are the only figures I have here. I will have to give you that again.

Q. You will let us know what capital expenditure is involved in the 2,352 cases. In other words, what is the country likely to be out in capital up to date?—A. I had that worked out, as I anticipated that the Committee would want to know that. I have it worked out, but it is not rightly given here. It is an analysis. We have had check appraisals on a number of properties, and I have it here on that basis, but I

could get it compiled in one statement.

Q. The point I want to make is that of the 21,394 applicants who were granted loans, over 10 per cent have already defaulted in three or four years operation of the Board. The Government is going into the land business under the soldier settlement scheme, and that means you are going to have those farms thrown back upon you and you will have to resell them ?-A. In regard to that, I would point out that 11 per cent failure is a very small percentage of failure rather than a large percentage of failure. Take the ordinary wastage in business life. Take the failures of men starting business activities of any kind, and you will have far more than 11 per cent fail. We are dealing, of course, with the poorest class. During the first years you get the men who break down, men who have a recurrence of disability. We try to guard against that. There is also the fact that in 1919 undoubtedly men were placed on the land who should never have been placed there at all, and they have gone out very rapidly. The two periods in the year when we get salvage are largely in the fall and the spring. There is not much salvage in the months in between. This spring I wired to all our district offices in order to have this information before the Committee, and this spring our salvage cases have increased only by 67 cases. The thing is not increasing, though possibly it may increase if the payments are not made lighter.

By Mr. Caldwell:

Q. I would like to have your opinion as to what the number would have been if the stock and equipments had been spread over twenty years? Do you not think that the number of salvages would have been much smaller, and do you not think that the number you have given is due to the heavy payments beginning this year?—A. I do not think that one per cent of the salvage cases that have occurred is due to the burden of payments. The salvage that has occurred so far—in some cases mistakes were made in land selection. A man made a mistake in selecting his land and our appraisers did not protect us or the expenditure of public money when the lands were purchased. The number of these cases was not large, but there was quite a fair number of them. Then there was a very large number of cases where sentiment induced a man to go on the land. In the first instance, it was looked upon as being something that was being handed to him. I am not saying that if the payments are held up to the amount that they are now, that would augment salvage. I simply say that that has not been the reason thus far.

Q. You are only just beginning?—A. That is quite true. Of the 2,300 cases of salvage that have occurred, very few have been due to the burden of payments. They are all due, or in most cases they are due to the unsuitability of the land and to the unsuitability of the man. A man who was working in the city when he enlisted had been perhaps in farm life for eight or nine years before, and when he came back from overseas, after three or four years of hard service, his memory went back to the farm, and it looked good to him. He had a vision of farm life which the reality did not bear out, and when he got out on a farm he could not stick to it, he could not stand it. These compose the largest number of failures along with domestic reasons.

By Mr. Wallace:

Q. In other words he found that conditions had changed in the ten years?—A. Yes, and looking back to the old days and comparing present conditions he found there was a lot more of hard work and drudgery than he had imagined.

By Mr. Caldwell:

Q. Far off pastures look green.—A. Yes. Another thing that induced a great many men to jump into it was that wheat was bringing \$2 and over per bushel. A lot of fellows felt that if they could get on a farm they could pay it off in a year's time.

By Mr. Humphrey:

Q. Can you give us any figures in connection with these salvage cases, what percentage was taken back because of the death of the settler, or because of domestic trouble, or for other reasons?—A. There were 36 cases of death up to January 31, and 346 cases of sickness and ill-health. There were 133 cases of known domestic trouble, and there are 1,666 cases that are classified in general terms. That means a combination of reasons, poor management, lack of sincerity, lack of experience, and it includes the lazy man, the indifferent man and others hard to classify. There are 84 cases of fraud and of the illegal disposal of chattels entrusted to them. There are 87 cases of poor land which was unsuitable for soldier settlement. In the 1,666 cases probably there are some cases where the poor land as well as the poor man was a contributing factor. As a matter of fact, that is one of the difficulties connected with our handling of salvage, because quite often you find the poor man and the poor farm going together. He was a poor man and he took a poor farm, and we allowed him to buy it, and because he was a poor man and the farm was badly handled, he made away with the stuff. So that in the 1,666 cases, probably some of them had poor land as well as the other combination.

By Mr. Wallace:

Q. In every case did the man pick his own land?—A. In every case he was supposed to pick his own land, and he was able to pick his own land I would say in every case. Some of our officers in the goodness of their hearts went out and told the man that a piece of land was good; these were some officers whom we have let out of our employment. There were not many cases of that kind.

By Mr. Caldwell:

Q. But the farm was not bought on the soldier's judgment?—A. No.

Q. It was bought on the appraisal?—A. Certainly, we checked it up, but the check was made for the protection of the public money. A man would come to us and say that he was a qualified farmer. He would produce evidence and references, and if he was qualified he ought to have been able to have bought his farm. But we checked it up and we appraised in order to protect the expenditure of public money. That is what the appraisal was for.

By the Chairman:

- Q. You stated that there were 2,352 cases. These are practically where fore-closure had taken place?—A. No, some of those men may go back on the land.
- Q. Very well, those are cases which in any event have come back into your hands?

 —A. Yes.
- Q. In addition to those 2,352 cases, you have a number in arrears which you can foreclose if you want to foreclose?—A. Absolutely.
 - Q. What is that number?—A. The number of these would be 70 per cent.
- Q. 70 per cent of the difference between 21,394 and those 2,352, that is after deducting the 2,352?—A. 70 per cent of the actual settlement.

By Mr. Caldwell:

- Q. 70 per cent have not made their full payment?—A. Yes.
- Q. Payments which are now due?—A. Yes.
- Q. These are lands which under the Act the Board could immediately take over, that is where those payments are now due?—A. I do not suppose that 70 per cent is quite correct, because we have granted the deferment privilege spreading the payments over ten years. We could not now take action because we have granted them a spread of payments.

By the Chairman:

- Q. As regards those who have not been granted delay of payment, what do you propose doing?—A. We will close out any man to whom we do not grant deferment this year. We are granting deferments generously; the only man to whom we do not grant deferment is the man who has neglected his stock, or who has let his place run down; flagrant cases.
- Q. Let me put a question there: Give us in a rough way the kind of people to whom you will not grant delays of payment. Are these cases being investigated?

 —A. They are being investigated by the district officers.
- Q. Can you give us any indication of the number?—A. They are not fifty over the whole country.
- Q. Then roughly speaking, you will have about 13,000 in default on-certain payments, and you will grant delays to all those 13,000. Such being the case, there being a large number of defaulters—because that is what they are—does it not occur to you that your scheme of payments is too heavy?—A. Yes, I think the stock and equipment payment particularly. I have always been of the opinion that the stock and equipment payment is too heavy, particularly the four-year term.
- Q. What is your suggestion in that respect?—A. Of course, I think the whole thing should be discussed from a little broader aspect than the weight of payment, although that is a vital thing. In 1919, when this Act was passed, a certain condition of things prevailed in agriculture. Agriculture was in a flourishing condition; wheat, which is the crop of most of our settlers, was selling at high prices. But since that time there has been a collapse of prices, and the scheme of payments that was laid down in 1919 must necessarily be out of joint with present conditions, and the result is that settlers are in a difficult position with regard to their payments. My own idea is-I am speaking now purely from an administrative point of viewthat it would be well if the stock and equipment payments were spread over the same period as the land loan and the permanent improvements loan. Theoretically that is unsound as the stock and equipment should be paid for within the life of the stock and equipment. But where you start a man out with no capital of his own, and you advance him every dollar, you can only get from him the amounts he can reasonably produce on the land, and you cannot get any more. If you get the maximum that is all vou can get.

Q. Is it not the case that you have put out some \$88,000,000 in this scheme and

that you are trying to find the best way to get it back?—A. Absolutely.

- Q. And is it not the best way to encourage the men who went on the land by not taking all the money from him, but to encourage him to put a little money back each year?—A. That is true. It is necessary to keep before the man the necessity of paying off his obligation. But you cannot drive him. I do not mean to say that you should try to squeeze the last dollar out of him. That is not what I mean. But a man cannot pay \$1,000 a year under present conditions; it is impossible.
- Q. Have you investigated many of those 13,000 cases, and are you satisfied that they cannot pay or is it that they won't pay?—A. In the majority of eases they cannot pay.
 - Q. You know that?—A. Oh, yes, the main reason is the collapse in prices.

 [Major John Barnett.]

- Q. Have you any further applications coming before you under the Soldier Settlement Act?—A. Oh, yes, we are receiving applications all the time.
- Q. For how long can these applications come before you?—A. There is no time limit yet.
- Q. In other words, five or ten years may elapse under the present Act and there will still be applications coming in.—A. Yes.

By Mr. Caldwell:

- Q. I would like to ask this question: Do you not think that the payments are too large and that you should amortize for a longer period? Would it not be better to make a regulation and rearrange your method of payments? Would it not be better to spread them over a longer period, instead of having a new regulation every year? Don't you think that the present system has an effect on the settler?—A. I do not know that it has such an effect on the settler.
- Q. Is it not too soon to say that?—A. Yes, but the evidence we have shows that the settlers appreciate the deferment privilege. We have received letters running into thousands from settlers, and these letters give a very good picture of the point of view and the feeling of the settler. Once the deferment privilege was granted, any feeling of pessimism or depression on the part of the settler vanished. The letters are wonderfully cheerful. I have seen thousands of these letters, but the great objection-my great objection-to having the deferments spread in regard to anything except the land is an administrative one. We have now six ledger sheets for every settler, and if we have to go on and defer other payments the number will keep mounting up, because each settler has a different term. We have the man who got his first \$500 under the old 1917 Act. Then we come along to the 1919 Act, and he gets a loan under that Act. Each one means a separate ledger sheet, because you cannot keep them all together. Then in 1920, after the unimproved and improved land regulation came in, he got a still further amount of money, an additional loan. We handed out the loan piece-meal to prevent a man from scattering the money, and the result is that we have as many as six ledger sheets.

By Mr. Caldwell:

Q. On the one account?—A. Yes, and there is no way of confining it. I think the Government would save a good deal of money from an administration point of view if the loans were made all on the one basis. Then you would not have the cumbersome method that we have now.

The CHAIRMAN: The question is whether this should be recommended by the Committee.

By Mr. Caldwell:

Q. The fact that this may be extended for a twenty-year period does not preclude the possibility of the settler paying in three, four or five years. He has that privilege. By spreading them over his payments would be smaller. Is that right?—A. Yes.

By Mr. Wallace:

- Q. Would it not also remove certain handicaps in the matter of selling?—A. That is the great thing. When we were collecting the million dollars for pre-payments in 1920, we went to the man who had a good crop and pointed out that if he was able to pay us so much we would free a part of his stock and equipment. He could dispose of it. That was the great thing which brought in the million dollars in advance payments.
- Q. Those advance payments were chiefly on stock and equipment rather than on the land?—A. It made no difference whether it was on the land or on the stock and equipment.

By Mr. Caldwell:

Q. Your security is on the whole thing anyway?-A. Yes.

By Mr. Speakman:

Q. Would it not increase the administration costs and aggravate the condition by continually increasing the early payments and making it more difficult for the settler to pay instead of granting another deferment?—A. I do not think that any extension of the payments on stock and equipment under 15 years would be adequate. I think that possibly an extension for 15 years would be adequate, but where an administrative gain could be realized you might make it 25 years. That would be outside the life of the stock anyway. Most of the original stock is replaced now. There is very little of the original stock left now. Take the case of a horse that was eight years old when we bought in 1918 or 1919. He is getting along now, and the settler who is wise will have some horses coming along. He is replacing the old horses. The same thing applies to cows.

Mr. Caldwell: Absolutely, and if this payment is extended it would enable him to replace them, while under the scheme as it stands it is impossible.

The CHAIRMAN: I am inclined to think that 20 years is a very long time to give any man to repay a debt of this character.

Mr. Caldwell: From one point of view it is. The argument advanced in 1920 when the extension was made to six years was that the life of the machinery and the stock was shorter than the period of payment; but if the settler is able to make his general payments, he gets an equity in the property which becomes greater year by year.

The CHAIRMAN: Suppose that he does not replace his stock and equipment?

Mr. CALDWELL: Even then the Government's equity is greater. In the meantime the farm is carried on under Government supervision and the Government has authority at any time to step in.

By the Chairman:

Q. Have you the right to take the stock and equipment?—A. The right is there, but the practical aspect of it is another thing.

Mr. Caldwell: There is this feature of it; in order to carry on, a settler must replace his machinery and his horses and his other stock to a certain extent. If he does not do that he is not carrying on. And if he is not carrying on the Government has the right to salvage his property. Even if he was making those smaller payments every payment he makes increases the Government's equity in the property.

The Charman: I think we can leave the question of the extension of payments over in the meantime because we all want to study it carefully.

By Mr. Caldwell:

Q. There is one question I would like to ask the Chairman of the Board with regard to the taxes on those salvaged farms. I have received a great number of letters from school secretaries and county assessors as to what action the Government or the Board meant to take in regard to farms which have been salvaged but upon which taxes are not being paid?—A. Those lands are Crown lands, and Crown lands are exempt from taxation, that is under the ordinary rule and unless the Government sees some reason for altering that general principle which has always been followed since Confederation, no taxes would be paid on Crown lands after they are salvaged. I understand that no taxes are paid on the old I.C.R. properties in the maritime provinces. They have always been exempt from taxation because they were Crown property. The same thing applies to lands in the west, rifle-ranges and properties of that kind.

- Q. The I.C.R. properties and the rifle-ranges are public utilities. In this case we are dealing with improved farms and in some cases you are reselling them. In some cases you are getting a revenue from them. The fact that taxes are not being paid on them is crippling the schools in many districts. There is a great difference between an improved farm and wilderness land. You are taking land which helped to support the schools, and by refusing to pay taxes you are crippling the schools.—A. We make an exception where a revenue is being derived. We pay not as a matter of obligation; we pay taxes out of the revenue.
 - Q. In every case?—A. I think so.
- Q. I know of a case where no taxes have been paid for two years?—A. We have had no complaints that I know of. The tax question is a broad one, and it is a question, so far as our work is concerned, for the municipal and provincial authorities. There cannot be many districts where the schools are being crippled because there are very few sections where there are a lot of salvaged farms. There are only one or two parcels of land—as a matter of fact some 500 parcels of land—that have been on our hands for a year, and we are selling them more rapidly than we anticipated. We had 1,400 salvaged cases on our hands when the committee met last year but we had sold only 200. This year the sales have greatly increased.

By the Chairman:

Q. As soon as it comes into your hands, you put it in the category of Crown lands that are not subject to taxation?—A. We pay up to the date of rescision of the contract. Thereafter the stand we take is that these lands are not subject to taxation. From the practical point of view we are not bearing heavily on any municipality or school district; it does not amount to much in the case of the individual municipality. On the other hand, if we had to pay taxes on all those lands, it would add another burden to the already very heavy burden we have. Few people realize the difficulty we are having in making a success of this scheme. We are taking large numbers of men and putting them on the land and building up on organization to meet the conditions. We had to go out and buy 15,000 farms with no margin of security such as the ordinary commercial firm would have. It is an uphill fight.

By Mr. Caldwell:

Q. I do not think that that justifies the Government in perpetrating an injustice upon the school districts. While the settler is on the land, the Government owns it, and it is just as much an individual's property while the Government is getting a revenue out of it?—A. All municipalities have a right to tax the occupant. The settler owns his own property, and it is our interest to see that his taxes are paid. That is one means of preventing his crops from being distrained if he does not pay.

Q. They have not done so in all cases?—A. We have given instructions to the district offices to see that taxes are paid.

Mr. CALDWELL: That has not been done.

The CHAIRMAN: The matter is not of very great import.

Mr. CALDWELL: I think it is.

The CHAIRMAN: The amount must be very small.

Mr. Caldwell: The district I speak of is a small district, and it makes it very difficult to support the school. I know of some small farmers who are paying \$60 as school taxes, and if you take one farm out of a district and spread the burden over a few hundred small farmers it makes quite a difference.

The CHAIRMAN: I do not think that this is a matter that we have the slightest power to deal with.

Mr. Caldwell: I think that we have power to-recommend to the Government that some amendment should be made to cover this particular thing.

The CHAIRMAN: The general law is that Crown lands are exempt from taxation. You would have to amend an entirely different Act from the Soldier Settlement Act, an Act that has nothing to do with soldiers.

Mr. CALDWELL: It would be an amendment of the Crown Lands Act.

The CHAIRMAN: I do not think we have the power to recommend that.

Mr. CALDWELL: If the Government had not introduced the Soldier Settlement scheme, this condition would not have existed.

The CHARMAN: Let us take that into further consideration. I do not think it is an important point.

Mr. CALDWELL: It may not be important for us, but it is important for the people affected.

The Witness retired.

The Committee adjourned until 4 o'clock p.m.

AFTERNOON SITTING

The Special Committee appointed to consider questions relating to Pensions, etc., resumed at 4 o'clock p.m., the Chairman, Mr. Marler, presiding.

Other Members present: Messrs. Caldwell, Hudson, Humphrey, McKay, MacLaren, Miss Macphail, Munro, Pelletier, Speakman, Turgeon, and Wallace.—12.

Major John Barnett, recalled.

The CHAIRMAN: Go right ahead, Major.

Witness: There are one or two things that I would like to correct as to settlers in arrears. I have ascertained the actual number in arrears. There were 15,025 settlers with payments due last fall. A number of settlers have not been established long enough to have any payments due. That is the reason for the difference. Of those 4,805 have met their instalments in full, and 4,876 have met their instalments in part, making a total of 9,681 who have paid something. If you take only those who have paid in full, the number that are in arrears is 10,000. As a matter of fact, the 4,876 have made very substantial payments on account. Then there was another item. I gave you the number of completed salvage cases as 532. As a matter of fact, we have completed sales to the number of 567. But we have not got the actual returns of the receipts, the full returns for the receipts. Of those 567 cases there was invested \$2,522,813. On the 1,785 which are pending there is an investment involved of \$7,366,721. That is in connection with the question which you asked with regard to salvage. Of course, of the number pending there are quite a considerable number which are not available for resale. No opportunity has been given to resell them.

By Mr. Humphrey:

Q. Before we get away from that point I would like to ask a question. In connection with those salvage cases, have you any figures to show the number of salvage cases from each district office?—A. Yes.

Q. Do the salvage cases show up more in one province than in another?—A. Undoubtedly they do. There is a great difference.

Q. The point I want to get at is, do the cases show up stronger in one province than in another indicating that there is more hardship in connection with settling on the land and that that is the reason for having farms returned back to the Board?—A. I do not know that the figures would demonstrate that. I think they demonstrate a lack of early efficiency in our office staff in the early days of the work. Some of the officers were not as efficient as others and the administration was much looser than

it is now. Our worst district, so far as salvage is concerned, is the province of Quebec. It is far and away the worst we have had and that we attribute very largely to the poor staff of officials that we had in the early days before I became connected with the Board.

By the Chairman:

Q. You do not suggest that it is owing to the people of the province of Quebec?

—A. No, but largely to the officers that we had conducting our business, to a very large extent.

By Mr. Humphrey:

Q. According to reports which I have had the impression seems to be that the land settlement scheme was harder in British Columbia on account of the rough land and the timber. Does that province show up badly?—A. No. I do not think so. Our salvage in British Columbia is not worse than in a great many other districts. Our salvage is the lowest in the Saskatoon, Regina, Prince Albert and Calgary districts. These are the offices that show the best record with regard to salvage. The Edmonton district is very much less proportionately than Quebec. Twenty-five per cent of our settlement in Quebec has failed, and in the Edmonton district approximately 13 per cent. That is the next district—I am giving you only approximate figures. We attribute that condition in the Edmonton district to a certain extent to poor office administration in the early days of 1919, to over pressure that fell on an inadequate staff, inadequate in numbers, inadequately organized. They were absolutely deluged with applications. In the Edmonton office they handled as many as a thousand in a single day with a small staff. We could not acquire a staff. We were under the Civil Service Commission and there was no means of getting a staff. In the month of August, 1919, 700 loans were approved in the Edmonton office, in one month; an absolutely hopeless task. It was hopeless to get titles through and have the men properly established under such conditions. That accounts to some extent for the Edmonton situation along with the fact that the propositions in the Peace River country were pioneering propositions. Men went into pioneer districts. In the eastern provinces the amount of salvage is pretty much the same, that is in Ontario and the maritime provinces. The average is about 11 per cent.

By the Chairman:

Q. As regards those defaulters that you have spoken about, can you give us your general views on the attitude which you are likely to take towards them?—A. You mean the men who are behind in their payments?

Q. Yes.—A. The attitude which the Board has taken is to spread the arrears. Our idea has been that by regulation, if not by amendment of the Act, we will extend by deferment, and in that way give the man a longer time to pay for his stock and equipment than he has under the definite terms of the Act. That is the only way in which we can make the load one that he can bear. Perhaps you will understand the situation better if I give you one or two illustrations. The last year has been a particularly difficult year in the west. There was a snow fall that gave a lower grade to the grain and there were a great many shortages on that account and also on account of the rust. Some farmers could only thresh at a day rate. This applies particularly to Saskatchewan. They would not thresh at a bushel rate, but only at a day rate. I know of cases where men had a considerable crop, but after they were through threshing they only saved enough for seed for the next spring. In one case in the Regina District the settler turned over his entire crop and still owed the thresher \$100. Fortunately there are not many cases so bad as that. That was an extreme case, but the difficulty that has pressed upon our settlers during the past year and that is bound to press upon them for the next year or two is that his products have gone clear to the bottom in price while other things, his operating expenses, have only gone down

gradually. If the other things readjust themselves so that his expenses bear some proportion to his crop return, the difficulty that exists this year will not exist in a few years. The economical readjustment has been unequal. It has borne heavily and it still bears heavily on our settlers, and the only thing we could do was what we have done, to extend the spread of arrears.

'Q. In other words, except in flagrant cases, you do not intend to take stringent measures under the Act against any settler?—A. No. That is the situation so far as that is concerned. Our settlers have given every indication that the majority of them

are making a sincere effort to meet their payments.

Q. And if he makes a sincere effort, you are going to help him to the fullest extent?—A. Absolutely.

- Q. Do you not think that there should be some time limit placed on this Act?—A. Possibly. As a matter of fact, hitherto a time limit has been dangerous, and it may be dangerous even now.
- Q. Do not misunderstand me. I mean a time limit as regards applications?—A. I appreciate that. If you say a time limit this spring, you will have to give at least six months time limit.
- Q. My idea would be to fix a time limit for a couple of years, or something like that.—A. A couple of years would not make very much difference. The thing is dying of its own accord, so far as new business is concerned; and if you set a time limit at all soon, you will have a crowd of men rushing in saying, "This is our last chance," and you would defeat the object in view. We have a number of men still in training.

The Charman: I would like to hear the views of the Committee as to whether there should be a time limit set for applications. The Act at present is open in ten years from now, and applications may be made under the Act. I think an Act of this description, which was claimed solely for the benefit of returned soldiers should be cut down. It was a war measure and as a war measure it should terminate sooner or later, and the department organized under the Act should know exactly where it stands.

By Mr. Hudson:

Q. Have applications been coming in frequently of late?—A. As a matter of fact, there are more new applications this year than there were last year. Last year with conditions being uncertain as they were, we tried to discourage as much as we could applicants from settling. Things were then in an unsettled state. That is last spring, because the spring is the time to settle. This year there are more applications in sight, and they are sound in their pleading because now is the time for a man to get established if he wishes a farm because everything is at a rock bottom base. Present indications show that we have roughly speaking 1,500 new applications on hand.

By the Chairman:

- Q. They are not mentioned in your memorandum?—A. They are included in the 45,000. They are men who have qualified. Some of them have only been qualified recently. They are in the 21,000.
 - Q. You say you have 1,500 this spring?—A. Yes.
- Q. Taking an average of \$4,000 to each, what does that mean?—A. About six million dollars.
- Q. You have over \$80,000,000 now in this?—A. We have \$87,000,000, but we paid back, it is a very outstanding fact after all, we paid back \$11,000,000.
 - Q. That is about \$76,000,000?—A. That is about \$76,000,000.

The CHAIRMAN: It was my opinion we ought to seize an oportune time to place a limit. We should limit it from one point of view and that is the economic state of the country.

Mr. Humphrey: If we wait until conditions settle, and stabilize more, give the Act a chance to function properly, the Soldier Settlement Board—and this is coming under the Act, could see their way clear a little better and perhaps, when that time arrives, to place a time limit for those to take advantage of the Act, but it looks a little previous to me in an off-hand way, with the conditions of the country as they are now, and the hardships they are going through to meet their payments, to bring on a time limit.

The Charman: Mr. Caldwell, for your benefit, I have just asked the question of the Committee as regards the advisability of placing a time limit on this Act for applications to be made under the Act. I would ask the opinion of the Committee on that point.

Mr. Caldwell: If I might be allowed to express an opinion, I would like first to ask another question, or to get some information first. There was a provision made that British soldiers could come over to Canada and engage in business with some farmer and later take advantage of the Act. Has that been taken advantage of by British soldiers?

WITNESS: There are really only 400 that have passed through our hands. Under the old arrangement we sent a selection committee over to the Old Country. That was back in 1920 before I became chairman. I was then with the Board in a district in the West, and a selection committee was sent over to the Old Country but under the regulations then existing, an Imperial had to deposit £200 before we would entertain his application at all, and then he had to work on the farm in this country before we would grant him a loan. In the meantime his £200 stayed on deposit. Under that scheme 400 men came out here; 400 men deposited their £200 and we have about 300 of these men now taking training with farmers, that is getting experience in this country. Last year we did away with our London office and took no responsibility for a man coming out. If he comes out he comes on his own. If he comes to our office we tell him he must get experience. We simply inform him he cannot buy any land unless he has that much money. The reason for that change was that when a man came out, depositing his money with us, then coming out here he expected us to find him a situation with a farmer and we had cases where we got the one man as many as six or eight jobs, and he never stayed more than a week at one place, and he was back on our hands. It was unsatisfactory for him and for us and we felt it gave him a better chance and it showed his ability if he could rustle for himself. That in itself was a test of the man's initiative.

The Charman: As a matter of fact, I heard Mr. Stewart utter the opinion some time that what he called paternalism of the farmers in the West was not a good thing. Perhaps, Mr. Speakman, you could give your opinion on that. I expressed the opinion some days ago that it would be an excellent thing to get farmers from England and other places and finance them. I am applying this more or less to an immigration scheme. Mr. Stewart told me that paternalism was the worst thing in the world for the farmer in the West, that the men who went out there and made their own way were the best men.

Mr. Speakman: I am inclined to agree with you on a matter of general policy. That is if a man has initiative and has the qualifications of being a fairly successful settler, he can come out and start in that way. If he cannot go on the land, save through assistance of that kind, he is not likely to make a very desirable settler. It is not a country for spoon-fed men.

The Charman: The reason I asked that question is this, that if we treat this Act as a soldier settlement Act it seems to me almost every soldier who wants to take advantage of the Act has had ample opportunity of doing so.

Mr. Speakman: I think I draw a distinction between our own men who are here and who know something of the conditions of the country to get on the land in that [Major John Barnett.]

way and to men who only come to the country and know nothing of the manner of living in this country may absolutely fail because the country is not up to their expectations. Men who come in under the Soldier Settlement Act are men who know somewhat about the country. They know what they have to expect in the way of marketing facilities, of social life, what kind of work it is going to be, what kind of climatic conditions they are to expect and men who are prepared to take conditions as they are and make good, but go to England or any other country where all the conditions that go to make life are so completely different from the conditions here, I think you are running a great chance of getting the right kind of men. There are a great many men who are not fitted for farmers in this country but being put on the land by the Government out there they feel the Government is going to take the responsibility, the Government will keep them from starving, and I am inclined to believe we would find ourselves inundated with an undesirable class of settlers, so I draw a distinction between the men who want to take advantage of the Soldier Settlement Act and the other men.

The CHAIRMAN: Applying it to those men are you of opinion a time limit should be set or that the Act should be open as now?

Mr. Speakman: I am of the opinion that it is not an opportune time to set a time limit, for this reason, that the men who go on the land now, and the men themselves being equal are far more apt to make good than the men who went on three years ago. They have a far greater chance of making good and in that way would help to carry the whole scheme out.

The Charman: Mr. Speakman, supposing for example these applications, fifteen hundred, and the average loan would be \$4,000 per settler, amounting altogether to \$6,000,000—of course we all know we have not got \$6,000,000 to spend unless we have to spend it, leaving aside the soldier question for the moment, could you hazard an opinion that the expenditure of money in this way is of general benefit to the country because if we encourage this scheme and the spending of money, it does not matter whether it is a soldier scheme or a land scheme, or any kind of scheme at all.

WITNESS: There is one situation which I would like to refer to so far as the returned soldier is concerned. The men who are coming up now are on the whole a very much better type of men than the men who jumped on the land in 1919. The bulk of applications now are from men who were afraid of the high prices which prevailed in 1919. They said "We will wait because this thing cannot continue," and they have been holding off in the expectation of a drop in prices. Some of them have got further ahead in money. If 75 per cent of our men can succeed on the land, it is a wonderful success. If 75 per cent of the men who have been put on the land make a success of it in face of all the difficulities, I submit that the scheme is an outstanding success from a national point of view. There is no question about that to my mind. You have, of course, to look for a shrinkage. I do not know that it will run to 25 per cent, but that is not an unreasonable amount for men in western Canada. Take the old type of loan men. We had loan advisory boards in every city. In western Canada, because my knowledge is confined largely to western Canada, if 60 per cent of the settlers stick, the scheme is an outstanding success. We have to draw the line sometime as to what is meant by success, because if we wait 25 years, the ordinary expectation of life is going to eliminate 60 per cent of your men. The men who in five years have paid off something of their principal, even although they have not paid off everything of their interest, if they have made their living and increased their stock would be entitled to be regarded as a reasonable success and should be called successful men. In western Canada a great many more lands have changed hands than that. It is not a question of when a man pays off his whole debt; that is not the whole idea.

The Chairman: It seems to me that 75 per cent successful men is too sanguine an estimate.

Mr. SPEAKMAN: I think so too.

Witness: I am satisfied that 75 per cent of the men will have a reasonable amount of success, will have success. I do not mean that 75 per cent are going to pay off the whole loan, because of that 75 per cent some are going to die.

Mr. Speakman: I think that the Major's expectation is too sanguine. I am drawing a distinction between the men who are taking up land now and the men who took it up at first. As he says they are a better class of men now who are going on the land, and they are going on under absolutely different conditions. I am satisfied that they have a working chance of going through.

Witness: This year 75 per cent of the men will make substantial payments on their loans.

By the Chairman:

Q. Let us stop there for a moment. Is that not also pretty sanguine? You have no proof that that will be done; it is more or less a conjecture?—A. Not at the rate that money is coming in now. 65 per cent of them have made substantial payments up to the end of March. We collected \$50,000 more in the last two weeks of March and the money is coming in very rapidly now, although we have granted a deferment privilege. I am judging by that.

By Mr. McKay:

Q. But is the man who is making a substantial payment not going behind every year?—A. I have here a number of typical letters from settlers. We have received between 1,000 and 2,000 letters unsolicited. They have all come in in answer to the notification that they would receive the deferment privilege, and a great many of these men have outlined what they have done. Some of these letters would give you a perspective of what the men have done. We have any number of cases. I received in one batch from Winnipeg letters from 15 or 20 settlers who said "We don't want deferment, we are going to pay you off."

By Mr. Caldwell:

Q. That is only a small percentage of your settlers?—. As a matter of fact, it was only when I felt that these might be of some use that I wrote to the district superintendents asking them to forward me the letters. They did not go back on their files for them; they simply forwarded these letters. They did not send all of them, that would be too much of a job.

Q. Is the general tenor of the letters along that line?—A. The general tenor of the letters is not that they do not want deferment; the general tenor is that they do.

Q. And they are grateful for it?—A. They are grateful for it absolutely. But the letters will show you that the men are confident and speak hopefully of the development that they have done on their farms. They are absolutely hopeful. I have one letter from British Columbia from a settler who was very difficult to handle. He was an amputation case, a very hot headed little Irishman. Our supervisors who came in contact with him had difficulty with him. I had a letter from him recently in which he thanks the district superintendent for the letter he had sent to him, and says, "I see where I was going wrong in this thing, and I am going to pay you \$40 a month. I have been sinking too much on development." That illustrates one difficulty we have had. In this particular case the man was killing himself by the additional overheads he was putting in in the shape of development.

Discussion followed.

By Mr. Hudson:

Q. What about limiting the class of settlers who would be entitled to benefit under the Act? It was suggested that the Old Country soldiers should not be considered [Major John Barnett.]

at all.—A. I do not think it is necessary, because of our action last year. The moment we did away: with the selection committee over in the London office, we wiped out all our Old Country organization. That was done after I became Chairman of the Board. I became Chairman of the Board in September, 1920, and one of the first things I did was to wipe out our London office for the simple reason that any Imperial who wanted to come over here would come on his own hook. As a matter of fact, there is no danger of loans to Imperials now. So far as the country is concerned, the country cannot lose anything because he pays 20 per cent on the loan, and he pays 20 per cent on his stock and equipment. Here are very few of them, if any, who have that amount of money and who want to come into this scheme. They really do not amount to anything now. There is another thing I would like to mention, in regard to this business being risky.

The CHAIRMAN: Pardon me one moment. We will take that ap in a moment again. I want to settle the question Mr. Hudson has brought up about loan applications from Imperials. I don't think it would be a wise thing to strike that out of the Act. I don't think it would be wise to do it,

Mr. CALDWELL: It would be done much better if this could be worked out by way of policy than by changing the Act.

WITNESS: There is one particular demonstration, from the point of view of the department that I would like to place before you. It is true this is a risky business from a commercial point of view, but I think it is capable of proof that the losses are not going to be unduly heavy; the country must pay something for this work that has been done. In addition to the 532 cases we have sold, we have 119 cases where sales are pending now. That is, the sales are complete, the man has paid a deposit, but the papers have not gone through. We have to get the approval of the Minister for every sale, and we do not count it a completed sale until everything has gone through. Possibly in some cases an Order in Council has to be obtained. On those cases we had invested on the land \$425,000 and we are selling that for \$449,000. Take our check valuation. On these cases where we have a check valuation I might say our check valuation is always 10 per cent lower on an average than the price we are getting on these pending cases. Our check appraisal showed we had a loss of \$10,000. We are making \$25,000 instead of making a loss. On these cases, not including the ones already completed—and this only deals with purchase lands—there is going to be a surplus on land, judged by the past, that will take care, pretty well take care, of the equipment loss, but unless there is a loss on purchased land of \$2,000,000 or more the Dominion lands are going to save the country from any loss. There is a certain amount of interest lost because the Government has not been able to borrow money at the rate at which it has been loaned. If you take out the completed cases and the pending cases, it is not much over 5 per cent, and when you consider you have no security margin, the showing is a remarkable one from that point of view.

By the Charman: What have you to say as regards certain applications that are likely to come before the Committee for the revaluation of lands in certain districts? I had one come before me to-day from the province of Quebec.

WITNESS: Personally I don't see how lands can be revalued. It is a hard thing to be worked out equitably. As a matter of fact, the bulk of our soldiers in the Saskatoon district would go up in arms if there was any question of revaluation.

Q. Why?—A. Because their lands are worth more to-day and they consider they are worth much more than they paid for them.

Q. Revaluation downwards?—A. It is hard to pick out. In isolated cases you have to make a revaluation all around and if you are going to deal with it on the individual point of view, the settler represented he was a qualified farmer, that he understood it, if he did not understand farming he misrepresented it, because on all

[Major John Barnett.]

our qualification committees we had independent men like the presidents of agricultural colleges, agricultural men and practical farmers, an advisory committee outside the Board organization altogether. These men interviewed most of the men, in the army days, and they represented they were farmers. If their representations are true they have nobody to blame but themselves.

Q. I am told that some of your farms are bought at very high figures, I don't know if my information is right or not?—A. Our land in Quebec in a good many cases is bought at high figures but the man himself is responsible in many instances. Our inspectors there, and in some other places as well did not protect us as they should have done in a great many instances, but the man himself was originally responsible for the land being purchased on that basis, and is not entitled to a revaluation.

Q. If he finds he has bought a farm at a very high valuation and he can get another one at a very much lower valuation, is he not likely to leave your farm and take up the other?—A. I don't think so for the simple reason he would not be able to pay anything on the other land. The bulk of the men are in that shape, they have nothing at all in the property; in a great many cases they have not even 10 per cent.

Mr. Caldwell: In 1920 when a large number of those farms were bought, the farm produce was selling at a good price, consequently the land went up in value. There was another thing, when the Soldier Settlement Board began to buy land, I know in New Brunswick they bought of farmers who were on the farm and it made a general movement in real estate. To-day farm produce is selling so very low you can hardly sell any at all. To-day it is below par, so to speak, in value due to the fact that you cannot sell the produce beyond what it costs to produce it. I would like to ask the Chairman of the Board whether in making a revaluation it would take a large staff of men to cover Canada. It would be an enormous expense?—A. Yes.

Discussion followed.

Witness: I do believe this, that the terms of payment are too short, but I thought I made it clear when I started out that conditions that existed in 1919 do not exist at the present time, and the difficulties of a soldier settler has been increased immeasurably and I do think that some measure of relief is necessary. We are selling some land to-day in Ontario at more than we paid for it. We are selling land in Western Ontario for more than we paid for them. We are not, in the maritime provinces. We are quite largely in the West, and quite largely in certain parts of British Columbia.

By the Chairman:

Q. If that is the case the land has not decreased in value?—A. The stock and equipment has.

Q. What is your opinion on that, Mr. Speakman, as to land depreciation?

Mr. Speakman: I don't think the raw land has depreciated in value in my country, but I would like to ask Major Barnett how much of the value of the land he has resold is contained in the 10 per cent deposit that was paid down in the first place, and in the additional value that the men have put into the land afterwards by breaking and by permanent improvements?

WITNESS: Most of the breaking and most of the permanent improvements are added at 90 per cent of our own money. In a great many cases it is only sold at a little more, not enough to clear the whole 10 per cent. In every case there has been a loss of equipment. The reason why soldiers' land has not depreciated as much—I will qualify it this way, where our work was handled efficiently it has not depreciated for the reason that the land was bought at an absolutely cut-price; we paid cash for it. We are selling it now on terms, which makes some difference, we are able to get a better price for that reason, and more than that we take vendors practically by the

[Major John Barnett.]

throat. I know my own experience as a district superintendent in the Calgary district and I handled settlers in Mr. Speakman's constituency. We were the only cash buyer even at that time on the market, and the man wanted his money, and the matter was handled properly. Thousands of farms in the west were bought away down below the market price as advertised. That really accounts for it. Where we did not have efficient organization there has been a deflation in prices; that is, where they simply went out and paid what the vendor asked, the price of the land has depreciated.

By the Chairman:

- Q. You say that they went out and paid what the vendor asked for it? Did that happen in many cases?—A. I do not know that there was a large number of cases. We have some cases in our Vancouver district. I would say that so far as the purchase of lands is concerned our worst cases are in the Vancouver district and in the Quebec district.
- Q. There are just a few cases?—A. Yes, it was more general in those two offices than anywhere else.
- Q. Generally speaking the land has not depreciated in value?—A. Not generally speaking.
- Q. So far as the question of revaluation is concerned then, the land does not come into consideration?—A. That is my contention.

The CHAIRMAN:—What is the opinion of the committee on that one point. It is very important.

Discussion followed.

WITNESS: I am not arguing that farm lands have not depreciated in value. I have here a statement issued by the C.P.R. giving the average value of farms for the various years, and that does show a depreciation, and I believe there is a depreciation. My contention merely is that under the system which we used in buying generally, as a general rule the lands were bought so closely that the depreciation has not overtaken them yet.

Discussion followed.

WITNESS: I would like to produce all our records. There are records for every statement I have made. We have sold in the last year 244 parcels of land to civilians showing that we can sell it. There are only 200 parcels of land that we had closed out completely when the Committee met last year.

Discussion followed.

By Mr. Caldwell:

Q. How much more information have you that you wish to place before the general Committee?—A. I have not anything in particular. It all depends on what the Committee wants. Perhaps I should say here that in my opinion there is no question of deflation as regards the revaluation of stock and equipment. But that the re-valuation is not the only method of meeting the situation of the returned soldier settler on the land. There are other ways, and there is one way the principle of which is already in the Act, that is interest exemption. All you have to do is to extend it to the stock and equipment advance. The returned soldier was not expected to pay any interest for two years. Now that we know that the conditions in agriculture have altered immeasurably to the disadvantage of the settler, one way of meeting the difficulty would be by extending the principle which is recognized in the 1919 Act.

WITNESS retired.

The Committee adjourned until Tuesday, April 25, at 10.45 a.m.

COMMITTEE ROOM 436,

House of Commons,

TUESDAY, April 25, 1931.

The Special Committee, appointed to consider questions relating to the Pensions, Insurance and Re-establishment of Returned Soldiers, met at 10.45 o'clock a.m., Mr. Marler, the Chairman, presiding.

Other Members present: Messrs. Arthurs, Black, Brown, Caldwell, Carroll, Chisholm, Clark, Humphrey, Knox, McKay, Maclaren, Miss Macphail, Pelletier, Raymond, Robinson, Ross, Speakman, Turgeon, and Wallace.—20.

Mr. C. G. MacNeil and Mr. E. S. Keeling called and sworn.

By the Chairman:

- Q. Would you give the Committee your full name, Mr. MacNeil?—A. Charles Grant MacNeil.
- Q. What is your present occupation?—A. Dominion Secretary-Treasurer of the Great War Veterans' Association of Canada.
 - Q. How long have you been secretary-treasurer?—A. Approximately three years.
- Q. Have you any other organizations under your control, or is it only one organization?—A. One organization, except that I am here in the capacity of Chairman of the Legislative Committee of the Dominion Veterans' Alliance, which includes six organizations.
- Q. What is the membership of your organization?—A. The roll of membership is approximately 200,000.
- Q. All, of course, overseas men?—A. Not entirely, sir. None are eligible for membership in our organization except those who were overseas or, through no fault of their own, were unable to proceed overseas.
 - Q. They all applied for overseas service?—A. Yes, sir.
 - Q. But some were not accepted ?—A. Yes, sir, but all enlisted.
- Q. Consequently, your membership consists of men who enlisted or of men who applied for enlistment and were not accepted?—A. Our membership embraces only those men who enlisted, not all of whom, however, proceeded overseas. A certain percentage of our members is composed of those who enlisted but who, through no fault of thir own, were prevented from proceeding overseas.
- Q. Would you tell the Committee of what other veterans organizations exist in Canada. I don't mean you to give a detailed list—I know there are a great many—but what other organizations approach your own in importance?—A. Other organizations having national characteristics are the Army and Navy Veterans of Canada, the Imperial Veterans of Canada, the Tubercular Veterans' Association, the Grand Army of United Veterans, and the Canadian Legion.
 - Q. These are the only large organizations?—A. The principal organizations, yes.
- Q. Do you speak for those other organizations?—A. In so far as those subjects listed on our summary of legislation is concerned.
- Q. For anything relating to those subjects which you bring before this Committee you are authorized to speak for all the veterans of Canada?—A. As organized in those six organizations.

- Q. Now you have certain matters which you desire to bring before the Committee? Would you please explain the first matter?—A. The subject of pensions.
- Q. Would you explain your views briefly on that subject?—A. At the outset, I would like to refer for a moment to the evidence previously given before this Committee by the Chairman of the Pensions Commission and the Deputy Minister of the Soldiers' Civil Re-establishment. The evidence given is not consistent with the reports which we receive from the units of our organization. We attribute many of those complaints to the fact that under the present plan of administration the Board of Pension Commissioners does not function as a commission. We were always given to understand that the Board of Pensions would so operate as to absolutely prevent any suggestion of interference from any source in the award of pensions; that is, an independent judicial body. We found out, however, that the Board is not entirely free in bringing down decisions with regard to pension awards. We wish to point out in connection with the evidence which has been given before this Committee that the disability rating which usually determines the amount of pension is fixed by a departmental decision. We look to the officials of the department to be franker in this regard—I am not making this as a criticism of the evidence—but we know that in seeking adjustment of any matter relating to pensions we are now required to go to the director of medical services of the D.S.C.R., and it is usually futile unless he agrees to refer to the Board. The Board has not the machinery to review or reject the decisions of the medical service of the Department. The medical service of the Board of Pension Commissioners are actually if not theoretically under the direction of the director of medical services of the D.S.C.R. We can show many cases where this has worked out. Further, the decisions as to attributability which is the chief cause of complaint to-day with regard to the award of pensions, is also fixed by the medical service of the Department of the D.S.C.R. Appeals are through the medium of the Department and are frequently allowed or disallowed by the Department officials before they are actually referred to the Commission. Investigation into the circumstances of the pensioners is made by officials of the Department and not by the Pensions Board. The result of this is that the departmental policy in many instances is at variance with the policy of the Board, as previously announced, and with the intentions of the Act; and decision which depends on medical opinion is invariably determined by the Department. We wish to bring this clearly to the attention of the Committee as in days to come it may be a matter of great importance. Pension awards are subject to interference and are placed under departmental jurisdiction rather than under the jurisdiction of the Commission and that places in jeopardy many matters which we feel renders them subject to abuse. I am not stating that this arrangement is now subject to abuse. A man may have his pension reduced or his pension awarded by influence entirely outside the Board.
- Q. First of all, are you satisfied that the returned soldier's method of application for a pension is satisfactory in the first instance?—A. Yes, sir.
- Q. You are satisfied with that. In other words, his application springs from the source of the D.S.C.R. He is taken into the hospital. D.S.C.R. doctors look after him there and they practically rate the disability?—A. They rate the disability. It might be quite satisfactory if the preliminary rating of the disability was accomplished by the medical services. We find the necessity of co-ordination of work, but we wish to point out that this decision becomes rather final. It is seldom rejected by the Board, and that the Board has no authority proper to reject or review any such finding.
- Q. Are you satisfied that the officials of the D.S.C.R. do refer all necessary cases to the Board?—A. Not in the way that enables the Board to function as a Commission in an independent way. They are wholly dependent on that finding.

- Q. In other words you are dissatisfied in certain cases with the decision which the D.S.C.R. officials make themselves?—A. We consider many of those complaints can be attributed to that.
- Q. Do you suggest that the case as regards pensions should go before the Board of Pension Commissioners?—A. There at least should be a clearer channel for appeal.

By Mr. McKay:

Q. In other words you mean there should be a reasonable appeal for all those cases?—A. Yes sir, and that the Commission should not be in any way dependent on the Department, which is subject to change.

By the Chairman:

Q. How are you going to make a standard? You cannot make any standard can you?—A. Well, I am not clear as to your meaning.

Q. Well, I mean this: To what extent do you think the Board of Pension Commissioners should revise or should award pensions? Do you think that all applications for pensions should eventually terminate at the Board of Pension Commissioners? Do you complain of the fact that at the D.S.C.R. some applications do not even get as far as the Pension Commissioners? Do you want all applications for pensions to terminate finally at the Board of Pension Commissioners?—A. There may be a number of cases where that may not be necessary, but that avenue should at all times be open, in the case of doubt where an appeal is desirable.

Q. The Committee have understood it is open?—A. I have seen a great deal of

evidence to the contrary.

Q. We went into that very exhaustively, and we were given to understand the soldier knew very definitely what his appeal was?—A. I think the officials of the Department should give a more definite definition to the Committee as to the great volume of complaints arising throughout the country. I find from personal meeting with pensioners, and from personally addressing meetings of ex-service men that there is very vehement resentment against what they contend is a change in policy on the part of the Board of Pension Commissioners.

Q. Excuse me. Explain what you mean by change in policy?—A. It is claimed that since the beginning of this year there has been a change in policy, a greater severity, that is, that ratings are reduced, that pensions are being cut off, and every

effort possible is being made to economize at the expense of the pensioner.

Q. To whom do you attribute this?—A. I don't believe, and I have no evidence, that any general instruction has been issued, but I do say that because of the sudden change in the plan of administration, because of the variance in policy, that that impression has gone abroad.

Q. Suppose there is a change in plan. Suppose there is a greater stringency in the D.S.C.R., has not the soldier the right of appeal to the Board of Pension Commissioners anyway?—A. They claim in many cases they are denied that right of appeal. The soldiers claim they are denied the right of appeal to the Board of Pension Commissioners who are a final body, or in other words a court of last resort.

By Mr. Caldwell:

Q. I think I can explain it is becoming increasingly difficult?—A. There are perhaps other reasons attributable. We find this, to be quite frank, that the men individually representing the Department or the Board as that may be, state to our pensioners that they are not allowed to deal as generously, as justly, with the cases as they would like, because they have instructions from headquarters that they must cut down.

By the Chairman:

Q. That is not the main principle involved at the present time. What we want to get at is whether or not the soldier fully understands he has the right to appeal to [Mr. C. G. MacNeil.]

the Board of Pension Commissioners. If he does understand it, does he get that right of appeal in all cases when he asks for it? That is the first thing to decide. It is not a question of generosity at all. It is a question of whether he can exercise that right, and does he understand he can exercise that right?—A. Perhaps the Committee would be interested in some statutory declarations by men who have had to deal with it.

By Mr. Clark:

Q. Before this goes on, there is a question running through my mind that Mr. MacNeil is suggesting that this difficulty in getting to headquarters, lies in the fact of the change in administration, that now these original examinations are carried out by D.S.C.R. doctors and not by doctors of the Pension Board? Is that correct?—A. In many cases.

Q. And that the fact that they are carried out by the D.S.C.R. doctors makes it more difficult for a man to eventually get to the Pension Board, because the man makes his application through the S.C.R.—A. It does add to the difficulty, yes.

Q. Is that the main thing in your mind, though?

The CHAIRMAN: I don't think it is a general question, not in the way I understand it.

Mr. CLARK: I would like to get this clear.

The CHAIRMAN: Make it as clear as we possibly can get it.

By Mr. Clark:

- Q. Is that your opinion, that the change in administration, that instead of having Pension Commission doctors make these examinations, we now have S.C.R. doctors making the examinations. Is it your opinion that that has materially affected the men's chances of getting ultimate justice?—A. Not necessarily, the same men do the examination work, but their instructions are received from different sources. This may not be as noticeable at headquarters as it is in the unit, and the unit examiners deal with this work and are accustomed to deal with it, and the policy inaugurated with the department with regard to medical treatment, and you can readily understand if there is any variance in the policies carried out in this regard, that they are more likely to conform to the departmental policy than to that policy of examination formerly carried on by the D.P.C.
- Q. Where does the economy suggestion come from?—A. I don't think there is any deliberate suggestion or final instructions,
- Q. Where do those instructions come from that you are just suggesting?—A. I am speaking of a very well defined impression that is now in the minds of ex-service men.
- Q. Does it come from—you say headquarters?—A. No, the field men, for some reason or other, frequently make statements to our pensioners to that effect, apparently endeavouring to establish an alibi for themselves.
- Q. You have no evidence of instruction coming from headquarters that they must consider economy?—A. No. I stated I did not believe there were any such instructions.
- Q. Well, now, you also made the statement that those men were only allowed to come before the Pension Board by way of appeal with the consent of the medical director. Is that correct?—A. Whatever may be the plan on paper, the medical advisers of the Board of Pension Commissioners are under the direction of the director of medical services of the department.
- Q. That is the final court of appeal? Under the control and authority of the medical director? Is that correct?—A. We have been led to understand and we go
 [Mr. C. G. MacNeil.]

to them frequently for a final medical decision. If the award hinges on a medical decision we go to him for a final decision in that regard.

Q. So that you are under the impression that the Pension Board have no power to alter the decision of the medical director as to disability?—A. They have the power, yes, but with the machinery at their command it would be rather difficult for them to exercise that power and reject a medical disability rating recommended by the medical advisers of the Department, and the disability rating fixes the award of pension.

Q. If that is so there would be no practical use of any man getting his case before the final court of appeal?—A. There may be in some cases, but for instance, I interviewed the director of medical services with regard to some cases here, and he says "In my opinion I have decided that these were not attributable to service. I have decided that this rating should not be allowed," and the Board is aware of it and the medical advisers of the Board are aware of it. There is seldom any alteration unless

the case is reviewed by the director or with additional medical evidence.

Q. I can understand it is seldom altered, but what I want to get clear is this. You say they are under the control or influence of the medical director, and it leaves me with the impression that if that is the fact, there is no use of the existence of this final court of appeal because they won't alter a decision as to the degree of disability.—A. I would not go that far. It is a final court of appeal. The point I was endeavouring to establish was that it is not able to function adequately and completely as a Commission, because I give as a definition of the Commission, that which is usually given. The Commission is a judicial body. It may function entirely free from any other body.

Q. Your complaint is they don't?—A. Because as a matter of general practice the disability rating is fixed by the departmental decision, and the matter of attribu-

tability is fixed by the departmental decision.

Q. We must come to the conclusion then that so far as percentage of disability is concerned at any rate, there is not very much use taking your case of appeal before the Board of Pension Commissioners?—A. Yes, there would be if they reviewed the case, and there are two medical men on the Board so that if an arbitrary medical decision is rendered it is all in the same family. As a matter of general practice, we are not deceived about the arrangement, whatever may appear on paper.

Q. Very rarely is the decision or the recommendation of the director interferred with by the final court of appeal, the Board of Pension Commissioners?—A. Perhaps it may be in certain instances, but as a matter of general practice it is not interfered

with.

Q. Is there any difficulty in a pensioner getting his case before that final court of appeal?—A. The difficulty occurs in the unit offices and frequently we hear the story that a man desiring to appeal his case is laughed out of court in the unit office, and for that reason our organization is employed as a medium of appeal constantly in many thousands of instances.

Q. For instance the S.C.R. Department at say London, Ont., Vancouver, Winni-

peg, and so on they laughed the men out of court?—A. Not in every instance.

Q. I mean that is the tendency. I don't mean they do that, but that is your information that there is a tendency to discharge the man taking his case before the Board of Pension Commissioners, is that correct?—A. It would be unfair to any of those officials to say there is a tendency, but there is an opportunity under the plans of administration.

Q. You are not stating that is done?—A. At certain points, we are informed it is done, and that is why I desire to mention some affidavits.

Q. Even though he is discouraged, he still has the right. But are there any real obstacles put in the way of getting his case before the court?

Mr. ARTHURS: Lacking knowledge of his right.

By Mr. Clark:

Q. Lacking knowledge, but I mean, are there cases where a man is laughed out of court who has actually had an obstacle put in his way of getting his case put before the Board of Pension Commissioners?—A. I have these declarations.

Q. And that the obstacles have been put against the man by the officials of the

department?—A. That they have been denied the right of appeal.

- Q. Have you any examples to suggest that the Board themselves had refused to hear an appeal?—A. In any matter that has been placed before the headquarters office it has received immediate attention. I am referring to certain cases that resulted from this amalgamation that at certain points, pensioners had been denied that. The right still existed, if they had been aware of the opportunity that existed for them, they could have advanced their appeal. We hear of it several months later because individuals make complaint of it at meetings, and we take it up and deal with it at headquarters.
- Q. I gather the trouble is not so much in the law as it stands, but in its application.—A. It was its application.

Mr. Arthurs:

- Q. Can you tell the Committee about what proportion of cases were decided by the local units, and did not go before the medical director in any way?—A. I can give no definite evidence on that.
- Q. Am I correct in assuming there are a large number of cases?—A. According to the reports I have received, there are quite a few. That applies to certain sections where the administration seems to conflict.
- Q. You said something about doctors fixing the proportion of liability in cases coming before them. Is it not true that most of those local practitioners are not brought before the unit, but the cases are examined by doctors at country points, and that there is a tendency on the part of those medical men to make themselves safe with the pensioner, and he will say to the pensioner "Your disability I believe to be so much" where, as a matter of fact, he has no right to discuss the amount of disability at all?—A. At certain points they are examined by medical men. There is a discrepancy between our reports and the state mentioned by the department that I would like to have explained.
- Q. I have been suggesting that no attention should be accorded to the recommendation of any local practitioner. Do you think that suggestion a good one?

 —A. Absolutely.

By the Chairman:

Q. The other one is the right of the returned man to get to the Board of Pensions, as to whether he knows about it or not. You will remember that was brought up a few days ago.

Mr. Arthurs: I don't think there was any question as far as I know regarding his right, and I agree with Mr. MacNeil that where a case has been brought before the Board of Pension Commissioners, it has received prompt attention by them.

By the Chairman:

Q. Has he the knowledge whether that right exists or not?

Mr. ARTHURS: In many cases he has not the knowledge that he has the right of appeal.

The Witness: At some date the statements were made before the Committee that full right of appeal was given. The same announcement was made before the convention of ex-service men in this city by a medical man attached to the Board of Commissioners for the Department, and it was stated the statement was not correct, and I asked the men who were competent to give evidence, to make a declaration. I have here three.

Q. Just read one as a sample of the other, and put the others in.—A. (Reading)

Dominion of Canada
Province of Ontario
County of Carleton

In the matter of Soldiers' Pensions and Pensioners'
Right to Appeal when Pension Reduced.

To WIT:

I, James Hutcheon, of the City of Brantford, in the County of Brant, Secretary, G.W.V.A., do solemnly declare, that

1. I am the secretary of the Brantford Branch of the G.W.V.A. since February, 1918, and have had since that time considerable experience with pensioners whose

pensions have been reduced by the Pensions Board of Canada.

2. I was informed and have heard read the evidence of the Deputy Minister of the Department of Soldiers' Civil Re-establishment and Pensions wherein he stated before the Select Committee of the House of Commons on Pensions that in all cases soldiers, whose pensions were reduced or about to be reduced, were given full opportunity of appealing in each individual case, and of appearing on their own behalf before a travelling medical board for that purpose.

3. I have knowledge of and know of cases where the pensioner whose pension was reduced or about to be reduced was not given an opportunity, or a fair and reasonable opportunity, of appealing against the reduction or entire withdrawal of his

pension.

4. I know of cases where pensioners whose pensions were reduced were denied the

opportunity of appealing.

5. I have knowledge of the case of pensioner J. Roach who resides in Brantford whose pension was withdrawn who asked the Pensions Department, Ottawa, to be re-boarded and this request was refused.

6. I can give full particulars of this case if given the opportunity.

7. I have knowledge of the case of pensioner, Alexander Ramsey, who resides in Brantford and whose pension was reduced and who asked to be re-boarded and was summarily refused.

8. I can give full particulars of this case if given the opportunity.

And I make this solemn declaration, conscientiously believing it to be true, and knowing that it is of the same force and effect as if made under oath and by virtue of the Canadian Evidence Act.

Declared before me at the City of Ottawa, in the County of Carleton, this 22nd day of April, A.D. 1922.

(Sgd.) Austin O'Connor, A Commissioner, etc.

County of Carleton

Dominion of Canada
Province of Ontario

In the matter of Soldiers' Pensions and Pensioners'
Right to Appeal when Pension Reduced.

To WIT:

I, Alexander Wallace Skelly, of the City of Toronto, in the County of York,

Insurance Agent, do solemnly declare, that

1. I have been the president of the East Toronto Branch of the G.W.V.A. since February, 1922, and in the course of my routine work I have had considerable experience with pensioners whose pensions have been withdrawn or reduced by the Pensions Board of Canada.

2. I am informed and have heard that the Deputy Minister of the Department of Soldiers' Civil Re-establishment and Pensions has stated before the Select

Committee of the House of Commons on Pensions that in all cases, soldiers whose pensions are reduced or withdrawn are in all cases given full opportunity of appealing and appearing before a travelling or other medical board for that purpose.

3. I know, personally, of cases where the pensioner was not given an opportunity, or a reasonable or fair opportunity of appealing from the reduction or withdrawal

of a pension.

4. I know of the case of Fred. Rutherford, 43 August Avenue, Toronto, whose pension was reduced from 100 per cent to 50 per cent and was refused an opportunity of appealing.

5. I know of a pensioner, Jarvis by name, particulars of whom I can furnish at any time, whose pension was cut off entirely, and was given no opportunity of

appealing.

And I make this solemn declaration, conscientiously believing it to be true, and knowing that it is of the same force and effect as if made under oath and by virtue of the Canadian Evidence Act.

Declared before me at the City of Ottawa, in the County of Carleton, this 22nd day of April, A.D. 1922.

(Sgd.) Austin O'Connor, A Commissioner, etc.

There is a further affidavit slightly different by a medical man (reads):

"I am the President of the Kingston Branch of the G.W.V.A. and have had considerable experience with pensioners whose pensions have been entirely withdrawn or reduced.

There is an officer of the Pensions Board, a physician, Major Latta,

appointed to board pensioners for the Pensions Board, in Kingston.

This duty, however, is not performed by the said Major Latta in a great number of cases but by a Dr. Clark who resides in Kingston and who has no connection with the Board of Pension Commissioners.

I have made protest to the Pensions Board as to certain findings on Boards held to my knowledge by the said Dr. Clark for pensioners in Kingston where the finding was, in my opinion, improper and in some cases where the findings were reversed.

I was informed by the Pension Board that the said Dr. Clark did not hold the Board on these pensioners which is contrary to my certain knowledge.

And I make this solemn Declaration."

This is typical.

By the Chairman:

Q. Your general position is that the returned soldier has not the necessary knowledge placed before him to enable him to appeal to the Board of Pensions. Is that right? He has an appeal but he does not know how to go about it?—A. That is true and in some instances he is dealt with rather summarily by the officials with whom he is in touch.

Q. He may be dealt with summarily by an official in charge of the particular unit but if he knew that he had the right of appeal that would get over that summary

treatment, would it not?—A. Yes, he would go direct.

Q. Have you any suggestions to make whereby those men might be made better acquainted with the right to appeal directly to the Board of Pensions?—A. First of all that without exception the previous recommendation of the Parliamentary Committee be made operative that the pensions be not reduced until the man has had an

opportunity of appearing before a competent board. That should be without exception except in points far remote from railway centres.

Q. That does not deal exactly with the point I wish to bring out. How are we going to tell the returned soldier that he has the right of appeal and how are we going to get him acquainted with that fact?—A. By propaganda methods.

Q. That is the only suggestion you have to offer in that respect?—A. And that definite instructions be issued or a definite recommendation be made defining his right of appeal to which we may make constant reference.

The CHAIRMAN: That is satisfactory so far as that goes.

By Mr. Black:

- Q. The witness has stated that in practice pensions are granted or refused by influence outside the Board. To what influence do you refer.?—A I am not anxious to deal with this phase at present; I simply wish to show that it is subject to interference. Perhaps I may illustrate it by a case of which I have some knowledge. A man appealed for a pension constantly and was refused. Finally, he did obtain a certificate, which was accepted from the medical men and he was granted a pension with retroactive adjustment.
- Q. From whom?—A. From the local medical man. On the strength of it a pension was awarded and a retroactive adjustment was made. Now the pension has been discontinued. The man is apparently unable to resume his vocation. We asked why and they say it is found now that the pension was awarded in error, that the certificate issued by the doctor has been subsequently repudiated by him and that consequently the attributability to service cannot now be shown. Therefore that pension must be discontinued and that man and his family are now suffering considerable hardship. We have appealed the case and have been denied favourable adjustment. So, purely from a medical point of view, we were allowed to believe that local influence was brought to bear upon the medical man to make the decision, I do not say deliberately brought to bear but in some degree influence was brought to bear, and a pension was awarded. Now that local medical man has altered his opinion and the pension is withdrawn. These decisions are entirely made within the Department and without direct reference at any stage of the negotiations to the Board.
- Q. Has that case been considered by the Board of Appeal?—A. The Board dealing with it today say they cannot perpetuate the error.

By Mr. McKay:

Q. The pension in the first place was given on a recommendation by a local practitioner as to his disability?—A. The local practitioner gave a certificate.

Q. And he afterwards repudiated his own certificate?—A. He denied knowledge of it. His subsequent evidence on that point led the Board to admit that his previous certificate was an error, either that or there was inconsistency. We had taken up the case and had been refused. It was referred to the member of Parliament from that constituency and when the medical certificate was furnished the pension was awarded. Some time this year the pension was discontinued because the certificate was found to be valueless.

By Mr. Wallace:

Q. Is it your view that the local influence got the certificate in the first place?—A. I am not saying that it is in this instance; I am merely outlining a case to show that if these decisions are allowed to rest with the Department and in some cases with the local practitioner you do not preserve the functions of the Commission as such. The more authority you place within the Department with regard to the award of pensions the more susceptible its awards are to influence.

By Mr. Black:

Q. Was this appeal taken before the Board, or was it choked off by the Department?—A. It was taken directly to the Board.

Q. Do you say that the Board was wrong?-A. They admit the previous error

and say that they cannot continue the pension.

Q. If that is a correct statement of fact, the Board was right?—A. We do not dispute their decision but I outline the case to show how a medical decision arrived at in that way may authorize an award or a discontinuance of a pension. I am interested not because of any abuse which exists to-day; I am interested in the preservation of the rights of the Commission because we understood that the Commission was authorized by Act of Parliament specially to protect pensioners and to protect the state against the exercise of any influence whatsoever in the award of pensions. It should be a strictly judicial decision.

By the Chairman:

- Q. You have stated in your evidence that, when appeals were made to the Board of Pensions that the original award was seldom altered. Now if that is the case, have you any particular instances before you where you think that the award should have been altered or have you found that the original awards in general were fair?—A. In the majority of appeals we are confronted with a stated opinion by the medical men of the Department. They say, "In our opinion this disability rating is fair, or in our opinion the man's condition is not attributable to service." It is an arbitrary medical opinion. If they decide on that phase of the matter, there is seldom any alteration unless we are able to produce additional evidence, and the case is rejected.
- Q. Coming to that point, do you think that other machinery should be provided in some way so that the whole case may be re-opened and looked at from a fresh point of view. Your case is, I understand, that substantially the same evidence gets before the Board of Pensions as comes before the Department; and consequently that the Board of Pensions have not the opportunity or the evidence for taking a fresh view of the whole situation. Have you any suggestion by which that objection which you urge could be overcome? Is there any other machinery which we could put into effect so that entirely fresh ideas could be brought to bear on the case?—A. Either that the co-ordination should not be carried to the degree that the Board is deprived of machinery which they might exercise independently of the Department, or that they should be provided with a further opportunity of appeal. There is a definite demand from ex-service men that they should be given the right of appeal beyond the Board of Pensions.

Mr. MacLaren: Mr. MacNeil states that the man's appeal comes to the Board of Pensions, that it is reviewed by the Board and is taken up by the medical branch which has already given its opinion. I gather therefore that it does not receive a sufficiently independent opinion so far as that appeal is concerned.

The CHAIRMAN: That is right.

Mr. MacLaren: I think it is worth considering whether in the case of an appeal the case should not go from a medical standpoint as well to a new and fresh board?

The CHAIRMAN: That is the point I am trying to bring out, but there is no machinery at present in existence for doing that.

Mr. MacLaren: You only require two or three more medical men.

WITNESS: Was this point not illustrated the other night at the meeting of the sub-committee on pensions? Several cases were brought up to be reviewed not so much from the standpoint of appealing as to secure evidence, but the authority

whose opinion was accepted was the medical director of the D.S.C.R. These decisions are purely medical decisions which are referred to the medical service of the Department.

By the Chairman:

Q. I think the Committee has that point clearly before it, but what I would like to get from you is whether you have any concrete suggestions to offer?—A. My suggestion in general is that the Commission should maintain a sufficient medical staff under its direct supervision to enable it to deal with appeals independently of the Department of S.C.R.

Q. Have the members any other questions to ask on this particular point? If not, we will pass on to the next point.—A. My next suggestion relates to Pension

Rates (reads):-

"1. That the schedule of rates for payment of pension be revised and fixed as hereunder suggested:

"(a) That the pension awarded a widow, or dependent widowed mother, without children or dependents, be increased to the rate of \$75 per month without regard to income from any other source.

"(b) That the pension awarded a widow with children be increased to the rate of \$75 per month with an allowance of \$25 per month for first child, \$15 per month for second child, and \$12 per month for each additional child.

"(c) That the scale of pension for disabled persons be fixed at the basic monthly rate of \$1 per one per cent of disability."

I wish to point out in this regard that we are asking first of all that the pension rate be fixed, and we are drawing the attention of the committee to the fact that increases to pensions during recent years have been made by way of bonus which is applied to the schedule year by year. The present bonus expires next September. We consider that the cost of living conditions are such, and that there is sufficient evidence before this committee to justify the rates being fixed as they are now determined by the bonus, that the bonus should be terminated and added to the pension; and that in addition to that, for certain classes of pensions, there should be definite increases. Our plea is on behalf of certain classes of pensioners which are specified. First of all there is the widowed mother's pension. I would most strongly urge-we have done so in former years-that it be made inviolate as in the widow's pension. We find that under the present Act the Board is allowed discretionary power to make deductions from the widowed mother's pension for certain reasons. This we find in a great majority of instances causes a distinct hardship, particularly in those cases of deductions on account of unmarried sons residing with the widowed mother.

By Mr. Caldwell:

Q. It also includes daughters I think?—A. I am not certain; I think it does.

Col. Thompson: That is so.

The Witness: We have a great many cases brought to our attention where the children are prevented from supporting their mother and the mother is placed in an awkward position. If she is not able to earn her living, she is placed in a distinctly humiliating position. We consider that if there is any degree of dependency she should be awarded a pension without any reduction or interference, except perhaps a reasonable deduction on account of a large income from sources other than that from her own earnings, or from insurance. We are also interested particularly in the cases of widows with children. If the widow with children is required to work, it is very difficult for her to provide for herself comfortably under the present rates. There are many widows who are unable to supplement their pension in any way whatever. There are large numbers of them who are too advanced in years to attempt to secure

employment. Others have not been trained to any particular vocation or employment, and it is extremely difficult for them to maintain themselves decently, let alone comfortably, under the present pension rates the widow with children is subjected to hardship which is particularly acute, and where she is making an effort to maintain a home it is practically impossible for her to do so. We find everywhere throughout the country widows are put to desperate shifts in order to maintain a comfortable home and to provide their children with the usual amenities of life.

Q. That is all you have to say about clauses A and B? I would like you to stop there for a moment?—A. I am just emphasizing the chief need, but I have something general to say with regard to the cost of living conditions. We also ask that the scale of pensions for disabled men be fixed at the basic monthly rate of \$1 per one per cent of disability. This demand is based on the general need for an increase of pensions to disability pensioners. Not all pensioners receive a total disability pension. The great majority receive a pension considerably less than that which is awarded for 100 per cent disability. The man who has from 40 per cent to 80 per cent disability and who by reason of that disability is rendered unemployable does not receive a further pension of income that suitably provides for his maintenance. The desire behind this request is for a revision of increases for such classes, coupled with a review of the disability table which has not been reviewed for some years, which will place those men now unemployable, and who do not receive an adequate income, in a better position to maintain themselves and provide for their families. We have some evidence to submit with regard to the cost of living conditions as related to the circumstances of pension.

From analysis of the last available report of the Pension Commissioners it will be found that the average soldier's widow has at least two children to provide for. This conclusion is based upon statistics in the report which show that pensions are paid on account of 9,540 widows, 8,428 dependent parents and 16,885 children. It is safe to assume that parents would not be in the category of dependents if they had children of pensionable age, therefore the children must be considered as those of the

widows.

Of the 51,452 disability pensioners, 26,637 have wives, with a total of 36,985 children. Thus the married pensioner has himself, his wife and 1½ children to provide for. The pension income of the widow with the average family, thus indicated, is:—

										Yearly rate.					
Widow												0-17			\$720
First child															180
Second child.									Hall A					1000	144
															and the same of
Total											* 130		114.0		\$1,044

The pension income of the married full disability pensioner on this average basis is:—

Pensioner Wife First child 3 Second child	300
Total	To The Spending

According to statistics compiled by the Department of Labour for a weekly family budget of staple foods, fuel and lighting, and rent, in terms of the average prices in 60 centres in Canada (see page 352, *The Labour Gazette*, March, 1922) such cost during the month of February was \$21.07 per week. The expenditure for these items is estimated to be two-thirds of the family expenditure for necessities (see [Mr. C. G. MacNeil.]

page 343 The Labour Gazette, March, 1922), so the amount required weekly in a family of five for the necessities of life would be \$31.66½, or \$1,645.58 per year.

The widow of a soldier has two less than the average family, although her basic household expenses would be almost as great. It would therefore be equitable to deduct from the yearly cost of necessities, the pension payable to a widow on account of a third and fourth child, which results as follows:—

Yearly budget for family of five	\$1,645.58 240 00
Required for family of three	\$1,405.58

As the pension payable to a widow with two children is but \$1,044 per year, it will readily be seen that her income is still \$361.58 under the official estimates of the necessities for a family of three.

In the case of the full disability pensioner, he has 13 persons less than the average family of five, so that deductions from the Labour Department budget would produce the following result:—

Yearly budget for family of five	\$1,645.58 216 00
	\$1 490 58

As his pension income is \$1,428 per year, it is barely sufficient to meet necessary living costs.

As the unmarried full disability pensioner, those in classes 2 to 20 inclusive, and the partially dependent pensioner are relatively in the same position as the average instances quoted heretofore, it is not necessary to go into detail concerning the need for retention of present rates or increases in same. The individual who is handicapped 20 per cent requires that proportion of the income necessary to procure the necessities of life, as set forth in the Department of Labour budget.

The comparison between the average pensions paid and minimum amount necessary for existence, as set forth herewith, would alone justify the retention of, and even increases in the present rates of pensions and bonuses.

Other important factors must, however, be considered. The Department of Labour base their cost-of-living figures for the average family of five, upon the assumption that the breadwinner is normally healthy, and able to augment his income by a kitchen garden, to look after the upkeep of the house, and to do the hundred and one tasks of the household that mean the saving of considerable sums. The widow and the disability pensioner, in the great majority of cases, are unable to do much of this work, so that it requires an extra outlay for incidentals which may be estimated as follows:—

Furnace attendance, 6 mos. at \$8	\$ 48
Putting on and removing storm windows	5
Snow shovelling	3
Lawn and other outside work in summer	
Painting and repairs	20
Extra expenditure occasioned because of inability to maintain	
kitchen garden	25
And the state of t	Daniel Control
Total	\$116

Disability pensioners are affected in this respect in proportion to the percentage of their disabilities.

Approximately one-quarter of the income necessary for the maintenance of the average family of five, according to the Department of Labour, is paid out in rentals.

[Mr. C. G. MacNeil.]

Since the present rate of pension bonuses was fixed by Parliament in June, 1920, rentals have increased about 23 per cent. In February, 1920, the average weekly rent was \$5.36. In February, 1922, the average weekly rent was \$6.93 (see Labour Gazette, page 352, March, 1922). The pensioner is forced to attempt saving in other necessary expenditures in order to meet such increases. There is every indication that the cost of necessities will not fall below the present level, while economic experts predict periods of distinct increases in the cost of living. During the past nine months there has been little or no variation in the total. The family budget in the Labour Gazette of September, 1921 (page 1195) shows that the total for foods, fuel and lighting, and rents in terms of average prices in 60 centres in Canada for the month of July, 1921. was \$21.53. The average of the same budget for January, 1922, was \$21.52. The intervening period has witnessed alternate increases and decreases of a very small percentage. There was an increase in August, 1921, of 2½ per cent over July, 1921, when the figure stood at \$21.98. In November, 1921, this had dropped 38 cents to \$21.60. With the betterment of trade conditions there is a strong probability that a general increase in retail prices will ensue.

Perhaps the most widely quoted authority on economic problems is Prof. Irving Fisher of Yale University. He predicted in March, 1919, that prices would not only fail to fall but that they would continue to advance. His prediction proved to be correct and it was not till the summer of 1920 that a break came. Prof. Fisher explained this by noting it as a short pendulum swing of the credit cycle. He expressed the opinion that as soon as liquidation was completed prices would rise again. Again we will go to the United States for an opinion on the possibility of permanent declines in prices. Dr. John White, director the United States National Association of Credit Men, is quoted as saying that "there can be no permanent decline in prices until a stabilizing effect is given by the general resumption of the gold standard." We therefore contend largely because of these reasons the present pension bonus should be added permanently to the Act, and for the other reasons that I have stated that a certain revision should be undertaken for certain classes of people who are suffering distinct hardship.

By the Chairman:

O. You will put that in as evidence, Mr. MacNeil?—A. Yes.

Q. Have you made calculations showing what the average man earns in a year?

—A. No, sir, for the reason that we don't believe that the rise or decline in wages should have any bearing in the awarding of the pensions. If a family sacrifices their breadwinner and may suffer serious disability because of service in the interest of the State, we consider it the obligation of the country to provide for generous and comfortable maintenance whatever the wages may be. As it stands, however, the pension schedule is far below the average wage scale.

Q. Is it far below the average wage scale?—A. Yes.

Q. In other words you contend that the ordinary healthy man would earn more than the totally disabled man gets by way of pension. Take figures?—A. Take such a trade.

Q. Take your pensioner, wife and three children, \$1,644. Supposing that pensioner was in a good state of health.—A. A private is 3——

Q. I am taking the average totally disabled by war service?—A. That is below the average wage paid, to say a bricklayer to some extent, an average of \$48 a week for nine months or about \$36 for the twelve months.

Q. Are you certain of that?—A. According to statistics that are given out. I cannot understand why pensions should be fixed with any relation to wage schedules or wage levels.

Q. That is quite clear?—A. We are interested in the comfortable and decent maintenance of these people, and the total disability pensioner gets \$1,644. That figure is hardly fair because an average man gets considerably less than that, because

not all of them have a disability rating. Then again, a man who is a total disability case with three children, his demands on his income are greater than those to which a normal healthy man is subject.

Q. How do our rates compare with rates in other countries?—A. That again is

not a matter which we think should be gone into.

Q. Are they generous or not generous?—A. They compare very favourably with other countries.

Q. They are better than other countries, are they not, on the whole?—A. They are better, yes.

Q. You must take into consideration the ratings?—A. Pensions in the United States and the United Empire are based on the different scale of the different dis-

ability rating.

- Q. Is it not the general result that Canadian pensions and dependent pensions are more generous than in other countries, as a rule?—A. We are very pleased to be able to make that statement, except for certain classes, I am asking your opinion of it for certain classes, which I say under our present classification are not as comfortably maintained as they are in other countries?
- Q. Give us an example of that?—A. Total disability in the United States, for instance, gets \$1,200.

Q. That is quite true, he gets \$1,200.

Mr. ARTHURS: That is a single man?—A. That is a single man. I have failed to recognize the value of any such comparisons, and we have been nonplussed in our organization for some time with these comparisons.

By the Chairman:

Q. We want to get at the information for the Committee. It is not for the reason of contradicting you.—A. If it is essential that such comparisons be made we ask that comparisons should be carried out with strict attention to disability ratings.

By Mr. Clark:

- Q. Don't you think this point could be covered if we got either concise statements from Mr. MacNeil of these essential differences between those ratings in our own country as compared with other countries, or actually got here for the information of the Committee the actual regulations of those other countries? And we can compare them for ourselves. But unless Mr. MacNeil can give us these differences in concise form I am afraid we won't get anywhere on that particular point; I understood that with the Committee last year there had been filed those comparative statements. Have you got them in the Department?—A. They are available, yes. My point is that we are interested in the welfare of these men, women and children, and we find in all instances their welfare is not being adequately promoted, so we desire them to receive a comfortable scale of maintenance.
- Q. I understood you to suggest to the Committee that the method of rating the disability in other countries is better than the method of rating we have adopted in this country. Now if that is a fact in your mind then my idea is to let us get before us the methods adopted by those other countries, so that if we are found deficient in that respect we will have an opportunity of changing our disability rating to come up to the standard of those other countries. Improve our standards; I mean to make use of those other methods in those other countries?—A. In some respects this discrepancy is noted particularly in awarding pensions to ex-members of the Imperial forces now resident in Canada. If they had pre-war domicile they are entitled to elect for pensions at Canadian rate, but in about 600 cases they found out they would be better if they elected to receive pensions at the Imperial rates. Entire disability rates in Canada are much in advance of the Imperial rating. The same discrepancies occur with regard to disability rating in the United States. I would like to

make this clear, because the pension legislation has been dealt with as it has been in Canada, and is now being reviewed; Canada has not been affected but many of these as compared with circumstances relating to ex-service men in the United Kingdom and the United States, and conditions are very serious in the United States, and do not reflect great credit on the Government there. We have received the same reports from the British Legion, so that comparison does not in any respect enable us to solve our problem here. Our problem is the welfare of our own people, whom we think might be more adequately served, but if we can get any advantage from their experience, we are prepared to take it.

- Q. Now, while I think the last portion of our statement is not quite on this point, it is interesting in this respect. Can you give us the figures of the number of men who have elected to take their pensions under the Imperial rate and the numbers who have elected to take their pensions under the Canadian rate?—A. These figures would be of course available with the Board. They would be more competent to give that evidence.
- Q. I think we ought to make a note of that, and if those figures are available here in the Department, we ought to have those figures before us, because if it is a fact that there are more cases, that the majority of these men have elected to take their pensions under Imperial rating, then it will be evidence, rather conclusive, bearing out the statement Mr. MacNeil has just made, namely that the Imperial rating is such that our men prefer to take their pensions under the Imperial rating rather than our own.—A. This applies only to a certain class of disability.
- Q. We want everything. I don't think we want it limited to one class. I think we want to cover the general field.

By Mr. Thompson:

- Q. In practically all cases, Canadian rates are taken where they are available to the men, where it is just a question of disability?—A. They sometimes take the Imperial rate, because the Imperial Act is different from the Canadian Act, and men in certain occupations in England would get higher pensions than men in a lower occupation.
- Q. It is on account of the difference in the scale of occupation. That is class legislation. That is why they do not accept Canadian rates in those cases.

Bu Mr. Caldwell:

- Q. Do you find for instance that a man awarded 50 per cent disability is not able to carry on 50 per cent of his former occupation?—A. It depends on the nature of the disability.
- Q. That is, do you find that the pensioners believe they are being awarded a sufficient degree of disability for their actual disabilities?—A. That is a frequent point of contention with the pensioners.
- Q. What is your opinion on that point?—A. I think there are some disabilities that should be rated considerably higher, and a review of the table in the light of the experience of the past few years by a Board of experts would materially contribute to the welfare of the pensioners. We have suggested that, at the same time, although it has been advocated by the Board in the past, in the previous years it is not necessary. The information in this respect is rather deceiving, and we ourselves have not been able to secure as definite information on this point as we would like to. We would like to have the Board give evidence on this matter. I am not a medical man myself.

By Mr. Clark:

Q. While we are on this point, do you suggest that we should make any alternation in the scale of pension, so that men in certain occupations prior to the war should [Mr. C. G. MacNeil.]

receive higher compensation for the same disability in this country than other men, some men who were in occupation that were lower paid at the time of the war.

The CHAIRMAN: That would be changing the whole situation.

By Mr. Clark:

- Q. Yes, but I wanted to know the opinion of Mr. MacNeil's organization on that point.—A. I am not prepared to suggest that at all. The matter has been gone into several times by organizations. They are rather reluctant to make any suggestion because it would make such a radical change in the principle of the Act. I wish to point out in connection with the Imperial pensioners. Our information was received from the Board at that time, and the question of the rate of exchange was brought up. We discovered then that the withdrawal of this privilege affected some 600 pensioners of this war and some 2,600 of previous wars. We enquired as to why there were some 600 odd pensioners who had refused to elect to take pensions at the Canadian rates, and we were informed that a large number had clung to the Imperial rates because they were better off. Some received their pensions on the pre-war basis of the alternate scheme of the British authorities. Some of the 600, quite a considerable number, we were led to believe by the Board did benefit because of the better disability rating of the Imperial Government. That is a matter of general information which was communicated to us.
- Q. Have you the number who elected to come under the Canadian regulations?—A. No.

By the Chairman:

- Q. I understand that you go so far as to state that it is quite immaterial what a man should leave his wife and children after his death, if he went to the war you would capitalize the man's savings and the portion which the wife and three children got at \$1,164, representing roughly the sum of \$26,000?—A. I submit that where a man enlisted in the C.E.F. and returned he should be able to provide for his family just as comfortably as at that scale, even better, much better.
 - Q. Have you dealt with Clause C sufficiently? (Reads):-

"That the scale of pension for disabled persons be fixed at the basic monthly rate of \$1 per one per cent of disability?"

A. Yes. sir.

Q. Have the members of the Committee any further questions to ask on that point before we leave it? If not, will you please take up the next point?—A. Clause 2 reads:—

"That no deductions in pension be made because of the fact that the pensioner or dependent may not reside in Canada."

This only refers to those dependent parents who reside in the United Kingdom. Our reports show that the Board of Pensions did lower the standard of maintenance. They claim that the cost of living is much lower in the United Kingdom than here, and we ask that pension be awarded according to schedule without any reference whatever to the domicile of the pensioner, that is to any class of pensioner. Clause 3 reads:—

"That no deduction shall be made from the pension of any member of the forces who has served for three months on account of any disability or disabling condition which existed in him previous to the time at which he became a member of the forces; provided that no pension shall be paid for a . disability or disabling condition which at such time was wilfully concealed or was obvious."

This would change the Act by deleting the words "who has served in the theatre of actual war." We submit that if a man is enlisted and is accepted as fit, and if he serves for three months that allows ample opportunity for the medical authorities to discover any disease that is obvious or wilfully concealed, and if subsequent to that period other disabilities overtake him, the army should be held responsible. We ask for the deletion of this phrase "or was not of a nature to cause rejection from service," and also the words "or was a congenital defect." We ask for that largely because we find that the Pensions Board—again I come back to the medical service—are inclined to take unfair advantage of this provision, and rule rather severely on cases which in our opinion should be dealt with favourably. I would like to cite certain cases to illustrate what I have reference to. I think I can explain the point better by doing so, and if I may I would like to refer these specific cases later to the sub-committee for review. I will refer to case 7382 F. R. Phillips, D.C.M. (Reads):—

"This man fractured his right arm in 1908, but, by the outbreak of war, he had long since forgotten all about the fracture. He joined the army and later qualified as a bomber with the 28th Battalion with which he saw service in France in that capacity, incidentally winning the battalion and brigade championships as a bomber.

"He accompanied the battalion to Germany and while on P.T. parade at Buel during the exercise on the "Hands down," his arm gave way, as a result of which he has since that time suffered from a practically useless arm.

"Pension is refused this man on the ground that his disability is due to the old original fracture which occurred in 1908, in spite of the fact that he was accepted as fit and carried on the arduous duties of battalion bomber with the exceptional proficiency hereinbefore noted."

We have evidence from nine officers of that man's battalion, some of which is in the form of sworn statements.

Col. THOMPSON: The Board conceded pension in that case?

The WITNESS: The information we received was that it could not be granted. We have cases falling into that category where the interpretation of the Act given to us in previous years was that if the man went to France, and if his disability was not obvious or deliberately concealed he should be given a pension. We have a good number of these cases. There is the case of Jas. Hopton, No. 222306. This man enlisted late in life. He was previously engaged in working at the collieries in Great Britain. The evidence given to the Pensions Board by the visitor was at first inaccurate; so we were able to prove by a sworn statement that there was a history of pneumonia in 1908. His physician recommended him to go to Canada, but he refused to accept this advice and he returned to his employer. We have a statement from his employers in the United Kingdom stating that he was engaged in steady employment and that he performed his duties satisfactorily. He came to Canada three or four years later and was engaged in the collieries in Nova Scotia, where he worked steadily until the date of his enlistment. He went to France and broke down and his diagnosis shows that he was suffering from bronchial asthma. But the man was somewhat indefinite as to his medical board. For a long time we appealed his case, and they stated that there was a difference of opinion as to his condition. He has been in Kentville Sanitorium for some time for treatment, and some medical men say that he has tuberculosis. Others say that his condition is caused by coal dust in the lungs. If so, they say the coal dust was in the lungs and that condition existed prior to enlistment; he would have had this trouble anyway if he had never served, and medical treatment was denied him. This point brings me back to the statement with regard to the plan of administration. This man must

of course be examined for treatment. He must go into a sanitorium. We are required to take this case to the director of medical service. The director says: "I cannot admit attributability in this case; I believe that this condition existed prior to service; and if I admitted attributability now I would have to concede an attributability claim to pension. We are required to make an appeal for attributability before the medical officers in the Department, and in this instance treatment was denied because they say the disability existed prior to the war, even though we have certain medical men who examined him at the time of enlistment and who stated that he was quite fit, even though he went to France. We say that it was the intention of the Act that in such cases a pension should be awarded without regard to the condition which existed prior to enlistment. We have so many of those cases now that we would emphatically urge the Committee to have it definitely stated in the Act, or the Act so phrased that its obvious intention may be made applicable.

By Mr. Caldwell:

- Q. Does not the present Act cover the case very definitely?—A. That is our interpretation of the Act.
 - Q. Subsection 3 of section 25 reads:
 - "(3) No deduction shall be made from the pension of any member of the forces who has served in a theatre of actual war on account of any disability or disabling condition which existed in him previous to the time at which he became a member of the forces; provided that no pension shall be paid for a disability or disabling condition which at such time was wilfully concealed, was obvious or was not of a nature to cause rejection from service."

The Act apparently is definite on that point.

The CHARMAN: There is an amendment on the next page. I think that it is a matter which ought to be taken up very seriously.

Mr. Caldwell: It is more a matter of administration than of the Act.

The CHAIRMAN: It brings up the whole question of attributability.

The WITNESS: We do not quarrel with the decision of the medical director in this regard, he has given the case fair consideration but apparently his standpoint is that the policy is not clearly defined enough to enable him to make a favourable decision. We can only submit that it is the intention of the Act and our interpretation of the Act that a pension should be awarded in such cases. I want to bring up in this case a further point. Our appeal for attributability upon which the pension would ultimately depend, was purely a matter of decision by the Department and they were reluctant to admit attributability because the same individual would have to decide upon attributability with regard to pension.

By Mr. Arthurs:

Q. You mean that this clause should apply to men who had never seen service?—A. We contend, of course, that if a man enlisted and placed himself at the disposal of the military authorities and does his duty as he is commanded and he suffers any disability by reason of that service he should be given a pension. That of course is carried out today, but the men who did not get out of Canada are in many cases rather more severely dealt with even if there may be some doubt as to attributability. So we submit that the responsibility should be taken for the admission of that man into the army. It is not enough to reduce the pension of that man simply because they say that he did not receive proper medical attention at the time of his enlistment. He was taken into the army and was kept in the army on duty, and if the system was reasonably efficient that man should from that time be accepted as fit upon enlistment. The responsibility should be assumed for all disabilities arising subsequent to that date.

Q. That would apply to a man who would have been discharged from the army but for his personal request that he be kept in the army in some capacity. There are many cases of that sort where a man would have been discharged for medical reasons except that at his own request he was put on special duty?—A. That was not a matter of regulation; that was probably a matter of understanding between the officer commanding and the man that he should remain on duty. But his motives must be considered excellent. He wanted to do what he could, and the fact that that man was kept on duty in Canada, in many cases enabled the release of men more physically fit for duty overseas.

By Mr. McKay:

Q. Suppose that that man had been taken overseas. I could cite a case which came under my own observation. A young man was examined by the medical officer. He was 16 years of age and was rejected. Three days after he was examined by another medical man of another unit and he was accepted and taken overseas. When he went overseas, it was found that one leg was only about one-third of the length of the other, the result of spinal meningitis. He came home, applied for a pension, and was turned down. He is now reapplying for a pension.

By Mr. Black:

Q. Did he increase his disability by war service?—A. That disability would be obvious. We are not asking for the deletion of the word "obvious" from this clause.

By Mr. Caldwell:

Q. Or the words "wilful concealment"?—A. Or "wilful concealment." We are thinking of the tuberculosis cases particularly. So many of the men on service were placed under camp conditions that were not proper, particularly in the early days of the war, and were subjected to conditions that would induce pneumonia and all sorts of chest conditions, and there was no way by which those cases could be properly recorded. A medical officer of the Board, Dr. Biggar, himself stated that he knew of such cases where the man contracted pneumonia and tuberculosis.

By the Chairman:

Q. Supposing that tuberculosis was latent there?—A. The preliminary examination for enlistment and the period of three months' observation should determine that.

Q. Not always?—A. Then it must have been quiescent or arrested at the time of enlistment, and if the man was subject to exposure that inflamed that condition, the responsibility should be on the army for that.

The CHAIRMAN: That is a very important point.

Mr. CALDWELL: Is it not an established fact that there are very few people who are altogether free of tubercular germs?

The CHAIRMAN: I cannot answer that.

Mr. Caldwell: I believe that is a generally accepted fact.

The Chairman: I know that cases of tuberculosis are latent for many years and break out. Mr. MacNeil thinks that the Act should apply to cases of that description. I do not say that it should not but the question he raises is very important. It practically takes every returned man with tuberculosis and puts him under this particular section.

The Witness: Mr. Keeling of the Tuberculous Veterans' Association might say a few words on this point.

The CHAIRMAN: I think we should hear Mr. Keeling on this particular point. Would you just make a brief statement, Mr. Keeling?

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Mr. KEELING: It is well known that a man may have tuberculosis latent or may possibly have the germs, but at the same time it is suggested that any undue strain which a man might undergo either in Canada or in England, such as occupying sleeping quarters that are damp would aggravate it. It is not always the case that the Department gives the man the benefit of the doubt that that aggravation occurred while on service in Canada. It is felt that in taking a young man from his home where he has had every comfort which has made his condition quiescent or has not aggravated it, and putting him under the rather strenuous conditions of service or training undoubtedly causes him to break down.

The CHAIRMAN: In other words, you claim that where latent tuberculosis subsequently breaks out the latent tuberculosis should not be taken into consideration at all, but that the service the man has rendered should be taken as the reason for the latent tuberculosis breaking out?

Mr. KEELING: Yes, sir.

By the Chairman:

- Q. Let me follow that up one step further. It simply means that every man who enlisted and subsequently got tuberculosis, no matter at what time in his life, might apply for a pension because his condition might be attributable to service.—A. No, sir. I don't recommend that. I say we only ask pension where the disability is directly attributable to service.
- Q. Just one moment, Mr. MacNeil. Would not that apply to any enlisted man no matter when the tuberculosis which was latent broke out actively or would you limit it to a certain number of years after he had been discharged. Supposing a man came up a number of years after being discharged with tuberculosis in a violent form and he had not reported that he had had latent tuberculosis in the past, would he be entitled to ask a pension?—A. With regard to cases of that category we would ask for a careful examination of the circumstances during the period subsequent to discharge, and up to the date he reported disability, and an examination of his medical history while in the army. If there is a reasonable doubt that it did originate on service, he should be given the benefit of that doubt, but if it is clearly proven that it is not attributable to service, and arose subsequent to service we don't ask a pension, but in this case we ask for the deletion from this particular section of the Act "of this period of the war because" in order to deal justly with pension, of course at the present day you must assume that an examination upon enlistment, three months of observation, it must be determined that the man was in fit physical military condition.

By Mr. Clark:

Q. Would you be prepared to recommend that the Act be amended, to recommend that all men who have served and developed tuberculosis in a few years, say, three years would be given free treatment and would be isolated from their families?—A. I think that would be a very fine thing. That is in the public interest. We have a recommendation of that kind in this programme.

Q. That comes later?—A. Yes.

By Mr. Ross:

Q. I don't think I favour this because I think it is going to do an injustice to a great many men. I think you will give me the benefit of the fact that I have had very much to do with the experience of these men, and I question if three months would be any criterion as to the attributability of service in the men's condition. We know from experience that very many men have been benefited by three months' service, and later strain and so on might come on them. I would rather leave that a wide open question if I were sure that the men got the benefit of the proper examination. I would then examine a man on the service, after the army scruce. A man

[Mr. E. S. Keeling and Mr. C. G. MacNeil.]

with three months' service might be in very good condition and the benefit of that service, and then later on break down due to service. I think, Mr. MacNeil, I must differ with you. As I would like to benefit the men, give them every kind of benefit, I think you are going to make a mistake in a great many men if you limit it to three months. Would you not rather leave the men's case to an examination of the medical department, that is, take in his family history, take in his examination at the beginning, take in the nature of the service he has done, take in the part in which he served, and in that way you will arrive at a conclusion with all the scientific means you have now of making an examination, X-Ray and all that, I think I would rather leave that wide open rather than say three months. I don't know that you can put down anything to a time service. I had a sergeant killed in the 7th Battalion before me, who put in eight months' actual service there, with a leg only about 12 inches in diameter, caused by infantile paralysis, and if you put down three months for tuberculosis, you may do as much injury to the man as you would do benefit.—A. I would like to discuss the question of attributability in a later recommendation in the general aspects. At this time we are asking protection for the pensioner against an adverse decision which is based on the fact that he had a disability which existed previous to enlistment and many cases are being refused because they are doubtful, and we say it is the spirit of the Act that if a man did reasonable service that the state should assume responsibility for conditions overtaking him while on that service. We don't want pension for a man whose condition is wilfully concealed. We say that can be found out in three months. The question of attributability as such of course is a much broader question, and I would refer to that later if I may.

By the Chairman:

- Q. Any further questions from members of the Committee on this clause? Take up the next point.—A. "That the Government make provision whereby former members of the Forces, who are unable to wear an artificial limb, because of medical reasons, be awarded a higher rate of disability than if they were able to wear such artificial limb." On this point the representatives of the Amputation Association will doubtless give evidence. Although the Board claims to follow this recommendation, we would because of variance in awards, request some definite recommendation.
- "5. That a repeal of section 33 (1) be secured, and the following substituted therefor:—
 - (1) Pensions shall, in all cases, be paid to the widow of a member of the Forces without reference to the time of appearance of the disability, which resulted in his death, unless and until it is substantiated that the marriage of such member was contracted with the intention of procuring pension for such widow, and not a bona fide carrying out of the agreement, provided that such disability shall not have been caused by the act of such member or through vice, and that pension be only payable while such widow remains unmarried."

Briefly we ask the pension be paid to widows who married subsequent to the appearance of the disability. This is denied under the section of the Act as it now stands. We do not advocate that pension should be paid in the instance of death-bed marriages, but we say it is now possible to devise legislation which would eliminate all possibility of fraud, and yet might be causes of distinct hardship. I will illustrate readily what occurred. The case of No. 540407, James W. Yell.

"This man died on May 3, 1920, from tuberculosis, which was contracted on war service. His widow was refused pension on the ground that their marriage took place subsequent to the appearance of Yell's disability. One daughter, two years old, is being paid pension at orphan's rates. Mrs. Yell was engaged to be married before her husband was overseas but the marriage was postponed owing to his enlistment. Application was made for separation 2—11½

[Mr. C. G. MacNeil.]

allowance to be paid to Mrs. Yell, then Yell's fiancee. After her husband had served a period of nine months in France, he was invalided to Canada and diagnosed tubercular. On receipt of this information his fiancee, who was then resident in England, came to Canada in order to assist in nursing Yell, she being a graduate nurse. On arrival in Canada Yell's fiancee found him convalescing. The improvement in his condition was so marked that he was granted seven days' leave and permission to marry, at which time the marriage took place. He was discharged on pension July 1, 1918. He died on May 3, 1920. During the last six months of Yell's illness his wife was in continual attendance on him, in view of the fact that he was at home and she was not able to pay a nurse. Since his death, she has been forced to sell everything of value she possessed, in order to keep her baby girl with her. As a result of incessant worry her health is now seriously impaired. Yell died believing that his wife and child would receive widow's pension after his death, as neither he nor his wife were enlightened in regard to the true state of affairs at that time. It is considered that in this case section 33, clause 1, of the Pension Act reaches farther than for which it was originally designed."

I have personal knowledge of this case, which was a particularly distressing one, and this lady is making an earnest endeavour to make a home for herself and daughter.

By Mr. Arthurs:

Q. I know of exactly a parallel case with this exception, that the soldier had been discharged from a sanitarium, the disease having been supposed to be cured, with negative results and all that sort of thing, and he married his nurse, and under the same circumstances, he died from the 'flu epidemic, apparently 'flu, but due to meningitis supervening, and a local practitioner said the meningitis resulted from tuberculosis, and the pension was refused on that ground.—A. You might also add the case of No. 222269, G. H. MacKenzie.

"MacKenzie married a nurse to whom he had been engaged for five years, subsequent to the appearance of his disability-tuberculosis. A sworn affidavit is attached as exhibit indicating that he had apparently improved in health and strength and decided that he was in good condition to marry. He subsequently suffered a severe relapse and after some time died on June 5. 1921, leaving his widow without means of support. Pension was disallowed on the grounds that marriage took place subsequent to the appearance of the disability which caused his death. This was in effect true. Nevertheless, the evidence would indicate that his physical condition was such as to suggest that his term of life would not be unduly shortened. The widow had formerly nursed the deceased in St. Agathe Sanatorium and only the highest motives can be attributed to her in regard to the marriage. Bearing in mind that his health was considerably improved and should his condition become worse, he would be assured of skilled and thorough attention and would be saved the necessity of returning to sanatorium, detention in which he dreaded. Any contention that marriage was contracted in this instance with the intention of procuring pension for the widow has, it is stated, been shown to have no foundation in fact."

This man in search of health went to California and while in California made application for the Insurance Act and was denied any benefit of the insurance because of his domicile in the United States, and only a few days after his death the widow received notice of the amendment to the Insurance Act, which recognized the injustice previously done, and so she gets neither pension or insurance. Not in any of those instances is insurance paid or pension.

By the Chairman:

Q. Any further questions on this particular clause from members of the Committee? Pass on to the next one.

WITNESS: I just want to ask particularly in this regard where there are children some provision should be made.

By Mr. Caldwell:

- Q. By way of comparison I would just like to have Mr. MacNeil refer to subsection 3 of that same section by way of comparison.—A. We know that comparison.
 - "(3) A woman who, although not married to the member of the Forces, was living with him in Canada at the time he became a member of the forces and for a reasonable time previously thereto, and who, at such time, was publicly represented by him as his wife, may, in the case of his death and in the discretion of the Commission, be awarded a pension equivalent to the pension she would have received had she been his legal widow. The Commission may also award a pension if, in its opinion, an injustice would be done by not recognizing a woman as the wife of a member of the forces although there is no evidence that she had been publicly represented by him as his wife."

By Mr. Clark:

- Q. This is a point that I thought at first, this amendment would mean that in case where pensioners had married say, within three years of the date of their discharge, that their widows or next of kin would receive a pension, but I believe it means that if a pensioner marries within any period of time, ten or fifteen years from now, if he is a pensioner, his wife would be entitled to the rate of pension that any other widow would be entitled to. You are not limiting the period within which he might marry? He may marry within ten or fifteen years from now although the disability has appeared to-day and he has known about it?—A. We only ask the exclusion of such cases where it is shown marriage is contracted simply for the purpose of getting pension. We don't want to invite the death-bed marriages that existed under the American pension laws.
- Q. That would lay it open to a good many thousands of pensioners to marry and be assured to getting that pension when they die?—A. If they have a reasonable expectation of life, we believe they should have the privilege of marriage.

By Mr. Caldwell:

Q. Why should they not have the same privilege of marriage as other people. There was a resolution moved in this Committee last year and the year before, but we were willing to put a time limit on the time within which they should marry, but it was defeated in the Committee by one. I moved the resolution first that they have a time limit of five years in which they could be married and I say that that should be recognized the same as if they were married previous to disability. That was defeated and I moved an amendment that they should be given the two years' limit and that was defeated.

By Mr. Clark:

Q. You state that it would be rather difficult to distinguish between a lot of these cases, whether they are likely to live or to die within a certain period of years, but what I want to get at is whether they are free and open to marry and whether you are prepared to put a time limit on it, and whether you are prepared to put it before the medical board and permission be given to marry. Where they are likely to have a good chance of living indefinitely, and also whether they are the type of men that [Mr. C. G. MacNeil.]

should marry, because I am strongly of the opinion that there are certain classes who are suffering from certain disabilities that should not be permitted to marry, even by our laws. I wonder if you have taken these features into consideration in framing this particular clause.

Mr. Caldwell: With regard to those statements I think it would be a wise thing if our Canadian law provided there should be a medical inspection before marriage.

Mr. Chisholm: In all cases?

Mr. Caldwell: In all cases, but due to the fact there is not, I don't think we can discriminate against the soldier in that way. I would like to ask Mr. MacNeil if he would be willing to set a time limit on the time within which these people should marry. I moved a resolution last year covering that thing. I would not be willing to leave it open for all time to come, because in the United States there was a great abuse of the Pension Act in that respect, but I think some provision should be made that a time limit of some kind should be made in which to marry?—A. The reason we did not suggest a time limit was because it was very difficult to cover that, but I think it would cover a number of cases we have in view now.

The Charman: The Committee will take consideration of the proposed amendment any way.

The WITNESS: (Reads)

"6. That pension awarded orphan children be substantially increased and extended to the orphan children of all pensioners who die subsequent to discharge, irrespective of the reason for such death."

In the first instance we advocated a general increase to orphan children. The chief reason for that is under the present rates for orphan children, it is so very difficult for any Board to follow the children. Rates seemed to be determined at the rates which would be paid if the children were put in an institution.

By the Chairman:

Q. Have you any suggestion to offer with regard to comparative amounts?—A. No, we just ask for an investigation into this, a more generous consideration for the class I speak of, and we ask that the rates should be extended to pensioners who die as widowers when their children are left as orphans. There are very few in that class whether death was attributable to service or not.

By Mr. Arthurs:

Q. Why should you not add to that clause that pensions should be continued in the case of the wife and children of the men who are partially disabled, and whose children are now cut off at his death entirely. They are a very deserving class of people. For instance, a man receiving 75 per cent disability, his wife receives 75 per cent of \$300, and his children 75 per cent at his death. Not only is his own earning power cut off and his pension, but also the pension for the wife and children. I think they are a very deserving class, even more so than those mentioned in the memorandum?—A. Yes, I admit that.

Q. We will pass on to the next point.

Mr. MacNeil: (Reading)

"7. That the allowance, in respect of the dependent parent of a disability pensioner, be increased to equal the allowance awarded to married pensioners."

If he is a dependent parent, he only receives \$100. That is not adequate to provide maintenance, and we ask that it be made equivalent to the amount allowed to his wife, \$300.

Q. Do the Committee wish to ask any further questions on this point? If not we will pass on to the next clause.

The WITNESS: (reads)

"8. That in all cases in which desertion of a family of a pensioner is brought to the attention of the Board of Pension Commissioners, they shall be given discretionary power, after careful investigation, to continue the payment of pension to the wife and children."

There are some cases like that of F. J. Smith, No. 502634. This man is stated to be mentally affected as a result of service. He has been unable to work for some time and wanders from place to place. Pension was formerly issuable for G.S.W. but was discontinued in view of lack of information as to the whereabouts of the pensioner.

The wife has not seen him for two years and four months and the man is thought to be wandering about England, having been last heard of in Bury St. Edmonds, Suffolk, England, where his parents reside.

This is a case where the wife is left without maintenance through circumstances over which neither she nor her husband had any control and the hardship thereby inflicted is considerable.

There are cases of that sort where men deserted their wives, and other cases where it could be attributed to service. We ask that the circumstances of the wives and children be taken into consideration and that discretionary powers be conferred upon the Board to award pensions.

The CHARMAN: Have the members any questions to ask?

By Mr. Ross:

Q. Could that be enlarged to take in the long service men? There are several very good examples here where long service fellows are drawing pensions and they are over in England. Money is being sent over to them and yet the wives and children are deserted here in Canada.—A. I realize that plight. I have no definite recommendation to make as regards that. I am not instructed.

Q. There are two or three specific cases where a pension has been sent to those deserters in England whose wives and children are here in Canada and they cannot stop the pensions.—A. We would be the first to advocate that these men should in some way be brought to realize their responsibility.

By the Chairman:

Q. Will you please pass on to clause 9 (reads)

"That the Pension Act be so amended as to provide for the payment of funeral expenses of all widows or widowed mothers, or children, in destitute circumstances, and who were in receipt of pension up to the time of death."

We have had many pitiful cases where proper burial has not been possible.

By Mr. Arthurs:

Q. That is on the same lines as the suggestion I made a few moments ago. —A. The point is that if a widow is in receipt of a pension and dies and has no estate, provision should be made for her burial. The Act provides for the proper burial of a pensioner who dies in destitute circumstances and we claim that the same privilege should be extended to the widow, for her claim is equally good.

By the Chairman:

Q. Any questions to be asked on this clause? If not, please pass to the next. —A. (Reads):

"10. That malarial fever be considered as a pensionable disability and that medical examination in this regard be conducted by practitioners who have specialized in treatment of such ailments."

This recommendation is prompted by an apparent difference of medical opinion. Medical men who served in the East seem to differ in their diagnosis from medical men who only served in France. The Board makes the statement that they provide for their disability, and yet we are confronted with complaints from very reliable pensioners that because of the intermittent nature of this disability they are unable to get examination at the time they should be examined. Furthermore, although malaria is not a disease peculiar to this country, if it is contracted elsewhere I believe that a recurrence is possible. There is an indefiniteness about this and we ask that some specific recommendation be made in that regard so that no injustice can be caused.

By Mr. Ross:

Q. That seems strange to me. It should not require any man who has served in the East to diagnose those cases at any time. A blood test would show it. Would that not be sufficient? Have you any specific cases where there has been trouble?—A. Two medical men in this city, only a few days ago, made a public statement on this question. One served at Salonika, and the other in Macedonia, and they said that sufficient attention was not given to this particular disability. They know the conditions and they say that malaria should be more definitely considered.

Q. Did, they say that it was not diagnosed properly?—A. They claim that it is

not fully understood in this country.

Q. A doctor who served in the East should certainly know more about the treatment, but the diagnosis of the case should not be a question of doubt whatever.

—A. In interviewing individual applicants for pensions on this score, we find—I have one particular case in mind—many cases of men who are laid off employment for weeks at a time, perhaps twice a year. In the particular case I refer to the mother is a nurse and has had experience of this disease, and he is treated by a practitioner who is called in at the time he has the malaria, but he is unable to secure a recognition of this condition from the medical officers of the Department simply because he has not been able to arrange an examination at the time when the symptoms are apparent.

By the Chairman:

Q. I think that the Committee has got a clear idea of what you want. Now please pass on to Clause 11.—A. (Reads):—

"11. That arrangements be made enabling payments of pension to all Imperial pensioners resident in Canada at the par rate of exchange."

This applies to two classes of pensioners. We do not ask the Canadian Government to assume responsibility for the payment at par rates of the pension cheques of those who came to Canada since the armistice, but we would ask, because of the serious hardship which has been caused to such people, that we be allowed to forward through the Canadian Government to the Imperial Government a representation that their circumstances be cared for a little better; and for those who had pre-war domicile in Canada and who are now receiving pensions at the Imperial rates, we think the responsibility is clearly that of the Canadian Government to continue the privilege which did exist up to the 31st March, under which they would retain their cheques at par rates of exchange upon making a proper declaration of domicile.

By Mr. Clark:

Q. Are those not the men who had the privilege of electing whether they would take the Imperial or the Canadian rates?—A. Yes. We have some 600 of them.

Q. In other words, they are already getting better pensions, those 600, than the Canadians are getting in the same class; and you want to increase that by the dif-[Mr. C. G. MacNeil.]

ference between the rate of exchange as it exists and the standard rate?—A. The majority of these men are not getting total disability pensions.

Q. That is a fact, is it not?—A. That would be the presumption in the majority

of cases. They are better off under the Imperial rates.

By Mr. Caldwell:

Q. At the present rate of exchange?—A. If they got the par rate of exchange they would be better off; otherwise they would elect for the Canadian rates. Perhaps there are a few who do not fully understand that there is an opportunity open to them. That is characteristic of such benefits. To our amazement, we find once in a while a large number of men who know nothing about the benefits available.

By the Chairman:

Q. If there are no further questions on this point, please pass on to the next.

—A. (Reads):—

"That the regulations of the Board be so amended as to enable more just consideration of the pension claims of ex-service men in cases where doubt exists as to attributability to service."

Q. Is that not already comprised in other matters?—A. Not entirely. It is a matter of serious complaint among ex-service men to-day.

Committee adjourned until 4 o'clock p.m.

The Special Committee appointed to consider questions relating to Pensions, etc., resumed at 4 o'clock p.m., the Chairman, Mr. Marler, presiding.

Other members present: Messrs. Arthurs, Black, Caldwell, Carroll, Chisholm, Clark, Hudson, Humphrey, Knox, McKay, and Wallace.

Mr. C. G. MACNEIL and Mr. E. S. KEELING recalled.

By the Chairman:

Q. We were at Clause 12 when we adjourned?—A. (Reads):—

"12. That the regulations of the Board be so amended as to enable more just consideration of the pension claims of ex-service men in cases where doubt exists as to attributability to service."

We do not propose definitely what the procedure should be but we do feel that the practice should be rather to leave the onus on the Department to prove that the disability did not originate on service rather than on the man to prove that it did, as is now the case. There are a great many cases throughout the country to-day of men who showed a record of good health up to the time of enlistment. Usually there is some evidence to show that during service they were afflicted with some ailment. They returned to their community and they show continuous ill-health which interferes with their employment, and finally they present their claim for a pension and it is denied. As it appears to the layman, all the evidence goes to show that if a man was taken for service, and as the result of his service has suffered a complete breakdown in health which sooner or later incapacitates him for work, there should be a different procedure, some procedure which would determine more definitely what evidence may be acceptable by the Board in that respect.

By Mr. Arthurs:

Q. Are most of these cases not cases of neuritis?—A. No. sir, I have a case in mind, that of No. 33806, Corporal Holmes. We have given very careful examination to this case and it is typical of many cases. This man was a labourer before the war, of excellent character and had a good record. He had good health up to the time of his enlistment. He was trained as a blacksmith in the army and saw three years' service, most of which was in France. During that time he did heavy blacksmithing. He was left-handed and could use both his hands. He was discharged as physically fit. About eight months after his discharge he suffered some accident. He had only about two months' employment on a farm when he was laid up in hospital through some accident, a fracture of the ribs or something of that sort. While in hospital he noticed the condition of his hands which he reported to the doctor. It was diagnosed as a contraction of the hands, some disability which is progressive and brings the fingers closely into the palms of the hands. He had not the mental equipment to get his livelihood in any other way than by his ordinary occupation, and he asked for consideration in the way of medical treatment. This was denied to him because it was stated that the disability was not attributable to service while it was at the same time admitted that the disease could not possibly have originated subsequent to service, and while it is admitted by many eminent authorities that it might originate because of the use that the hands were put to on service. When we were given an adverse decision in that case we were told that the doubt could not be admitted, that in all probability he would have had it if he had not served. There is great confusion of opinion. This man was sent to Toronto to Dr. Starr and he was originally diagnosed as having this disability, but later it was stated that he would not have the use of his hands. This man has that sentence hanging over him, the opinion of a medical man of standing, that ultimately he will not be able to use his hands, and it is very doubtful whether an operation will restore the condition of his hands. We claim that there is every reason to suppose that it had to do with his service, and that it might have been caused by the unaccustomed use of heavy tools on service.

By the Chairman:

- Q. What other procedure could you possibly have except a body of experts to decide whether it was attributable to service or not? Do you want a body of experts?—A. This is an arbitrary medical opinion, which is dissented from by other medical men.
- Q. Just one moment; you admit that you would have to get the opinion of medical men?—A. When there is a contradiction in medical opinions we would like to take it to some court where the matter could be considered judicially and where we could see whether our evidence is reliable or not.
- Q. In other words, you want the medical evidence from the two sides considered by a judicial body, a court of appeal? Would that judicial body be composed of medical men?—A. Not entirely.
- Q. In other words, the Board of Pensions is the court of last appeal at the present time, but you want something else to deal with such cases?—A. They say to us, "You must take the onus, the onus of proof rests on you to prove that the disability originated on service." The evidence in that regard is largely in the hands of the Department, and the man is at a complete disadvantage. At the same time we feel that a distinct injustice has been perpetrated on this man and we have no further recourse.

By Mr. Arthurs:

Q. In other words, you are asking for some medical body who might intervene in certain cases as between the medical body which is now under the charge of the [Mr. C. G. MacNeil and Mr. E. S. Keeling.]

D.S.C.R., and which is the same body that advises the Board of Pensions. You ask for some separate, independent semi-medical body, we will say, who will advise as between the Department and the Commission?—A. Or we would be satisfied if the Department would accept the onus of proving that the disability did not originate on service.

By the Chairman: .

Q. You want to put the onus of proof on the Department and not on the man?—A. We would be satisfied if they would prove to our satisfaction that it could not possibly originate on service.

Q. That a semi-medical board should be appointed to advise the Pension Board without regard to the board as at present constituted, that is a board by the

D.S.C.R?—A. Yes, I think that would suit the purpose.

Q. The Committee can readily understand your position. You put the onus of proof the other way, but if you did not get that would you be satisfied the other way?

The CHAIRMAN: That would be constituting another board altogether.

By Mr. Arthurs:

Q. I don't suggest for a moment that I am in favour of Mr. MacNeil's suggestion, but I am just trying to bring out his viewpoint as clear as I can. There should be some medical body between the present medical body, constituted by the D.S.C.R. who, after all, are the same body who advise the Board of Pension Commissioners. I think the suggestion this afternoon is in line with the suggestion this morning.?—A. This not only relates to procedure to establish attributability. That also suggests the fact that it could possibly have originated after service. There is the possibility of an aggravation, yet they believe that to be caused from enlistment and disability is denied.

By the Chairman:

Q. Any questions by members of the Committee on this particular section 12?

By Mr. Clark:

Q. Would it mean if the Board of Pension Commissioners refused on the ground that the disability is not attributable to service, would the men have the right to go before a new board of medical men not connected with the board that passed on them before, and have their case in reality reviewed, and have new medical evidence taken, and that new medical evidence again presented to the Board of Pension Commissioners for decision?—A. That was Mr. Cornell's suggestion.

By Mr. Arthurs:

Q. Mr. MacNeil's claim goes further than that. That is my suggestion. I was asking you if that would suit the men. You practically stated what I asked of Mr. MacNeil. His suggestion is that the onus of proof be placed on the Government?—A. In the Hopton case, the decision of the Board is repealed and we produced that evidence with regard to a man's pre-war record, we got an affidavit from the man who examined him on enlistment. We got evidence relating to his medical history during service, and reliable certificates showing continuous ill-health from the time of discharge. We pointed out inaccuracies relating to the Board, and we say "Here is our evidence."

Q. Who supplied the evidence to the Board?—A. That evidence was given by

their visitor.

Q. That evidence was given by somebody who was not responsible, just the same as a local practitioner might and has reduced or eliminated the pension without any reference to any paid officials of the Board at all. I am absolutely opposed to that sort of thing. I think that this Committee should correct that, and no man's pension should be reduced or no decision made until the paid officials of the Board of the D.S.C.R. or any other board should examine this man thoroughly. Do not take the opinion of any local practitioner or any visitor. This evidence you are quoting now is the evidence of some visitor. I think you are quite right in attacking that evidence.

Q. Our reply received from the Board does not in any way weigh up this evidence to advise us whether it can be accepted or reliable, but it deals with another angle of the case altogether, and comes down with the opinion it could not be attributable to service. We are not in our recommendation giving any outline of the procedure but we do say some changes to the procedure are urgently required, because of the large number of such cases. There is another type of case.

By the Chairman:

Q. Can you put that in as evidence?—A. I would like to read it (reading):

No. 527529, Stanley Gregory.

"Gregory enlisted on May 4th, 1915, with "B" Section, 2nd Field Ambulance C.E.F. After 10 months' service with this unit he was ordered to take up Instruction duty and was attached to the Instructional staff of M.D. No. 2 as Sergeant Instructor of Musketry. He received no Medical Board nor were any arrangements made with regard to uniform, etc. He carried on at this duty until September, 1916 when he was admitted to Base Hospital, Toronto, as a "typhoid suspect," and was discharged after a period of three weeks' treatment. He was then transferred to the Canadian Machine Gun Corps. While with this unit he suffered from a series of severe colds in the chest, 'the most severe of these being in September, 1917, when the camp was in process of being broken up and no medical attention was available. Gregory then proceeded to Toronto to enter winter quarters and was advised that he would be replaced by a man with Overseas Service. Gregory turned in his clothing and kit but received no official discharge nor has he received one to this date.

"Gregory's last cold never left him completely and he has been continually ill from that date with a serious chest condition which has gradually developed

until he is at present an advanced case of tuberculosis.

"On applying to D.S.C.R. at Toronto for treatment, he was refused on account of the fact that he could produce no discharge certificate. After repeated fruitless attempts to obtain medical services through the D.S.C.R., he appealed to this association for assistance, as a result of which a medical board was arranged and carried out. Gregory claims this board was entirely unsatisfactory inasmuch as the only action taken was an X-ray of his teeth.

"He was then examined by a private physician, Dr. Dobby, of Toronto a T.B. specialist—who after an X-ray examination advised him he was suffer-

ing from incipient tuberculosis.

"Gregory has made repeated attempts to establish his claim with the D.S.C.R., but, because his service was only in Canada and in view of the lapse of time between his release from the army and the first medical board obtained for him through the efforts of the G.W.V.A., the department claims his disability was not attributable to his military service. The fact that he was unable to obtain a board because he did not possess a discharge certificate is absolutely ignored by the department in considering his case. His case is also prejudiced by the fact that his service was entirely in Canada, although it has been conclusively shown that it was of two years and ten months' duration and was quite as hazardous as that of many men who served in England.

"It might be stated that this man was forced to sell his property valued at \$7,000 at a sacrifice in order to obtain treatment, and is to-day practically destitute. He is a married man with one child."

This man's disease developed. He shows a definite record of continuous ill-health during his time of service and because the D.S.C.R. said they could not deal with it, it was referred to the Militia and Defence Department and they referred it back again to the D.S.C.R., and when the diagnose was given of the disease it was impossible to attribute it to attributability. I might also place on record the cases of Clarke and Holmes (reading):—

"No. 412931, Pte. W. W. Clarke.

"This man was a patient in Davisville hospital, Toronto, about Christmas, 1920, receiving treatment for a war disability, and died on January 30, 1921.

"Previous to his death, his wite caned on the secretary of the G.W.V.A., North Toronto, to obtain information in regard to her qualifications for pension in the event of her husband's death and the possibility of taking out an insurance policy under the Returned Soldiers' Insurance Scheme. The secretary of the North Toronto branch communicated with the hospital where Clarke was a patient and was advised by Dr. Miller, who attended Clarke, that Clarke was being treated for a war disability. Mrs. Clarke was subsequently informed that in the event of her husband's death she would be qualified for pension, and it would not be necessary to make application for insurance in view of her qualifications in regard to pension. On March 7, 1921, Mrs. Clarke was notified by the head office of the Board of Pension Commissioners, Ottawa, to the effect that she was not eligible for pension, and consequently she is debarred from maintenance or provision of any kind.

"It is, therefore, considered that if this man's death was not directly attributable to military service and his widow was not qualified for pension, the error on the part of the S.C.R. physician in advising Mrs. Clarke that she would be pensionable is directly responsible for the fact that Mrs. Clarke is now without maintenance."

"No. 338806, Cpl. J. H. Holmes.

"This gentleman was discharged at Winnipeg on the 25th June, 1919, after three years' service in the C.E.F. as a blacksmith. Shortly after discharge he met with an accident as a result of a runaway, for which he received considerable hospital treatment and was finally discharged from hospital in April, 1920. In June, 1920, one year after discharge, he noticed something the matter with his hands, at which time he reported this condition to the Department of Soldiers' Civil Re-establishment. As a result of an examination he was advised that he was suffering from a disability known as dupythrens contraction of the hands. He was hospitalized for some time but it was finally decided that his disability was not attributable to military service and he was discharged accordingly. Holmes came from Edmonton to Ottawa and placed his case before the Director of Medical Services, who sent him to Toronto for observation and examination by Colonel Starr of Christie Street hospital. This agreement was carried out with the result that Colonel Starr concurred in the previous decision that his disability was not attributable to military service.

"Holmes' pre-war occupation was that of farm labourer and it was in an attempt to resume this occupation that he noticed the condition of his hands and found that he could not carry on. Expert medical advice indicates that three years' service as a blacksmith, handling blacksmith tools, would be suffi-

cient to cause this serious disability, but conflicting medical opinion on the part of the Board of Pension Commissioners debarred Holmes from being placed on pension."

By Mr. Arthurs:

Q. You said this morning Gregory was discharged and afterwards transferred.

—A. There was a history of two enlistments really.

Q. He was not transferred. As a matter of fact, there were many of those, two three or four enlistments?—A. When he was officially relieved from service no medical board was issued and when he first got his case he was not discharged officially.

Q. Why not?—A. The man did not know. It was just one of those cases that were lost sight of. The man is now in destitute circumstances; he has lost his home and is unable to obtain the treatment he deserves.

The CHAIRMAN: Mr. Keeling will deal with number 13.

Mr. Keeling (reading): "That the period subsequent to discharge during which the appearance of tuberculosis may be recognized as attributable to service be determined in each individual case by the recommendation of a specialist following a period of observation."

I would like to point out a few figures if you will bear with me. Take those into consideration. Up to the 31st December last year, there has been taken on the strength of the D.S.C.R. 9,571 cases of tuberculosis. To the same date there had been 1,279 men died from that complaint, so it would be easily seen that the question is a pressing one, and one that would demand a very sympathetic consideration in view of the fact that the period of responsibility by the Government appears to be, by the figures given, of a somewhat short duration. There is a man, Capt. Searles, M.C., in Fort Qu'Appelle. I will read this recommendation.

"Recommendation number 6.

"That where there is any doubt as to a man's disability or as to the date and origin thereof, the opinion of a recognized board of experts be obtained such opinion to be accepted in all cases by the medical advisers of the Board of Pension Commissioners in Ottawa as final.

"This recommendation was made to the Pension Commissioners last year and it is even more necessary to press it now than it was at that time. Many cases have arisen and are continuing to arise where men have fallen victims to tuberculosis, a condition which, they claim, is attributable to their army service. Under existing regulations the Government accept responsibility provided the disease is discovered within one year from the date of the patient's discharge from the services, but if a longer period elapses he is required to furnish voluminous evidence to substantiate his claim. In almost every case much difficulty is experienced by the patient in securing the necessary evidence to satisfy the Pension or S.C.R. authorities and in some cases it has been found impossible, through failure to locate doctors and M.O.'s to obtain information or certificates which would practically settle the question in the man's favour. Many cases have been settled in the men's favour, but only after long delay during which time their physical condition suffered to no inconsiderable extent or their progress toward recovery was undoubtedly retarded by financial or family worries and the uncertainty of establishing their claims. The question of attributability is one which should be settled with a minimum of delay and every assistance should be given the ex-service men by departmental offices in locating army doctors or others in the service who would be helpful in bringing the facts to light. Too much weight seems to be placed on medical history sheets which are very frequently lacking in matter vital to the man's case, and too little heed is paid to the sworn statement submitted by the man embracing

a full history of his trouble as he knows it. Where a doubt exists the matter should be settled by a board of experts which should include the medical superintendent of the sanitarium in which the patient is being treated, having all documents, X-Ray plates, etc., relative to the case and physical examination should be made by at least one of their number. It is reasonable to suggest that the date or approximate date of the origin of the man's disease could be established by this method and the case settled to the satisfaction of the man and the Government."

By the Chairman:

Q. The idea of the recommendation is a specialist chosen by whom ?—A. The medical men in the sanitarium.

By Mr. Chisholm:

Q. That he must act himself rather than rely upon another man?—A. No, we say his recommendation be accepted more as a deciding factor.

By the Chairman:

- Q. His recommendation is put above the Pension Commissioners of the D.S. C.R.?—A. Because he knows the man's condition.
 - Q. Because that is what you want to get at?—A. Yes.

By Mr. Carroll:

- Q. Would you mind enlarging that argument you made about too much heed being given to medical history sheets?—A. Many men in France would not go on sick parade because from there they would be sent to the hospital. That was the report, the majority of the men sent to the base hospital, to use a vernacular, would not swing the leg, or be thought swinging the leg, and suffer in consequence.
- Q. Are you quite satisfied with the advice of the present head of the British

sanitarium, where these men are confined?—A. Yes, quite satisfied.

Q. As a rule their recommendation is not carried out?—A. It does not appear

Q. I am asking you personally, is it your personal opinion that the recommendation of these heads of the various sanataria, who after all are the best experts in America, probably Canada has about the best experts, if as a rule they say this man's disease is not attributable to service, would you believe them?—A. Yes.

Q. Their recommendations are ordinarily followed by the Pension Board, I think,

are they not?—A. We claim not in all cases.

Q. But as a rule you find it largely allowed?—A. Yes.

By the Chairman:

Q. You claim because the recommendation of the specialist is not followed by the medical officers of the D.S.C.R. or the medical officers of the Pension Board—what you mean is if it conflicts with the medical history sheet? As I understand the circumstances, this officer of the department gives preference to the medical history sheet?—A. That is what I mean.

By Mr. Clark:

Q. You give the benefit of the doubt to the history sheet?—A. Yes.

Mr. ARTHURS: Is that a rule? Mr. Keeling: Yes, sir.

Mr. ARTHURS: Or the exception?

Mr. Keeling: The rule. Of course, there is another thing which we find a very distressing problem at the present time. There are no two specialists who set a like period to the attributability time. No two doctors agree as to how long they can say whether this thing has been attributable to service or not, how long this thing has been coming along. Many a man who has been in France claims he has had tuberculosis while serving with the forces, and has not reported until two years after discharge.

Mr. CLARK: Mr. Keeling, there are many cases where a man has what you might call no medical history sheet, and was discharged A.1, who has developed tuberculosis since his discharge. Your contention is, is it not, that many of these cases are really due to their services, despite the fact that there is no record in the medical history sheets of a tendency that way, or to illness of any sort?

Mr. Keeling: Yes, sir; that is my contention.

Mr. CLARK: I think right here, Mr. Chairman, I should refer to a letter which was given to me, with figures which I think should be put in in evidence. They do not bear directly on tuberculosis, but it is a point which has appeared to me right from the very commencement as being of considerable importance, and it has worried me more than any other point. I am speaking of the case where a man was discharged A.1, and never had anything wrong with him while on service, apparently, but has since broken down—many of them even a year after their discharge have gone to pieces, but they cannot get a pension because there is no medical record, and the conclusion the doctors come to is that their disability is not attributable to service.

The CHAIRMAN: I have noticed exactly the same point.

Mr. Clark: The figures that I have—I think perhaps it would be better if I were to get the letter to prove my contention.

Mr. Humphrey: I think, Mr. Chairman, that the evidence given by Mr. MacNeil and the evidence by Mr. Keeling interlock, in connection with the resolution No. 12. I think you will find that very important questions come before this Committee in connection with the tubercular cases and all other pensionable cases, and there are cases in which we are all very vitally interested— and I can speak from professional standpoints and from personal knowledge—you will find that a good deal of the evidence that will come before this Committee in connection with the hardships and decisions will prove that too much stress is laid on the returned man's medical sheets. I know from my own practical personal experience that men are being turned down today because they have no evidence to show in their medical history and medical sheets, not having gone before medical officers on sick parades, and because they were anxious to get their discharge from the army. They are two very important points for this Committee to look into carefully.

Mr. Arthurs: I quite agree with that, Mr. Chairman. If there is any difficulty at all regarding the Pension Board more than another, it is the fact that too much attention is paid to the fact that a man desired to return to Canada—perhaps to his wife, perhaps to his sweetheart, as the case might be—thinking himself to be A.1, and did not undergo any medical examination at all, and the very fact that he was so discharged has been a bar to him in subsequent proceedings before the Pension Board. I do not know that that is any more true of the tuberculosis cases than of any other cases. What we have before us are the tuberculosis cases.

Mr. Keeling: I would like to draw attention to the fact, in regard to the opening sentence in that statement that there is no period can be set to the attributability; there is no time period given to a case of tuberculosis, because the doctors themselves are not agreed on it.

Mr. ARTHURS: That would apply with equal force to any other ailment.

The CHAIRMAN: It opens up a terrific field.
[Mr. C. G. MacNeil and Mr. E. S. Keeling.]

Mr. Keeling: It is a terrific field but it is an important one to ask at the present time because so many times we are told that this condition was not reported for eighteen months after the man left the army, eighteen months after his discharge.

The Chairman: Who is supposed to be the final judge as to the question of attributability? Is it the D₄S.C.R. or the Pension Board, or is there still another board of appeal to be constituted? The present system is either satisfactory or unsatisfactory. It appears from certain evidence to be satisfactory and from other evidence to be very unsatisfactory.

Mr. Humphrey: Mr. Chairman, in connection with that, you will find by taking the evidence, and the evidence of the different members of this Committee, that it is unsatisfactory in this way, that the different boards, and the Board of Pension Commissioners, base their decisions absolutely on the medical history and medical sheets, and I think you will find that that is working out in an unsatisfactory way.

The CHAIRMAN: General Clark, would you say something on that point?

Mr. CLARK: The point that I had in mind was this, that I have seen many cases of men who were discharged A1 and have since broken down. It has always been my impression that with many of those men their trouble was attributable really to service, although under the present regulations I do not think that we can prove that their disability is attributable to service. It is a question in my mind whether or not we want those regulaions to remain as they are or to alter them so as to embrace some of these men whose troubles cannot be attributed to service, under the regulations as they now stand. I was curious to know the mortality rates among men who were discharged as A1, as compared with the mortality rates among those who were discharged with pensionable disabilities. I suppose that is something that we could not trace, that those are statistics that are not available, and are impossible to get. However, we have an Insurance Department, and that Insurance Department receives applications from all returned men, irrespective of whether they are suffering from disability or otherwise. It occurred to me that we might get the mortality rates from them and see how they would compare with the mortality rates in an ordinary insurance company. Those figures are not given here, but I understand unofficially that there are about eight soldiers to one, eight deaths under this Dominion insurance to one under the private insurance. These figures are interesting. There has been up to the 31st of March 9,883 policies issued by the department; of that number 5,328 were issued to men who were discharged as A1—considerably over half; 4,555 were issued to men suffering from disability and who were receiving pensions. There have been 232 death claims. Of those 232 death claims. 139 were made on behalf of men who were discharged as A1, and 93 to men who were discharged with pensionable disabilities-proving, I think, fairly conclusively that the rate of mortality among men who were discharged as A1 is equally high, and according to these figures is higher than among men discharged with pensionable disabilities. It seems to me a very interesting thing, and something that we might possibly develop further and get a wider field, and find out whether that could possibly be done, but it seems to me very interesting to find that the mortality rate among men discharged A1 is just as high, and it seems to me that the reason for that high mortality rate among men who are discharged A1 must be to a certain extent attributable to their service. That is the conclusion to which I came in my own mind long before I got these figures, from my observations.

Mr. Arthurs: Mr. Chairman, I do not think that argument goes very far, because under ordinary circumstances, a man who is dying from a wound or disability which he received in service does not insure; his wife is protected in any event by the Government. Men who insure under our system of insurance are those men whose families are not provided for by reason of the fact that they are not about to die from causes due to the war.

The Chairman: Is it not a fact, though, that by insurance, the amount that the widow of the family will get can be increased very substantially?

Mr. Arthurs: No—well, it can be, but not very substantially. As a rule the average insurance does not exceed the amount of the capitalized value of the pension. The consequence is that with these men who are not suffering from pensionable disability, in some cases it is only a day or two before he dies.

The Chairman: That will more directly come up under the question of insurance. We will pass on now to No. 14:

Mr. Keeling: "14. That the minimum period during which total disability pension is payable to a tuberculous ex-service man following discharge from sanatorium be extended to one year and that an additional allowance of 333 per cent be added to such pension in order to provide for the special 'aftercare' requirements."

I have a statement here. If you wish me to give evidence—

The CHARMAN: Will the Committee allow this statement to be put in as evidence so it can be studied? (Carried.)

Have the members of the Committee any question to ask with regard to No. 14? If not we will pass on to No. 15:

Mr. MACNEIL: "That an allowance equivalent to that awarded a married pensioner on account of his wife be granted in such cases where upon the decease of the wife, a daughter may competently assume responsibility for the household duties and care of the younger children."

I best illustrate that by referring to the case of number 172337, J. Weymouth, a 100 per cent disability pensioner. He lost his wife some three years ago. He is keeping his home together for his three youngest children, ages 4, 6 and 11, respectively. His eldest daughter, aged 20, is staying at home and devoting full time to the home and her brothers and sisters. Upon examination of the Act it is found that orphans allowance to the young children has not been issuable as the father is living; that the adult girl cannot be considered as the person in place of a parent as this clause alludes to parent of the soldier; that the adult girl cannot be recognized in continuance of pension beyond the age of 17, as this applies only to cases of physical infirmity or prolonged education—the latter supported by a certificate from the principal of the school. It is pointed out that this girl is practically carrying on the duties of her deceased mother and moreover that she is dependent on the pensioner in any event. In all such cases we would ask that an amount be allowed equivalent to that which would be granted if the mother or the wife had been living.

By an Hon. Member:

Q. Have you many such cases ?-A. Not very many.

By Mr. McKay:

Q. Will that be continuous? Suppose a 17-year-old girl who was doing that work were to get married, and another 16-year-old girl were to come in in her place?—A. The pensioner should have the opportunity of keeping his home together, providing one of the members of the family can competently undertake the duties of the household.

Q. This girl might get married, and the younger girl take her place?—A. I think that is an excellent suggestion.

The CHAIRMAN: If there are no further questions to ask the witness on No. 15, we will pass on to number 16:

Mr. Keeling: "16. That in accordance with the recommendation of a previous Parliamentary Committee, Class 1 Out-Patient's Pay and Allowances be continued with respect to those discharged from Sanatoria or Hospitals until pension is definitely awarded."

Last year this Committee recommended that this should be done. The Department said that as they gave a man a month's post-discharge pay, it was not necessary, and we find there are many cases of hardship where a man is waiting two or three months for his pension.

By the Chairman:

Q. It is the intervening period of hardship you want to cure?—A. Yes, sir.

The CHAIRMAN: If there are no questions on number 16 we will pass on to number 17.

Mr. Keeling: "17. That pensioners with a condition definitely diagnosed as active tuberculosis be protected against a disability rating lower than 50 per cent."

and that no tuberculosis pension should be cut more than 20 per cent at one time. The idea is that many men have their condition improving gradually, very gradually, and we think that if they have too drastic a cut in their pension it invariably sends them back to the Sanatoria—it invariably puts them back. A man whose condition has been once diagnosed as tuberculosis can never take his place in the labour market as above 50 per cent efficient, and we think that there should never be any cut lower than 50 per cent.

The Chairman: That is quite clear. Any questions? We will pass on to number 18.

Mr. MacNeil: "That pension be not discontinued because of any previous error of the Board in instances where such abrupt cessation may cause acute hardship."

There are an increasing number of such cases where the Board discontinues pension rather than perpetuate an error previously made. I would refer to the case of No. 132889, Thos, Laidlaw. This man was pensioned on discharge for rheumatic condition at the rate of \$23.00 per month. At a later date he was taken on the strength of the Department with pay and allowances for a condition of gastritis. He underwent a series of operations, from the effects of which, together with other causes, he is now in a helpless condition. He has been carried on the strength of the Department for a period of approximately two years and has now been notified that he would be discharged with pension payable at the rate of \$23.00 per month as in the first instance. The Department claims that Laidlaw should not have been given pay and allowances in the first place but on account of his serious condition were reluctant about discharging him. He is now discharged, however, in a worse condition than at any time since his period of treatment began. There is also the case of Nc. 144354, P. Cashen. He was in receipt of a 10 per cent disability pension. In August, 1920, he received a form stating his disability was permanent and invited him to commute for a sum of \$600. After due consideration Cashen decided that it would be more advantageous to continue on the monthly 10 per cent rate. He subsequently received two medical examinations by the Department and pension was continued until January, 1922, when he was called for medical examination and pension thereupon discontinued. It is known that this man, after being informed by the Board of Pension Commissioners that his disability was permanent incurred obligations on the strength of that award, which he is now unable to discharge. There is also the case of No. 636954, James Maguire. This man, married, with a child of nineteen months, was admitted to Fleming Home on January 26th, 1920—subsequently transferred to St. Luke's Hospital-to Sydenham. "One year after enlistment he had an acute

bronchitis, which the doctor said at that time was very evidently grafted on an old bronchitis as he had an emphysema and some chronic bronchitis." (Quotation from Dr. Arnold's letter of April 3rd, 1922, to G.W.V.A.) Pay and allowances were issuable during his post discharge hospitalization for two years and two months until March, 1922, when he was notified that he would be discharged as not eligible for further treatment. The position in which Mrs. Maguire found herself was the necessity of providing a living for herself, child, and invalided husband, and in addition the necessity of having her husband in the house requiring more or less constant attention. We feel that these cases ought to be dealt with compassionately.

The Charman: Are there any questions by members of the Committee?

Mr. Carroll: Q. The fact has been mentioned that in one individual case there was an invitation to commute. Is that very general? I mean, are those invitations sent out very generally?—A. We have knowledge of cases where it was placed before them in such a way that they felt it was an invitation to commute.

Q. What do you think of such invitations to commute?

Mr. Thompson: It is automatic when it is 14 per cent or under.

By Mr. Carroll:

Q. I know that, but what do you think of invitations in that case for pensioners to commute?—A. The facts were, the men were in such serious distress—

Q. I am taking the general question apart from any regulation at present existing. What do you think of the general question of invitations to commute their pensions?—A. Very unfair unless the commutation is the present aggregate value of the pension. It was not, properly speaking, a commutation. It is placing enticement before the man of which he is liable to take advantage under pressure, to his loss, as he did in all these instances.

Q. Would you have any recommendations to make in that regard? It may be a little away from the question, Mr. Chairman, but we may meet it again. Would you have any recommendations to make, Mr. MacNeil, regarding invitations to commute? I mean, invitations coming from an official of a department to a pensioner saying, "You have an opportunity of getting \$500.00 if you commute this pension." Even supposing that the commutation was commensurate with what would ordinarily be coming to him in pensions?—A. It should not be an invitation; it should be merely a statement that there is an opportunity of electing final payment.

Q. What is your opinion regarding any such statement to a pensioner?—A. Rather dangerous, if that man—well, if it is fair, I see no objection to it. If it is

a fair capitalization of his pension there is no objection to that.

Q. That is the stand you take?—A. With pensions up to 14 per cent; but as the matter stands to-day, the Pension Board or the Government has profited to the extent of several million dollars because of the serious economic stress of the men who elected commutation, who otherwise would not have accepted.

Mr. Carroll: I have some strong opinions regarding it myself; I do not know whether you people have or not. I do not think you do.

Mr. ARTHURS: As a matter of fact, this was asked by the soldiers' organizations in the first place.

Mr. MACNEIL: Not by the G.W.V,A.

The CHAIRMAN: We will now pass to number 19.

Mr. MacNeil: "That section 33, subsection 2, be amended enabling extension of the five years period subsequent to discharge during which pension becomes payable to the dependents of a deceased pensioner in classes one to five, whether death was attributable to service or not and that pensioners in class 1-6, without any exception, be considered eligible."

We wish to point out to the Committee that that period is now about to expire and we feel that the attention given to this section would demand its being continued. It is rather obvious that men with 75 per cent disability or over are subject to ailments and to accidents which, perhaps, are not directly attributable to war service, but to which men in normal health are not subject.

By Mr. Arthurs:

Q. As a matter of fact, how many pensions have been granted under this?—A. I have no definite knowledge.

Q. Have you any knowledge of any being granted?—A. I have a knowledge of

some being granted and some being refused.

Q. Large or small?—A. I do not think it has been very large, where the disability was not directly attributable to war service.

By the Chairman:

Q. The clauses you mentioned are the same. Does the Act mean 1 to 5 and do you mean 1 to 6?—A. We say it should include clause 6, and that the period should be extended indefinitely. Hitherto the dependents of men in clauses 1 to 5 dying within a period of five years after discharge were granted pensions.

Mr. Carroll: We are getting a statement of the case in favour of certain changes being made in the Pensions Act and other Acts affecting returned soldiers. Supposing that the changes do not meet with the idea of the officials of the Department, will they be heard in all those specific cases? Should they not be invited now to ask certain questions of the various witnesses who come here to make their recommendations?

The Charman: My suggestion to this Committee in that respect is that the Committee be given an opportunity of studying the evidence, and that the officials of the Department be called in rebuttal later on. There is a great mass of evidence here that is difficult to understand when delivered so quickly. As a matter of fact, some of the members of the Committee, including myself, are not sufficiently familiar with these various Acts to discuss them very clearly. I feel we are becoming more familiar with the Acts. When the evidence is given by the various witnesses and we have studied it and also the Acts a little further, we will ask the officials of the departments concerned to give their evidence in rebuttal, and also to give their views on any evidence brought before the Committee. I am quite prepared to alter that suggestion if any member of this Committee thinks differently.

Mr. Arthurs: I presume the officials of the various departments will have certain changes to suggest, and upon which they will ask the Committee to pass.

The Charman: There is no doubt there will be suggestions made by the officials of the various departments.

Mr. ARTHURS: Which will be influenced by the evidence.

The CHAIRMAN: Yes.

Mr. Carroll: Nobody knows as much about these things as the gentlemen who are giving the evidence, and those who are controlling the various departments.

The Chairman: And they must be afforded an opportunity to refute or accept the evidence given. If that procedure is satisfactory to the Committee, I think it can be adopted.

Are there any questions to be asked with regard to section 19?

Witness: It may be pointed out that men in this class are unable to obtain insurance. A number of those men have recently written in—they being aware that this five-year period is about to expire—stating that on an 80 per cent or 90 per cent pension it is impossible to pay insurance premiums. It is only with great difficulty that they can secure necessary funds for the premiums on a \$5,000 policy. Further-

more, it is very difficult for them to obtain work and supplement their income in order to make such provision. We ask that at least a reasonable extension of this period be granted in order to carry into complete effect the original intention.

Bu the Chairman:

- Q. What would you prefer to take up next?—A. "Rehabilitation and After-Care."
- "1. (a) That under the direct jurisdiction of the Privy Council and chairmanship of a minister of the Government, a Commission or Board be created embracing the deputy heads of all the departments dealing with the affairs of ex-service men, and with assisted representations from the organized interests affected, to deal with all matters hereinafter stated.
 - "(b) That subordinate to the main Commission or Board there be established Provincial Commissions or Boards similarly organized.
 - "(c) That the purposes of the Commission or Board be defined as follows:-"(a) To outline and carry into execution provisions for the care and maintenance of ex-service men within the category designated as 'problem cases,' and who are unemployable.

"(b) To investigate and make suitable provision for ex-service men in need of further vocational training to enable successful competition in the industrial world.

- "(c) To provide a medium of appeal for ex-service men against the adverse decision of any department in respect of any claim where reasonable doubt exists.
- "(d) To determine, supervise and enforce such measures as may be found necessary to secure the satisfactory absorption of partially incapacitated ex-service men into congenial employment with adequate remuneration."

Bu the Chairman:

Q. Before you proceed, may I ask you a question? Who does all this at the present time?—A. There is no definite co-ordination of this work.

Q. Does the D.S.C.R. have any functions at all in this respect?—A. With regard to (a) problem cases, the D.S.C.R. is at present in negotiation with the Red Cross Society. No definite provision has yet been made for these men. The matter is still, as it were, up in the air.

Q. None other than problem cases are at the present time covered by the

D.S.C.R.?

Mr. ARTHURS: Yes, the Vet-craft.

WITNESS: The Vet-craft shops do, in a limited degree, a very limited degree, deal with some of these cases.

By the Chairman:

Q. Please elaborate your idea on this subject?—A. The suggestion is advanced, in response to a demand among ex-service men, for some method of cleaning up, as it were, all the odd cases that do not fall within the present regulations. Take, for instance, the problem cases. The disposition of these cases is partially an unemployment problem, partially a therapeutic problem and partially a placement problem. The D.S.C.R., we are given to understand, is about to demobilize their staff dealing with the placement of disabled men, and to relinquish that responsibility and place it in the hands of the handicap section of the Employment Service of Canada. That service is operated jointly by the Federal and Provincial Governments. In some

provinces they have organized handicap sections and in other provinces they have not. There is a serious lack of co-operation between the Placement Section of the D.S.C.R. and the Handicap Section where organized. They are really operating in competition with each other in certain cities. So that it is difficult to get any solution of the unemployment phase of the matter. It is difficult, too, to find out exactly what is going to be done with these problem cases. Recommendations have been made for two years by parliamentary committees, but as yet no solution of the problem has been arrived at. Again, there are everywhere throughout this country men who have received vocational training, but not to a degree to enable them to successfully compete in the respective vocations for which they have been trained. The efficiency of vocational training has been tested during the past three winters of unemployment. There are many men who have received six or eight months' vocational courses who are not in any sense efficient, and we have contended for years before these committees that vocational training should be extended in order to permit of more efficient training. Here, there and and everywhere are men suffering from a disability and insufficiently trained to enable them to engage in any vocation in such a manner as to overcome their respective handicaps. They are being thrown on the state for unemployment relief from time to time. That condition has existed almost without cessation for several years in respect to these men, and we feel that if these activities could be co-ordinated with the co-operation of the non-governmental societies, directly under the supervision of the Cabinet, a great stride forward would be made.

Q. Not under the direct supervision of the D.S.C.R.?—A. No, because the problem is not alone that of the D.S.C.R., if they contemplate passing a portion of it over to another department, say the Department of Labour. Some problems relate to the Soldier Settlement Board. For instance, there is a clause in the Soldier Settlement Act to provide small holdings for blind soldiers.

Q. This would be practically another department?—A. No, not another department, but a temporary co-ordination of work to clean up the residuum of problem

cases

- Q. Who would take charge of this?—A. It would be under the chairmanship of a minister of the Government.
- Q. Does not that amount to practically another department or sub-department?

 —A. Not necessarily. The idea was operated successfully before in the case of the Repatriation Commission.
 - Q. You would require some new machinery?—A. Very little.
- Q. What about the driving force?—A. Only a very small nucleus of organization would be required.
- Q. You would require some nucleus of organization at the top?—A. A small secretariat.
- Q. In order to allocate to the correct departments the necessary matters to be taken up?—A. Yes.

By Mr. Arthurs:

- Q. That subject was discussed very thoroughly last year, was it not? There was a wide divergence of opinion as to whether it should be a governmental institution, semi-private or private?—A. That is with regard to these problem cases?
- Q. You are including the problem cases?—A. Apart from the problem cases there are the men who have been discharged as A1.
- Q. You included the problem cases in your statement just now, and I think the consensus of opinion—and probably your own—was that this should not be a wholly governmental affair, but should be semi-private?—A. Merely to give it sufficient elasticity of administration.

Q. You still agree with that idea?—A. Provided the Government has not entirely shelved its responsibility.

The CHAIRMAN: Are there any other questions to be asked on this subject?

WITNESS: There are several classes of men who are not provided for adequately under the present post-war measures, men already spoken of as discharged as A1 with no apparent physical disability, but who are now cropping up everywhere incapacitated for various reasons. They say their incapacitation is due to war service, and yet they are unable to establish attributability. Nevertheless, they are unemployed, and in the communities in which they reside the general impression is that they have been rendered unemployable because of war service. There are the men discharged with small disability that has become aggravated because of advancing years. That, too, is a problem becoming more and more acute. There are the men who have enlisted late in life and who have suffered a general physical breakdown as the result of service, and who are now a drug on the labour market because, apparently because of the hardships and exposures of overseas service. All these classes demand attention. We do not think it would be possible for the Parliamentary Committee to so thoroughly review the evidence before it so as to reach a final solution, but we feel it should provide some organization which would carry into execution such recommendations as may be enunciated by this Committee; but to do it successfully, it has to be some organization which relates the activities of the six different departments dealing with the ex-service men. There are cases that would, possibly, be dealt with no longer by the Employment Section, and they should not be allowed to drift as derelicts about the country. The longer this problem is allowed to remain in abeyance the more these men lose their self-respect, and the more difficult it is to bring them back to a status of usefulness.

By the Chairman:

Q. In other words, you want a general department like our sub-committee to follow up the particular case to see that it is taken care of by the particular department so that it will not be floating between the different departments?—A. If some action is not taken it will be necessary for the Government to appoint a Royal Commission to go through the country and hear evidence on all these matters. The grievances are so frequent and we are receiving them in such great volume that organizations such as ours are being absolutely loaded down with complaints from everywhere, really plausible complaints with a great deal of justification, and prominent men throughout the country are being approached on every hand by ex-service men claiming some adjustment of their conditions resulting from war service. Sometimes definite employment would fit that man for some industry where he could be usefully employed. Co-ordinated effort is required.

Q. Pass on to Clause number 2:—A. (Reads):

"That provision be made for free medical treatment-during a period of five years following discharge from overseas active service."

This of course should be considered in conjunction with other recommendations on other subjects, but it is being asked because of our difficulties in regard to attributability, and because a man suffering from impairment of vitality is rendered more susceptible to ailments and accidents as the result of war service. For one year following discharge free medical treatment is awarded, and we feel that this should be extended; but we would be willing to withdraw this recommendation provided some other arrangement could be made with regard to the establishment of attributability or if the suggestion I have already made in regard to co-ordinated effort were acceptable.

By Mr. Caldwell:

Q. Provided that we adopted section 2, would you make that retroactive?—
A. As a matter of common justice that would be necessary.

By the Chairman:

Q. Now please pass on to Clause 3.—A. May I go back to Clause 1 for a moment? One of the essential requirements would be some such board or tribunal before which a man could appear personally. There are great complaints that decisions are being rendered and that men are not able to present their cases in person. Clause 3 reads:

"That provision be made whereby dependents of deceased or seriously disabled members of the forces may receive free medical treatment at the public expense."

The present pension rates do not enable pensioners in times of sickness to adequately provide for medical expenses, and there is serious suffering and hardship in that respect. We ask that in some degree at least they be given medical attention.

Q. If there are no questions, would you please pass on to Clause 4.

By Mr. Caldwell:

Q. That would only apply to dependents?—A. To pensioners.

By the Chairman:

Q. Would you read No. 4, Mr. Keeling?

Mr. Keeling (reads):

"That, in accordance with the recommendations previously approved, a definite scheme for the after-care of ex-members of the forces, discharged from sanatoria following treatment for tuberculosis, be placed into immediate operation."

There have been many recommendations hitherto, and we feel that if they were adopted it would be a step in the right direction as it is impossible for a man to consider his treatment as anything like accomplished when he leaves the sanatorium.

Q. That would be included in the consideration of the larger subject?

Mr. Keeling: Yes sir.

Q. I think we can pass on to number 5?—A. (Reads):

"That no deduction be made for cost of hospital maintenance from the pay and allowances issuable to former members of the forces during medical treatment for disabilities attributable to service."

The argument advanced in favour of this recommendation is that men were transferred from the C.E.F. to civil institutions with the understanding that they would receive full pay and allowances during the period of medical treatment. If a man while in uniform requires treatment he is kept in hospital and given medical treatment, and the pay and allowances go on as usual. Under this revised arrangement the man is placed in the hospital and there is deducted an amount from his pay and allowances which is supposed to be the equivalent of his hospital maintenance.

Q. In other words he is treated as a civilian and not as a soldier?—A. Yes. May I point out that pay and allowances are issued to the men in accordance with the rank they held in the army. There is in one respect a definite continuation of the principle and in the other respect it is a direct violation.

Q. I understand that. Now please pass to Number 6.—A. (Reads):

"That treatment with pay and allowances be continued as long as necessary in all cases, where former members of the forces while undergoing treatment for war disabilities contract other ailments."

It is claimed by the Department that they do carry this recommendation into effect. We would like some definite instruction from the Committee because there are some cases where it is indefinite. For instance, a man happens to be called up for treatment for a recurrence of disability—possibly a stump or some wound may break open—and he is in the hospital for a while, and while in hospital he may contract some other disease. If he contracts that disease while in hospital or perhaps while he is convalescent, during that period his vitality would not be ordinary, and full responsibility should be recognized.

Q. Please pass to Number 7.—A. (Reads):

"That the provision for certain classes of incapacitated ex-members of the forces, under section 63, subsection m of the Soldier Settlement Act be made operative without delay."

Subsection m of section 63 reads:

"With respect to blind or other partially but seriously incapacitated settlers special provisions for assistance in settlement of small holdings or otherwise inclusive of the remission of interests in whole or in part."

That to some extent is really the after-care and rehabilitation provision. Q. Now pass on to Number 8.—A. (Reads):

"That arrangements be made whereby free transportation may be furnished ex-members of the forces suffering from total blindness."

Q. Is that not done now?—A. No sir, not to my knowledge. Blind men in travelling usually require attendance. It is also to their advantage to move from point to point, and our claim is that they find it very difficult in going about in the winter time.

Q. Clause Number 9.—A. (Reads):

"That more adequate provision be made for the burial expenses of exmembers of the British forces who die in destitute circumstances, and for the dependents of those members of the forces who died on active service; that suitable arrangements be authorized wherever the necessary facilities may be available for military honours during the burial of all men who served in the British forces."

This is a point upon which we place considerable emphasis. Returned soldiers die in destitute circumstances here and there throughout the country and are buried sometimes at the expense of the community and sometimes by philanthropic organizations raising a fund.

Q. Is there not an organization called the Last Post Fund?—A. Yes sir, it is a

very excellent idea and their work is praiseworthy.

Q. Could their work not be co-ordinated with this provision?—A. Exactly.

This is exactly on the lines of the Last Post.

Q. If the Last Post Fund took up this particular suggestion with the assistance of the Government or of the D.S.C.R., it would be quite satisfactory?—A. Quite satisfactory.

Mr. Caldwell: Does the Government contribute to the Last Post Fund now?

The CHAIRMAN: No, and the fund is in very poor circumstances.

Mr. CALDWELL: How is it supported?

The CHAIRMAN: By voluntary contributions. I have brought the matter to the attention of the Government; in fact I think Mr. Parkinson is looking into it now.

Mr. Parkinson: It is for the purpose of burying soldiers who do not come under our care.

The CHAIRMAN: The Last Post Fund desire to hand over its work to that organization if it is possible to do so.

Mr. Parkinson: They desire us to do so. What they wish is to be supported in their efforts to provide burial for any destitute soldier, no matter from what he dies.

Mr. BLACK: Is it not a fact that the Patriotic Fund has funds available?

The CHAIRMAN: In Montreal there have been great difficulties in connection with the burial of some men. I can only speak for Montreal.

By Mr. Clark:

Q. It has happened. I saw it quite recently in Vancouver, advances made by the Canadian Patriotic Fund. They took complete charge of the arrangement.

Mr. Carroll: A very important thing in connection with this is, in some of the large cities where we have medical universities, if a soldier dies without friends, the body is turned over to the medical authorities for dissection. This is a most repugnant thing.

The Witness: May I speak for a moment with regard to the arrangement for military honours. We find great difficulty in arranging military funerals for exservice men and I think this Committee should recommend to the Government to issue definite instructions, for instance, the North West Mounted Police that provision should be made for full military honours, that is the gun carriage, and at least one bugler. We would like to foster the sentiment which prompts people to bear respect to the man who has served. Not only is it for the men who die under those circumstances, but there is something bigger and better to it.

Mr. KEELING:

"That a scheme of 'After Care,' as submitted to the Committee by this delegation be approved and put into operation with all possible speed."

The subject of after care has been considered for fully two years and no definite steps have yet been taken to put some of the various theories into practice. Until such time as a scheme is started men will continue to engage in unsuitable employment which means that they are running the risk of re-activating their disease and again becoming inmates of sanataria. To ensure the maximum chance of success attending any scheme of sheltered employment, steps should be taken to submit an outline of the scheme to the T.V.A. for consideration so that the matter could be thoroughly gone into and those men selected to go into the scheme who are most enthusiastically in favour of it. The following points are recommended for the careful consideration of the authorities:—

(1) The scheme should be subsidized but not controlled by the Government.

(2) It should be considered by some outside organization having representative of the T.V.A. on its board of management.

(3) Suitable housing, employment and free medical attention provided for men and their families.

(4) Pensions to be assessed on the man's ability to earn his livelihood on the open labour market.

(5) No co-operative plan but each man paid according to the hours he works.

(6) No compulsion.

Mr. KEELING: (Reads).

10. "That hearty endorsation be given the report of the Board of Tuberculosis Sanatorium Consultants of the Department of Soldiers' Civil Re-establishment, recommending a system of post-sanatorium treatment for tuberculosis ex-patients, with the suggested features of standard workshops, sheltered employment, industrial colonies, a nursing service, central clinics, and supplementing of pensions, and urges the Government and Parliament to give effect to the board's recommendations."

I have something to add to that.

"That vigourous action be taken by the Canadian authorities to ensure that those Canadians who served in the Imperial Forces and who are now suffering from tuberculosis, be given equal treatment to that enjoyed by men who served in the Canadian Forces.

"A great many cases of extreme hardship among Canadians who served in the Imperial Forces arising from inconsiderate treatment at the hands of the Imperial authorities have come under the notice of the T.V.A. The Imperial Government does not accept responsibility for a man's disability which appears after his discharge from the service, no matter how soon such disability comes to light, unless absolute and conclusive proof is furnished by the ex-service man connecting his disability with his service. Difficult as it is to satisfy the Canadian authorities on this point it is almost impossible to persuade the Imperial authorities of the justice of a man's claim for treatment and pension. Medical certificates from Canadian doctors who have made physical examinations of men certifying their disabilities as resulting from service, which would appear sufficient to satisfy any reasonable board, have been disregarded and claims have been disallowed with the usual stereotyped 'explanation' that 'your disease is neither attributable to nor aggravated by service.' How such conclusions can be arrived at by doctors who have never seen the patient in the face of definite opinions expressed by Canadian doctors who have personally conducted physical examinations of the men that the disease is directly attributable to service, is something that the average minmight be excused for failing to grasp. Some cases, it is admitted, have been adjusted, but only after long delay during which the irreparable damage has been caused to the patient's condition by worrying over financial and other The case of Lt. Basil Newton submitted. It is submitted that vigorous demands be made by the Canadian Government to the Imperial authorities on behalf of these Canadiaan citizens that the opinions of Canadian experts who have made personal examinations of the patients be accepted by the Imperial authorities as final in all cases and action taken accordingly.

"It is suggested to the Committee that representations be made to the Imperial authorities, through the High Commissioner of Canada, the Hon. P. C. Larkin, to make representations to the Imperial Government for the protection of the rights of these Canadian citizens and the fulfilment, by the Imperial authorities, of their obligations to them."

"The case of ex-Lieut. Basil G. Newton

"This ex-officer who died in Vancouver about a month ago was discharged from the strength of the S.C.R. April 15th, 1921, the department claiming he had been given wrongful treatment owing to the fact that his condition was not attributable and was sent a bill for \$844.88 which they claimed to have wrongly expended on his treatment. This man was a member of the Imperial Forces and presented his claim for treatment and pay and allowances on the ground that his disability was due to service. The [Mr. C. G. MacNeil and Mr. E. S. Keeling.]

verdict, after considerable delay, went against him and was discharged from the S.C.R. last year in a physical condition which warranted further treatment for an indefinite period. On January 16th, 1922, a communication was received from the Ministry of Pensions, England, stating that his condition was attributable and the Director of Administration, Vancouver, was advised that pay and allowances at Canadian rates of adjustment were to be made. However, the continued strain and worry of this so acted on this ex-officer that he died as before mentioned.

"This is a case parallel to many men, ex-Imperials, who previously domiciled in Canada, and served with the Imperial Forces, whose chances of taking the cure are jeopardized by worry through adverse decisions."

By the Chairman:

Q. Have we received the recommendation of the Board in that respect, Mr. Parkinson?

Mr. Parkinson: That was the report made. The Board of Tuberculosis was appointed for the purpose of looking into our present facilities for dealing with tuberculosis stations. We propose to place that before your Committee.

Mr. KEELING: (Reading)-

11. "That a patient may be allowed to transfer to another Sanatorium or Hospital after a year's treatment without signing a waiver of release and that a patient after two years' treatment in the Sanatorium or Hospital may be allowed to go home for a suitable period on first class out-patient's pay and allowances."

It is felt that after men have twelve months in a sanatorium, under the best treatment in the world, they get very, very weary and they would like in many cases to transfer to another sanatorium because they have the idea, whether or not it is correct that another climate would help them, and we feel that the men could be given that opportunity providing always they are fit to travel and give that opportunity without having to sign a refusal of treatment form. Also after two or three years some of the men get practically incurable. We think it is only fair that these men should go and spend a few months with their wives and families, provided they are in such condition that they could be entrusted to their own care, and they would take all due care of themselves that they would do in a sanatorium without having to sign a waiver and given first class allowance to carry them through the period which would give them a little rest from the sanatorium treatment, and allow them a few home-comforts.

By Mr. Carroll:

Q. Would you not think that would be a dangerous experiment from a medical standpoint?—A. When a man has been in a sanatorium who does not know how to take care of himself—after a year if a man does not know how to take care of himself, he should be in a mental hospital and they would of necessity carry that through to civil life because, if a man would not take these precautions, outside he would not take them in a sanatorium. If a man persists in expectorating outside the sanatorium he would do the same in the sanatorium.

Q. That would be left to the good judgment of the sanatorium?

Mr. Keeling: Yes. I would not want to leave it to every patient's discretion, because as you know many of them would want to go out anyway, but I think that on application from a man he should be allowed to go home and should be allowed to do so on full pay and allowance.

Bu Mr. Parkinson:

Q. Could not that be done now too? Mr. Keeling: I don't think so.

Date	Amount of payment			Prevailing rate of exchange		Equivalent at par		Equivalent at prevailing rate		Dif- ference		Remarks	
		£		\$	cts.	\$	cts.	\$	cts.	\$	cts.		
22-12-18	30			4	83	146	00	144	90	1	10	Cash Adv.	
10-1-19	30			4	85	146	00	145	50	0	50	"	
29-1-19	30			4	86	146	00	145	50	0	50	"	
3-3-19	10				85		67	48	50	0	17	"	
4-3-19	5			4	85	24	33	24	25	0	08	"	
7-3-19	5			4	85		33		25		08	"	
-4-19	-	10		4			43		36	0	07	"	
6-4-19	83		11		77	405		397		8		LPC Bal.	
4-19	14	7	8		77		00		60	1	40	WSG. 1st Ins	
)-5-19	14	7	8	4	81		00		18	0	82	" 2nd Instl	
-6-19	14	7	8	4			00	68		1	83	" 3rd Inst	
1–7–19	13	7	8	4	66	67	57	64	69	2	88	" 4th Inst	
						33865	1000			2		Not prev.	
-8-19	14	7	8		56	-70			59		41	WSG. 5th Inst	
?-9-19	14	7	8	4	31	70	00	61	99	. 8	01	WSG. 6th Instand Final.	
In a San Transfer						1,360	45	1,330	57	29	88	1500000000	

The next is "exchange."

"Whereas serious discrepancies were made in the pay and allowances of the Overseas Military Forces of Canada and foreign currency by making such payments at par value and not at the current rate of exchange;

"And whereas sterling and other foreign monies paid said forces were far below par value at intervals at different rates, yet all payments made were on a basis of \$4.863 to the pound sterling, thereby causing heavy financial loss to the recipients of such payments in sterling or other foreign currencies.

"And whereas, by accepting sterling at par rather than at current rates of all moneys brought back to Canada by the Overseas Forces, and making up the difference between current rate of exchange, the Government has, by such action, acknowledged its liabilities, but only to those members of the Forces fortunate enough to have been able to retain such Overseas payments partly or wholly intact;

"And whereas a conservative estimate of the loss sustained by members of the Overseas Military Forces of Canada total several millions,

"Therefore be it resolved that the Federal Government be requested to immediately cause an impartial investigation to be made of all payments to members of the O.M.F. of Canada while Overseas with a view of obtaining the fullest possible information, including:—

'(a) The differences in rates at the varying periods.

"(b) The total amount of liability involved.

"And further, that such investigation be conducted by a representative Committee to include representatives of the Dominion Veterans' Alliance. Such inquiry shall lead to the ultimate restoration of such exchanges to the persons to whom they are legitimately due."

Our argument is that men enlisted under the promise that they should receive \$1.10 a day and paid in accordance to rank, which unfortunately they have not received, because of some loss due to adverse exchange, and this should be undertaken in some manner.

Mr. MACNEIL: By way of illustration I can refer to one specific case.

"No. 27655, Quinn, D. P.

"This man was a prisoner of war in Germany from April 4, 1915, until repatriated to England in October, 1918, at which time he had to his credit, according to his Pay Book, the amount of \$865.42.

"On December 22, 1918, he drew £30 0s. 0d. for which amount his Pay Book shows a debit of \$146. Similar amounts were drawn on January 10 and 20, 1918. On March 8 he drew £10 0s. 0d. for which he was debited \$48.67, and on March 14 and 18 £5 0s. 0d. each, in both instances being debited with \$24.33. The balance to his credit, as shown by his Pay Book, upon his being discharged in England, April 5, 1919, was \$405.12, for which he received English funds charged to him at the rate of \$4.87 to the pound. In addition to the amounts above mentioned this soldier had \$15 per month assigned to his mother who was resident in Iroland from May. 1915, until January, 1919, and exactly the same charge at par rates was made. Furthermore his War Service Gratuity of \$420 was also charged at par."

FIGURES FROM MILITIA DEPARTMENT PREVAILING RATE OF EXCHANGE ON OR ABOUT 25TH DAY OF EACH MONTH

Month	1915	1916	1917	1918	1919
anuary Pebruary March April May une uly August September October November December		4 77 4 78 4 79 4 78 4 77 4 77 4 77 4 76 4 76 4 76 4 76 4 76	4 76 4 78 4 78 4 78 4 77 4 76 4 77 4 76 4 74 4 76 4 77	4 80 4 81 4 82 4 84 4 82 4 85 4 85 4 85 4 85 4 85 4 85 4 85	4 85 4 85 4 81

Average rate, \$4.78. Difference between average and par rate, 09c. per £1. Amount paid in Sterling £141-16-8. Assigned pay \$15.00 per month-46 months at £-1-8 Difference at 9c. per £1.—\$12.76.

By Mr. Carroll:

Q. You are making the general recommendation to standardize all those cases?

—A. Subject to investigation. We don't care to press the matter until we are sure that there is any definite adjustment, we are sure what is involved.

By the Chairman:

Q. You mean taking up consideration of all those cases, do you?—A. In the aggregate. We are given to understand a section of the Militia Department has already investigated this matter and can supply the necessary statistics.

By Mr. Carroll:

Q. Rather than investigate the individual cases, would it not be better to make some recommendation to the Committee for its consideration as a general policy in every case?—A. The matter was considered in the Committee last year, and I understood many members of the Committee were favourably disposed to a proposal to merge this with the canteen funds, and apply the whole fund to the general benefits.

Mr. MacNeil: 1. "That the period during which applications may be received for the supplementary gratuity for former members of the Imperial Forces, previously domiciled in Canada be indefinitely extended."

The Committee last year extended this year. Even yet, since the 31st ultimo, nineteen Imperial ex-service men have, either by telegraph or otherwise sent enquiries about Canadian funds. I can submit that if necessary. There are credits still standing for many of these men, and we feel that it is hardly fair to them to set any arbitrary time limit. We would not like to see any time limit set in regard to any of these things. Those men are entitled to it, and are now making application, and will be debarred from receiving their gratuity except upon the period being extended or upon recommendation of this Committee.

2. "That further payments on account of war service gratuity be made to the dependent next-of-kin of deceased soldiers of an amount equivalent to that which would have been paid had the soldier returned at the end of his period of service."

We previously advocated this, and on the recommendation of the Committee the Government awarded payments of war service gratuity to the dependent next-of-kin. Contrary to the general impression, they did not receive the full amount of the war service gratuity; they simply received the dependent's portion of the war service gratuity, and the sum was utilized to recover previous over-payments made, so that in many instances these dependents received pitifully small sums. We feel that as a matter of equity war service gratuities should be paid to these widows equivalent to the amount the soldier would have received had he returned at the time of his decease. In a matter of justice.

The Chairman: Any questions to be asked on that point? Pass on to the next point, if you please.

Mr. MacNeil: That relates to Civil Service and it may take some time. I can speak of canteen funds. We may consider the resolution as read. A plebiseite was held without any great success, and we would now ask on behalf of all the organizations interested, that a trust be created and that upon a Board of Trustees there be representatives nominated by the Dominion Veterans' Alliance, and this Board of Trustees be empowered to secure a consensus, and to undertake disbursement, and to devote these funds exclusively to the general benefit of ex-service men and dependents.

By the Chairman:

Q. Have you any idea what is the amount of the Canadian funds?—A. Approximately two million dollars. It is still standing on deposit with the Receiver-General of Canada.

By Mr. Carroll:

Q. What is your idea of the small amount of interest taken in the disposition of the canteen funds? Lack of advertising?—A. Not exactly; it is very difficult to say. The ballot was not a popular ballot, but the Canteen Funds Disposal Committee, who prepared the ballot, were limited in their suggestions largely to the material already received, and a very wrong impression got abroad as to the purpose of the ballot. I know that an effort was being made in many instances to devote this sum to enterprises which should be properly financed by the state. The general opinion of ex-service men is that this money should be devoted to enterprises supplementary or apart from post-war measures for ex-service men.

Q. Do they not have an opportunity of showing the disposition in that regard?

—A. Yes, sir, the 5th space was left blank. A plebiscite is never successful. We [Mr. C. G. MacNeil and Mr. E. S. Keeling.]

have attempted several in our organization from time to time and for some curious psychological reason you are never able to get a proper percentage to reply unless the issue is a very burning one.

Q. You probably know about the final analysis of a vote. Is it not a fact that very few made any recommendations outside of the general questionnaires that were put to them?—A. When they did understand—I was not present at the particular meeting—they did it in such a way as to spoil the ballot. I would not feel competent to give any definite information on that point.

Q. What I mean to say is this: You have a general idea, Mr. MacNeil, of the

result of the vote?—A. Yes, sir.

Q. Now, there were certain questionnaires put—"Do you wish this done? Do you wish that done?" Then at the end, as I understand it, the 5th question was left blank so that if they did not want to vote on any of the other four questions, they could make a suggestion in the blank space. Is it not a fact that that was not answered generally?—A. I am not able to give the definite percentages, but quite a large number did not answer. The majority of them—

Q. I was under the impression that the questions put in that vote were in very many cases too deep for the ordinary man to appreciate.—A. Possibly that is so.

By the Chairman:

Q. You are aware that a recommendation was made last year, I suppose; you saw the report of the Special Committee, did you not?—A. Yes.

By Mr. Clark:

Q. Mr. MacNeil, is it not your opinion that there is no use in our considering the result of that ballot?—A. That is my opinion.

Q. Because it is not representative at all?—A. Not at all.

Q. Of the general body of returned soldiers?—A. Not at all representative of their opinion.

Q. Is it not also your opinion that the general body of returned soldiers are not interested in that now, that they will not be bothered coming out and expressing an opinion as to what should be done?—A. Oh, they are very definitely interested.

Q. The ones that you meet are, but would you think that would apply to a very large percentage of returned soldiers?—A. I would say it does apply to a very large percentage of returned soldiers. They are now interested in this. The ballot served to clarify the issues and arouse their interest.

Q. Why did they not do something with that ballot? It was lying around at the post offices, in the most public places. A man could have gone and sent in a hundred of them himself, as far as I can see. —A. It is absolutely inexplicable, for the same reason that a large number of people do not exercise their franchise on election day.

By Mr. Carroll:

Q. Might it now be due to the fact that there was not a general consensus of opinion among the various organizations of returned soldiers?—A. That had a great deal to do with it.

Mr. CARROLL: I am glad to see you are getting together now.

Mr. MacNelll: There is now a possibility of a greater unanimity of opinion in this matter, but in the meantime, we would ask that this trust be definitely created so that it is clearly understood that the money is being held for the benefit of ex-service men, to be disposed of as ex-service men may dictate.

By Mr. Clark:

Q. Are your bodies not in the best position of any to express a definite opinion now as to what those particular funds should be devoted to?—A. Yes, sir; we are in a position now.

Q. Then why go to the provinces and go to this enormous expense of finding out? Why do your bodies not make a concrete recommendation to this Committee as to what you think should be done with this fund, some laudable object, and let us decide whether or not we can confirm your recommendation?—A. Well, if they decide that now there would be a certain amount of controversy, possibly, from groups here and there not attached to any organization. We believe that if the trust is created, if we are allowed the proper procedure to nominate representatives, the Board of Trustees, upon which the Government is also represented, which may be headed by some individual of known integrity and in whom there is general confidence, whatever decision is arrived at by such a Board and placed into operation would be accepted generally without question.

Q. I suppose you are aware of the fact that there has been a very decided controversy already among returned soldier organizations not represented in this list, with regard to the payment of certain sums of money to your organization and other organizations to the exclusion of theirs?—A. Yes, sir, but all organizations who are prepared to show that they had the facilities to carry on certain welfare work, did participate.

Q. But they did not know about that.—A. There are very few that did not actually participate. Small organizations, even, of only local extent did receive grants from the interest on this fund.

By Mr. Carroll:

Q. Have the various organizations discussed any specific means of disposing of this fund to the best advantage of returned soldiers?—A. Several plans have been considered.

Q. You mean, they have never come down to one specific plan?—A. That has been difficult because of indefinite information as to the exact amount of the fund, and no definite decision has yet been given that this fund will be available for such purposes.

Q. Well, is there not a definite decision as to the amount of the fund?—A. The final account in the United Kingdom has not yet been completed, we understand. Further sums may yet be transferred. It makes all the difference in the world if this sum were increased to any considerable extent, when devising a plan for its disbursement.

Q. Any provision at the present time generally would be foolish?—A. We also hope, of course, that there will be some adjustment in exchange, and that would be added to this fund, and that would make another further material difference in its disposition.

The CHAIRMAN: Any further questions on the subject of canteen funds?

The Committee adjourned at 5.55 p.m., until 11.00 a.m., Wednesday, April 26th, 1922.

COMMITTEE ROOM No. 436,

House of Commons,

Wednesday, April 26, 1922.

The Special Committee appointed to consider questions relating to the Pensions, Insurance and Re-establishment of Returned Soldiers met at 10.45 a.m., Mr. Marler, the Chairman, presiding.

Other Members present:—Messrs. Arthurs, Black, Brown, Caldwell, Chisholm, Clifford, Humphrey, Knox, McKay, Maclaren, Miss Macphail, Ross, Speakman, Stork and Turgeon.—16.

The CHAIRMAN: Mr. MacNeil will you please come forward.

Mr. C. G. MacNeil, recalled.

By the Chairman:

Q. What do you wish to take up this morning?—A. If I may, I would like to present the insurance resolutions and have the same recorded and discussed, one or two matters in connection with it. Clause number 1:

1. "That the period during which applications may be received be extended

from two to five years."

From our observation we find that a large number of men, due to unemployment have been unable to take advantage of the benefits of the Insurance Act. We have information that there are a great number of men who should really be given an opportunity to avail themselves of the benefits of the Returned Soldiers' Insurance, but who are unable to take out a policy, simply because they are not in employment, and consequently are unable to pay the premiums. There is the further consideration that the benefits of this Act are not as widely known as one would imagine. We are constantly running across groups of ex-service men who have not yet been made aware of the advantages which they may derive. For these two reasons we would ask that the time period be extended beyond September 1. It expires on that date this year. In clause 2, we ask that where possible, men who are willing to pay for increased amounts of insurance be given an opportunity to do so.

2. That, in view of the stipulated conditions of payment to the beneficiaries,

that the maximum amount of the policy be increased to \$10,000.

In clause 3, in which we ask for the deletion of section 13, we ask that because of the fact that recently the Insurance Commissioners have refused to grant insurance policy in certain cases. The matter was discussed in the Committee last year, and it was clearly expressed at that time that all men, all ex-service men should be given an opportunity to make applications for insurance policy under this Act. This in many instances recently has been denied to them, and we regard this as a direct violation of the intention of the Act. As this has been done under section 13, we ask that this be deleted, or that it be so amended, only that fraudulent representation would be sufficient ground to deprive the men of the policy.

By the Chairman:

Q. Is that all you have to say about clause 3, the deletion of that section?—A. I have here a case of L. Parkinson.

"No. 16807, L. Parkinson.

This man died on March 6th, 1922, at Jubilee Hospital, Victoria, B.C., from tuberculosis. His mother was refused pension on the grounds that his death was not due to military service. On January 29th, 1922, his mother made application for \$2,000 life insurance under the Returned Soldiers' Insurance Act and enclosed \$7.32.

2—13½ [Mr. C. G. MacNeil.]

the premium thereon. Parkinson received a receipt for this amount, dated February 1st, 1922, and a notice of receipt of her application, dated February 13th, 1922. On March 15th, 1922, Mrs. Smith, the mother was advised by the Victoria office, Department of Soldiers' Civil Re-establishment that her application had been refused and the amount paid as premium was being returned, no reason being given for refusal of the contract.

It is considered that there are no grounds for refusal of insurance in this case." The Chairman: Will Major Topp take the stand for a moment?

Major C. B. Topp called and sworn.

By the Chairman:

Q. What is your full name?—A. Charles Beresford Topp.

Q. What is your occupation?—A. Chief of the soldiers' insurance division of the Soldiers' Civil Re-establishment.

Q. All matters of insurance eventually come before you at some time?—A. They do.

Q. And you operate under the Department of the S.C.R.?—A. Yes, the business administration of the Act is under the Soldiers' Civil Re-establishment but matters of a judicial nature, such as the acceptance or rejection of applications, are under the Board of Pension Commissioners. Col. Thompson might better explain that point. The Board of Pension Commissioners directs the policy of the Act entirely in the same manner as in the case of pensions.

Q. In other words, the source is the D.S.C.R., and the Board of Pension Commissioners is more or less a court of appeal, the same as in pensions?—A. Exactly.

Q. I would like you to look at section 13 of the Act. (Reads):

"The Minister may refuse to enter into an insurance contract where there are in his opinion sufficient grounds for his refusing."

That is the section of which you complain. What is the connection between the Minister—the Minister means the Minister of Finance in this case;—what is the connection between the Minister and the Department of the S.C.R., and the Board of Pension Commissioners? Will you explain that briefly?—A. At the inception of the Act the Minister of Finance was made the responsible Minister for this scheme. The Department of Insurance governs all matters of insurance in Canada and is a part of the Finance Department. The actuarial work comes under the Superintendent, Mr. Finlayson. For obvious administrative facilities the actual administration of the Act was vested in the Board of Pension Commissioners. At the time of the amalgamation of the Board of Pension Commissioners and the Department of the S.C.R. the business administration was transferred to that Department. But the Board of Pension Commissioners, who are agents of the Minister of Finance, retained the power of formulating policy or making recommendations to the Minister for the formulation of policy governing the administration of this scheme.

Q. Do I understand that the Minister of Finance has the final say as to whether a policy is to be granted or not?—A. That is so.

Q. On the recommendation of the Board of Pension Commissioners?—A. On the recommendation of the Board of Pension Commissioners.

Q. So he may or may not accept that recommendation, as he sees fit?—A. He

may or may not accept it.

Q. Will you give the Committee a few instances of refusal and the grounds on which a refusal of a policy might be made?—A. We found, sir, in the administration of the Act that in certain cases there was a tendency on the part of the potential beneficiaries to capitalize the illness of some person eligible to insure by submitting an application on his behalf when the man himself was practically at

the point of death. Those persons we found were not dependent upon the applicant for insurance, and they sought to obtain from the Government \$5,000 when the man probably had no expectation of life at all. We got applications from men who were confined to hospital, perhaps with tuberculosis; they had no expectancy of life at all in many cases, and sometimes they died, in fact, before it was possible to issue a policy.

Q. Generally speaking, under the Act those applicants would have the right

to insure?—A. Quite, they would.

- Q. It is in the discretion of the Minister whether or not the policy in those particular instances would be issued?—A. It is; the Minister may refuse under Section 13. This whole question was submitted by the Board of Pension Commissioners to the Minister shortly after the new administration came into power. The Board pointed out that the original intention of the Act, which was to provide maintenance for dependents of ex-members of the forces who could not obtain insurance elsewhere, was really being defeated in those cases and that the country was suffering through having to pay out money to persons who were not in need of any protection or support; and the Board recommended to the Minister that regulations be made under which applications might be refused when it was shown that the man was dangerously ill and had no one depending upon him.
- Q. So it is not a question of whether the man makes an application because he is dangerously ill and the policy is refused, but whether or not that man who is dangerously ill has dependents or not?—A. That is the essential point in those cases.
- Q. Let me repeat, the question is not as to illness at all; the man may be dangerously ill and may likely die in a few months' time, but if he has dependents and it is proved that he has dependents, the policy will issue?—A. Yes.

By Mr. McKay:

Q. How do you define dependents?—A. We would define dependents as actual dependency in whole or in part on the insured for support. In other words, the man must have some beneficiary who is to some extent at least depending upon him for maintenance.

By Mr. Caldwell:

Q. Would that mean a pensionable dependent or some one who is dependent for support on one who is not receiving a pension?—A. The dependent would not necessarily have to receive a pension.

The CHAIRMAN: Col. Thompson, would you give us a moment or two?

Col. Thompson recalled.

The CHAIRMAN: I may say for the benefit of the members of the Committee that I am not very anxious at the moment to go fully into this question of insurance. There are various other matters which I intend to bring before the Committee, and at present I just wish to clear up a few points as we go along. The question will come up at a later date.

By the Chairman:

Q. Col. Thompson, would you make a brief statement in regard to this Section 13 of the Act?

Col. Thompson: By Order in Council, the administration of insurance for returned soldiers was entrusted to the Board of Pension Commissioners and it soon became apparent that there were a number of applications in which it was doubtful whether they were insurable cases. These gradually accumulated, and the board took no action to either reject or refuse them but passed them on to the Minister.

By Mr. Caldwell:

Q. The Minister of Finance?

Col. Thompson: Yes, the Board of Pension Commissioners is merely the agent of the Minister in the carrying out of the regulations which he makes, and in view of the difficulty in deciding on a number of those cases, especially as the Act provides that there should be no examination except by direction of the Minister, we asked him to make regulations as to what cases should be accepted or refused.

By the Chairman:

Q. Are your recommendations accepted as a rule or not by the Minister? Can you give us any idea about that?

Col. Thompson: We accept or refuse pursuant to the regulations made by the Minister. There are one or two classes of cases which are in doubt as to whether they are covered by the regulations, and in those instances we have refused them unless the Minister otherwise directs. These cases are still standing for decision because the Minister has now referred the whole question to your Committee. With regard to the regulations already made we accept or refuse, and Major Topp sends a lot of those cases to the Board where there is a doubt; and, in pursuance of the regulations already made, we accept or refuse. If we accept them they are sent on to the Minister for his signature and for the signature of the Board of Pension Commissioners. If they are refused they do not go to the Minister.

By Mr. Caldwell:

Q. What is your chief ground for the refusal of insurance policies?

Col. Thompsons. First that the man is ill on account of immoral conduct on his part. These cases are absolutely barred out by direction of the Minister whether they have dependents or not.

Q. These are the same cases that are barred from pensions for the same reason?

Col THOMPSON: Yes.

Q. Are there other reasons?

Col. Thompson: If a man is seriously ill—Major Topp will correct me if I am wrong—if a man is seriously ill with some disease or some injury not due to service in any way and has no expectation of life.

Q. Would you qualify that by saying that it makes a difference as between the man who has dependents and the man who has not, or is it a matter entirely of

his serious illness?

Col. THOMPSON: Where a man is ill from a disability not due to service we discover whether he has some expectation of life or whether he is moderately ill.

Q. Would that cover the case of a man who dies from illness caused by service but who is not in receipt of a pension?

Col. Thompson: There is no reference to that in the Act. The Act merely provides that the Minister may refuse to enter into a contract.

Mr. Caldwell: I think that definition should not obtain with regard to the granting of policies, if I may be allowed to make a statement of my own belief. For instance, a returned soldier is allowed the benefit of the Pensions Act regardless of the fact whether he dies from illness or not.

The Chairman: I will bring that point out very fully at a later stage. I am merely trying at present for the information of the Committee to get at one point in Mr. MacNeil's evidence and that is the reason for asking these particular questions. Please do not think that I desire to stop members from asking questions. It is just this particular point that I desire to have cleared up at present.

[Major C. B. Topp.]

PENSIONS, SOLDIERS' INSURANCE AND RE-ESTABLISHMENT

APPENDIX No. 2

By the Chairman:

Q. You confirm then, Col Thompson, what Major Topp has told us in regard to this matter?

Col. THOMPSON: Yes.

Q. And we can take it I think that a policy is not refused except where it is shown that there are not dependents or that the man's sickness is due to his own fault?

Col. Thompson: Or if he has no expectation of life or some illness which is not due to service.

Examination of Mr. MACNEIL, resumed.

By the Chairman:

Q. May I come back now to Mr. MacNeil's evidence? You do not want the Minister to have the right to refuse insurance except in cases where there is misrepresentation?—A. Exactly.

Q. That is practically the one thing that you want, that the Minister should take into consideration the question of whether the representations are right or wrong?

-A. Yes.

Q. And if the representations made by the returned soldier are right, the policy should issue without any other questions at all?—A. That we contend was the intention of the Act.

Q. I just wanted to bring that out. That is what you mean?—A. Yes sir, but

there are a few remarks that I feel that I should make at this time.

Q. Very well, go ahead.—A. There are several points that must be considered in connection with the policy of the administration which has just been defined by the Chairman of the Pensions Commission and by the Chief in charge of the Insurance division. There is more or less of a confession, in my opinion, that the benefits originally intended by the Act are now being restricted in violation of the opinion of the Committee which dealt with this matter last year. On this point we practically submit that if benefits are to be laid down by an Act of Parliament, and these benefits are advertised, they should be fully lived up to; otherwise great dissatisfaction will ensue. The beneficiaries are restricted to the wife, husband, child, step-child, grand-child, brother or sister of the insured.

There is a very definite restriction to those who may be designated as bene-

ficiaries of the Act.

Q. Do you contend that you want an open policy, without the beneficiaries being defined by the Act?—A. I am not protesting against the definition of the beneficiaries; I am trying to show that except in cases of fraudulent representation the beneficiary would be so closely related to the applicant for insurance that maintenance would undoubtedly be a factor.

Q. These beneficiaries might or might not be dependents?—A. They usually are. In the case I have cited, I met this lady personally, and I know that she is in very humble circumstances. This man has been trying for two years to get his pension. I met the man on his death bed and he told me his story. I say that it is a great injustice that this should be done, and I cannot protest too vehemently against it. This matter was dealt with last year, and a provision was recommended enabling policies to issue immediately on receipt of an application, particularly to take care of those cases where a pension is not issuable, and particularly to remove the possibility of hardship being inflicted upon dependents. A further consideration that must receive attention is that under Section 10, where if a pension is issuable insurance is not paid to the dependents of the policy holder. This matter has been dealt with on the public platform, and many people hoping to receive a pension, and not understanding the provision of the Act, had not made application for insurance at a previous date. That I am quite sure is the case in that of Parkinson, [Mr. C. G. MacNeil.]

and other cases I am prepared to submit before the Committee. They bring up the question of venereal disease. We asked particularly in that regard during the last two sessions because if that is to be a consideration it must be gone into more thoroughly, otherwise discrimination is shown againt those who contract such disease on service, and in favour of those who contract it after service. We were told the Section was merely intended to deal with fraudulent representations. Now that it has been stated in those terms it should be considered in all aspects, and more fairly than in the evidence now submitted.

Q. In other words you ask that the minister can only refuse a policy on the ground of misrepresentation?—A. Yes. We asked last year if it was not possible to have a spread of risk over a larger number of people. We were told last year it was the intention of the House of Commons to pay insurance for all those people and take the losses immediately. If Pension had been issuable Insurance would not have been available to them, and it is very difficult to go into the aspects of the case mentioned by Major Topp, and Col. Thompson and show definitely ulterior motives. I wish to register my protest on that point emphatically.

The CHAIRMAN: Your protest will be noted.

Mr. Caldwell: Before we leave that there is one other thing I would like to ask in this connection, provided an application for Insurance is made and the thing is held in abeyance for a year, say, or longer, and in the meantime this man dies for some cause that was not apparent when he applied for the pension. What is the result? His dependents are deprived of the pension due to the fact that it was held in abeyance pending investigation, that is what I would take from Mr. MacNeil's statement, had been contemplated by the Committee last year, I think when this Act was fairly gone into.

The Chairman: Apparently as regards amending this Act last year, the matter was not gone into thoroughly and we are asked to go into it this year with the utmost thoroughness.

Mr. Caldwell: I would admit there was not much done, because we considered it was fairly complete. And I might say the thought of the Committee was there should be the restrictions spoken about this morning, regarding issuing policies under the Act. There are features in the Act that I think will recommend themselves to you later on. The Act is a little too open.

By Mr. McKay:

Q. Was not the Act intended to be an open Act?

Mr. Caldwell: Absolutely. Give those men a chance for insurance that they possibly could not get any other way.

The CHAIRMAN: Was it not the intention to make the Act open in such a way that the soldiers could benefit those who were depending on them?

Mr. Caldwell: I was thoroughly in favour of not allowing speculators to insure those men on their death bed, but there should be no restriction of pension in favour of their dependents.

Mr. McKay: I think a soldier should be allowed to insure independently of his dependents.

The Chairman: In other words, a soldier can take out a policy on his life at any time, and make the beneficiary any one he likes?

Mr. McKay: Certainly. He has served in the army.

Mr. Caldwell: I think I will have to correct the impression of the Committee's idea last year. I am sure as far as I am concerned, and I think I might speak for the Committee last year, that there was no intention of opening up the Pension scheme [Mr. C. G. MacNeil.]

for the benefit of speculators, or men who were not dependents of the soldiers. I think it was just as thoroughly agreed it should be made so as to thoroughly protect the men's dependents regardless of what his condition of health might be, because this is emphatically stated in the Act that he shall undergo no medical examination. I know that was the intention of the Committee last year.

Witness: I have a case on hand which is typical. This man went to war at sixteen years of age, was gas-poisoned and came back and showed a record of continuous ill-health from the time of discharge until death. His mother, who was a widow, spent large sums of money upon him to enable him to obtain recovery of his health. When he was admitted to the Jubilee Hospital, he was a charity patient. When I met his mother she was doing all she could towards his upkeep. It was impossible to take out insurance before. It was not taken out. Recognition of attributability to service was absolutely denied. We believe it was attributable to service. That is one of the cases that will come up before the sub-Committee. The application was made for insurance, and at the time the application was made for insurance, there was every reason to believe he would live for some considerable time. I have not the temerity to suspect the dependents of any motives other than those which would be of the highest order.

By the Chairman:

Q. Would you be satisfied if we have a brief put before you in concise form?—A. Yes.

Q. There are too many large questions to discuss at this moment, and until we all have a sufficient opportunity of studying it, I think you should leave that section and go on to the next.

Mr. Topp: Would it be of any interest to know the number of such cases before this section is closed.

The CHAIRMAN: Not just at the moment.

The Witness: Section 4 requires a very minor adjustment to the Act which will take care of a few cases where injustice was done. There were quite a few pensioners who took up residence in the United States, in search of health, to avoid the severity of our climate. These people were denied insurance. In some cases death occurred before the amendment to the Act was made effective.. We contend where application was denied on the ground that domicile was not established in Canada, that such cases should be considered. There is the case of George H. MacKenzie. He married a nurse to whom he was engaged for five years. A sworn affidavit is attached as an exhibit. (Reading):

"No. 222269, George H. MacKenzie. SCR 1243-G-1, BPC 7806.

Mackenzie married a nurse to whom he had been engaged for five years, subsequent to the appearance of his disability—tuberculosis. A sworn affidavit is attached as an exhibit indicating that he had apparently improved in health and strength and decided that he was in good condition to marry. He subsequently suffered a severe relapse and after some time died on June 5th, 1921, leaving his widow without means of support. Pension was disallowed on the grounds that marriage was contracted subsequent to the appearance of the disability which caused his death. In October or November, 1921, MacKenzie made application to Ottawa for particulars in regard to the operation of the Insurance Act and received a reply to the effect that no veterans residing in the United States would be granted insurance under the Act. On July 1st, 1921, the Act was amended to include veterans residing in the United States, and within the month of the death of the deceased a form of application for [Mr. C. G. MacNeil.]

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insurance was received by his widow, addressed to him. It is evident that acute hardship and injustice is imposed by virtue of the fact that the effective date of the amendment was not made retroactive to extend to those members of the Forces or their dependents who were in a position to provide evidence of previous application."

"Roosevelt, California,

July 25,1921.

Board of Pension Commissioners of Canada,
Ottawa, Canada.

Gentlemen:

In regards to the petition of the wife of the late George H. MacKenzie for pension, I understand that it is necessary to establish that Mrs. MacKenzie married him in good faith and that the physical condition of George H. MacKenzie was such that the marriage was justifiable.

The year prior to his marriage George H. MacKenzie lived with myself and family, and I had every opportunity of observing his physical progress. During that time he apparently improved in health and strength and decided at last that he was in good condition to marry.

He told me that he had been engaged to marry Miss Mary N. Philipot for five years, and had only waited for his health to improve sufficiently to justify it.

After his marriage to Miss Mary N. Philpott he brought her here and settled on a small ranch which he took care of for about six months.

I state these facts to show that his physical condition was hopeful at that time and that Mr. MacKenzie had every reason to believe that she would enjoy married life for a long time.

The disease that took him off came suddenly and was of short duration, and I understand that it was a reappearance of his former ailment.

Yours truly,

(Signed) Gratton G. Bennett,

Justice of the Peace.

dases should be considered. There is the case of George I

State of California,
County of Los Angeles.

State of California,
County of Los Angeles.

I hereby certify and affirm that the statements set forth above are true of my own knowledge.

Grattan G. Bennett,

Fairmont Township in and for the County of Los Angeles, California.

State of California (ss.

County of Los Angeles \(\) I, L. E. Lampton, County Clerk of the County of Los Angeles, State of California, and ex-officio Clerk of the Superior Court thereof (which is a Court of Record, having a seal), do hereby certify:

That....Grattan G. Bennett......whose name is subscribed to the annexed Statement of Facts....was at the time of signing the same, a Justice of the Peace of Fairmont Township in and for said County, duly qualified and authorized by law to execute said instrument, and full faith and credit are due to all his official acts as such.

AND I DO FURTHER CERTIFY, that I am well acquainted with the hand-writing of the said officer, and verily believe that the signature to the said instrument is genuine.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seal of said Superior Court at my office in said County, this 27th day of July, A.D. 1921.

L. E. Lampton, County Clerk, and Ex-Officio Clerk of the Superior Court.

By....G. S. Clarke, Deputy."

There are a few such cases that might be dealt with.

By the Chairman:

- Q. Any questions by the Committee as regards number 4. You might read it into the record, Mr. MacNeil.
 - 4. That the benefits of Insurance be extended to all those refused policies because of non-residence in Canada prior to the amendment of the Act, provided evidence of application may be submitted.
 - Q. Pass on to number 5.
 - 5. That the insured be given the option of indicating payment of the amount of the policy in a lump sum to the beneficiary.
 - Q. Pass on to number 6.
- 6. That section 10 of the Act be so amended as to secure for a pensioner within the category designated, an opportunity to obtain some form of insurance that will, upon his death, supplement the pension payable to his dependents in provision for special circumstances."

By the Chairman:

Q. Will you explain that please?—A. Under section 10 of the Act as it stands, if a man dies under circumstances which enable pension to be paid to his dependents, they don't receive insurance, even though insurance policies may have been issued. The premiums are paid and refunded with interest. There are certain classes of pensioners we felt, who, if they are thrifty enough to pay the premiums on some form of insurance policy, should be enabled to get it, even if only for a small sum. Even \$500 or \$1,000 at the time of death of the pensioner would be of great advantage.

By Mr. Carroll:

Q. Would you feel like limiting the amount of those policies to smaller than the ordinary policy?—A. Yes. We would accept any limitation. We are not prepared to advocate that this should be thrown open entirely to all such classes because of the liability involved.

By the Chairman:

Q. Have you any suggestion, Major Topp, regarding section 10 of the Act?

Major Topp: I can only say this question was fully considered by the Committee last year, and they then recommended that no change be made in section 10. I think the only means by which effect can be given to this suggestion would be by establishing some form of endowment insurance, and putting on some small amounts to pay the premium in addition to the amount required to carry the life risk to bring out a certain return. It is in other words an investment which the Committee last year, I believe felt could just as well be made otherwise than by means of insurance. A man could purchase bonds for example on the instalment plan, or he could buy a Canadian Government annuity.

By the Chairman:

Q. That is not your view is it, Mr. MacNeil?—A. No, sir, it is not. We want the insurance protection on the basis of insurance premium rate.

Mr. Topp: The premium paid by the men at the present time if returned with interest at 4 per cent when the pensions are awarded.

By Mr. Caldwell:

Q. By our premiums being accepted and policies issued to a pensioner, if the pension is not payable, don't you think it leads to a misunderstanding?

Major Topp: It is very difficult to know whether a pension will be payable to a pensioner or not.

Q. That man's pension might be cut off, and then the insurance would come into effect?

Major Topp: The man's disability might possibly decrease to such an extent that a pension would be awarded.

Col. Thompson and Major Topp retired.

Examination of Mr. MacNeil continued.

By the Chairman:

Q. What is the next suggestion, Mr. MacNeil?—A. The question of unemployment is next. (Reads):

"Resolved,—

1. That unemployment conditions as viewed by the Dominion Veterans' Alliance, demand a nationally organized effort of still more vigorous purpose to relieve trade and industrial stagnation, provide work instead of doles for thousands now in degrading misery, and protect the country against a recurrence of the evils of the past three winters.

To this end the Government is petitioned,—

(a) To summon a national economic conference representative of all the organized interests in Canada to establish more harmonious co-operation toward economic readjustment.

(b) To extend the activities already initiated under the Employment Service Council of Canada in conjunction with the employment service to provide the provincial and community organizations essential for the regularization of employment, etc.

(c) To institute an expert inquiry into existing methods of credit control to determine what may safely be undertaken in this respect to restore normal

business conditions.

(d) To more completely centralize and develop the statistical service of the Government that adequate information may be available regarding the economic trend of the national activities.

2. That emphatic expression be given to the determined opposition of exservice men throughout Canada to any form of immigration tending to disorganize the Canadian labour market or permitting the introduction of peoples not readily assimilated in the national life.

3. That Parliament be petitioned to enact legislation to stimulate the development of natural resources and industrial enterprises, such as housebuilding, in such manner that general conditions may be improved and returned soldiers accorded opportunities of rehabilitation hitherto denied.

4. That legislation be sought enabling the establishment of state unem-

ployment insurance.

5. That the Federal, Provincial and Municipal Governments be requested to insert a clause in all labour contracts providing for the employment of the greatest possible number of ex-service men.

6. That steps be taken through the various Veterans' organizations to impress upon city, town, village and county councils the necessity of giving

a distinct preference in the matter of employment to ex-service men and particularly disabled men.

7. That all provincial governments be requested to enforce legislation providing for the abolition of commercial employment agencies charging fees.

8. That approval be given to an efficient co-ordination of the D.S.C.R. placement work for disabled men with that of the handicap section of the Employment Service of Canada; provided that in all provinces satisfactory assurance is obtained that adequate facilities are operative for the peculiar employment needs of the disabled.

9. That a general appeal be made to employers on behalf of ex-service men that they be granted seniority standing in compensation of time lost

while Overseas, as far as possible."

Perhaps I may be allowed to take up the housing recommendations also. (Reads): "Whereas the majority of returned citizens are unfitted physically and temperamentally to take advantage of the benefits of the Soldier Settlement Act:

And whereas these returned citizens have been unduly discriminated against in the matter of post-war settlement and penalized because of their inability to follow a certain specific vocation;

And whereas owing to exorbitant rents and scarcity of houses, these citizens and their families are suffering great hardships, which condition is highly deplorable;

And whereas it is universally recognized that home-ownership cultivates contented citizenship, thereby raising the standard and dignity of our national life:

And whereas the benefits of the Federal housing scheme are so narrow that only citizens, who are fortunate enough to live in municipalities passing the necessary bylaws, are eligible for loans under the Act;

Therefore, be it resolved, that the Dominion Veterans' Alliance petition the Federal Government to amend the Land Settlement Act to enable returned citizens to borrow an amount sufficient to enable them to become owners of their own homes at the same rates and conditions as the farmer soldier.

And be it further resolved that the attention of the Federal Government be directed to the following extract from the recommendations of the last Parliamentary Committee on Re-establishment:

Page 360, Para. No. 8-Housing.

"A strong belief was expressed that a measure of this kind would go far to check unemployment and might as well render unnecessary further forms of relief which, no matter under what name, are productive of deplorable results."

2. That in any such housing scheme special provision be made for the requirements of those suffering from tuberculosis or other disabilities which demand special housing accommodation."

I wish to discuss the resolutions on employment and housing together because to some extent at least they are inter-related. We realize that these resolutions, particularly that on the employment question, touch upon aspects of the question not immediately under the scope of this inquiry. These recommendations have been endorsed by all our organizations, giving recognition to the fact that the problem of unemployment of returned men can best be solved by a solution of the general unemployment problem. Nevertheless, we feel that the Committee cannot consider the welfare of ex-service men generally without giving some attention to their employment needs. The official statistics, as we interpret them,—I have here the bulletin of the Employment Service Council of Canada—reveal that at present about 26 per cent of the workers of Canada are out of employment. These returns

are based on statistics received from employing interests showing the contraction or expansion of the pay-rolls throughout the country. There are returns from 6,086 firms and their chart shows that in February and the beginning of March 82 per cent below the normal which was set on January 17, 1920, at which time there were about 9 per cent, as far as can be reckoned of unemployment. According to our reports and the evidence which we received from our branch associations throughout Canada, 70 per cent of the unemployed are ex-service men. I think it is an indisputable fact that ex-service men are at a very serious disadvantage in the field of employment because of war service, and it is a well established fact that thousands of them have had little or no work since demobilization, and that thousands more have only had employment of a casual character. A large class of ex-service men have been driven from point to point and from job to job in casual work only. A further feature of the situation which I submit should be considered by the the Committee is that approximately \$50,000,000 has been expended on unemployment relief during the past three winters. A large portion of this of course has come from the public treasury. Since the winter of 1919 and almost continually since that date it has been necessary for the Government to attempt some form of unemployment relief to provide ex-service men with the actual necessities of life. I may say that the greater proportion of this unemployment relief has been extended to ex-service men and their dependents and during the last two winters it has been expended in such a way as to barely provide the necessities of life. There has been little or no cash distribution. The money has been expended on groceries, fuel and rentals, a very little has been spent on clothing and none of it on other things which are regarded as necessary for a decent living. These relief measures expire at the end of the present month. The Order in Council providing for the distribution of relief through the D.S.C.R. expires at the end of this month, we are given to understand, as well as the Order in Council providing for municipal and provincial relief. The Order in Council which makes special provision for ex-service men out of employment and in distress, but who are not eligible for relief under the D.S.C.R. provisions also expires, and we are compelled to ask this Committee and the Government to extend these measures, for there is little prospect of recovery of business conditions, and it cannot be permitted that people should actually starve. There are some indications of recovery but they are not sufficient to absorb those out of employment. There is no immediate prospect of a recovery that will completely absorb the unemployed during the next three months. We are certain from our analysis of the statistics recorded in the Department of Labour during the past two years that unless some steps are taken to inaugurate some remedial legislation now there will be no escape next winter from unemployment relief measures. We stated this at the last session of the House and we were met with the opinion that there would be no necessity for relief; but when winter overtook us it became imperative for the Government to take action under a Governor General's Warrant. Unless something definite is done this winter there will be a recurrence of that condition, and we are as anxious as any other section of the people of this country to escape from the necessity of unemployment relief. The most optimistic forecasts indicate that there will not be a revival of business conditions this year that will enable us to overtake the decline or contraction of payrolls that has gone on since mid-summer of 1920. There has been practically a steady decline in work available since that date. We submit too that the administration of unemployment doles is not in any sense a remedy for unemployment. It is at best a makeshift arrangement, and it has a pauperizing effect that is most undesirable. If unemployment relief is continued and is not accompanied by some definitely organized effort to provide work, it will inevitably create a class in Canada that we do not want. We have had an experience during the past few winters that we do not want to go through again. We think that the distribution

of unemployment relief among men who are on the verge of degrading poverty year after year when it is not accompanied by any definite effort to provide work instead of relief has a tendency to cause a loss of self-respect, to cause general degradation, and the impairment of the national welfare. As an organized body of ex-service men we are perhaps in a better position to note this than any one else.

Q. Have you any concrete suggestions to offer? If the work is not there how are you going to provide it?—A. We contend that steps should be taken to ameliorate

conditions.

Q. In what way?—A. We have a number of suggestions in our resolution which of course must be carried out in a general way and could not be applicable exclusively to ex-service men.

Q. You refer, for example, to clause number 5 (Reads):

"That the Federal, provincial and municipal governments be requested to insert a clause in all labour contracts providing for the employment of the greatest number possible of ex-service men."

That is one of your remedies?—A. That would not be a remedy of any great effect.

- Q. I do not think it would.—A. What is contained in the resolution relates more or less to our general propaganda activities on behalf of ex-service men rather than to any definite proposal for this Committee.
- Q. I think the Committee would like to have what concrete proposals you have to make. If there is no work, how can work be given?

By Mr. McKay:

- Q. That is a very hard question for him to answer. We have had a good deal of declamation in the House of Commons recently but so far it has led nowhere. There has not been one concrete proposition offered in the House of Commons by any member. It may come later on.—A. What we submit first of all is that no definite nationally organized effort has been made to escape from unemployment relief, and we feel that steps might be taken to bring that about. We lay down as a general principle that the only possible solution is to bring work into its proper relation to the workers. Unemployment relief is no remedy. The next point is that if we discuss unemployment generally we will discuss subjects that do not relate exclusively to ex-service men. I wish to point out that the ex-service men as organized have in this Committee the only avenue by which this problem can be brought directly and constitutionally before the House of Commons; and for that reason we ask the House of Commons to deal with this question because it vitally concerns the well being of many thousands of citizens; we feel that it imperils the national prosperity, and we would ask for an assurance from this Committee that it will bring before the House a recommendation that will focus attention upon this problem. I think we are within our rights in stating that matters are discussed in the House of Commons at great length which are of less importance than this question.
- Q. You are fully aware that every member of Parliament would welcome any solution that would give employment. Their lives are made a burden because they cannot give employment. You are also aware that every member of Parliament prefers to employ a returned soldier if they can give him any employment. I think I am perfectly right in saying that there is not a single member of Parliament who has not thought over the situation but who is now at a loss to know what to do. In asking you these questions we are asking for information so as to be able to assist you.

Mr. MACLAREN: Under the Civil Service Commission returned soldiers have a preference.

The CHAIRMAN: That is right.

Mr. Maclaren: I understand that that does not extend, for instance, to the Railway Department or to the Marine Department where there are large numbers of men employed in a clerical capacity and not because of any special knowledge. That being the case, I would like to ask Mr. MacNeil whether he considers that it would be a partial remedy at least to extend that preference to the returned soldier in, for instance, the Railway and the Marine Departments. To give a preference to returned men who would be suitable for sedentary or clerical occupations?

The Witness: That would materially assist the situation up to a point. Of course, where we would be throwing out other men to make way for returned soldiers, that would not remedy the general unemployment situation.

By Mr. Maclaren:

- Q. But we are dealing with the returned soldiers at present?—A. We find that we cannot consider any genuine remedy for returned soldiers without considering a remedy for conditions generally, and there is a disposition among the ex-service men, not to allow themselves to be made a screen for the misery of other sections of the community. We are approaching this question now from the national standpoint, from the standpoint of national affairs, and not as a section of the community. That is the policy of our organization, not to create sectionism or class consciousness but to promote better standards of citizenship. For that reason this resolution is so framed that it approaches the question from the more general angle and not purely from the point of view of ex-service men. We would ask consideration of that recommendation by the Committee and in the House in consultation with other institutions, and that our various suggestions be explored. We ask, for instance, a national economic conference. I think we have every ground for requesting that steps should be taken—there are certain obvious, practical steps that can be taken if an enforcement is given to existing legislation.
- Q. What do you mean by that?—A. For instance, under the Employment Co-ordination Act provision is made for the operation of what is known as the Employment Service of Canada, and anyone who studies unemployment will realize the vital necessity of the centralization of the distribution of labour. That prevents congestion at any point or a surplus of labour at any point and enables absorption at other points. It regularizes the distribution of labour. We have practically abondoned all our employment activities in order to give support to the Employment Service of Canada. Fifty per cent of the maintenance of that service is paid by the Federal Government and the other fifty per cent is paid by the provincial governments. A very vital part of the enterprise is the opportunity which is given for the co-operation of other organized interests, national, provincial and local; and we submit that the activities of this organization, which are already provided for, should be extended on the plan outlined to provide community organization.
- Q. Will the unemployment situation get any better until the fundamental situation is improved?—A. What I am trying to bring out is what might be done by the regularization of employment. We find haphazard methods of purchasing—
- Q. Purchasing where?—A. Purchasing contracts on the part of Federal, provincial and municipal governments and on the part of large business corporations.
- Q. We cannot control them?—A. The governments could control their own purchasing. This matter has been gone into and scientifically investigated.
- Q. As regards commercial organizations the Dominion Government has no power?

 —A. That is why I ask for an organization that will bring those people into definite co-operation. We realize that the problem of unemployment cannot be solved by governments alone. We say: Why not take advantage of the opportunity to bring

into definite co-operation towards a common end all the organized interests. That is why I point out the necessity as a step—only as a step—for an organization to bring into co-operation the different governments and the large industrial interests.

By Mr. Ross:

- Q. Is there not satisfaction with the work done by the bureau service which is in operation in all the large centres?—A. On the average they are doing very excellent work.
- Q. Can you suggest any improvement on that?—A. Oh, yes, many improvements but of rather a minor character and improvements that must be worked out in co-operation with the provincial governments.
- Q. In Ontario, for instance,—take Toronto and Kingston—there is a movement of labour say to the mining field, and there is a shortage elsewhere, and so on. They try to place men where there is a demand for labour. Is there any improvement on that system that you can suggest?—A. The improvement most urgently needed is the establishment of the advisory councils already provided for which would bring the employing interests and the bureaux already established into definite co-operation. Because there is a general misunderstanding of the service which may be obtained from the bureaux, and because they are not definitely in contact, these interests import men from the United Kingdom or from the United States while men are available for that particular work in Canada. They could do many things which at present they cannot do, if they were directly in touch with those employment activities.
- Q. Is that general or is it just in some places they fall down? It is the policy of the men in charge?—A. It is more generally that than lack of recognition.
- Q. I have gone into that and I find it is the men in charge who fall down, it is not the system?—A. Very few provincial councils have been formed by provincial government and consequently very few municipal councils.

By Mr. McKay:

- Q. Are not provincial bureaux at present inter-related or is each one acting separately?—A. It is all one service.
- Q. Say 50 men apply at a certain bureau and they cannot get employment there, are these 50 men reported to all the other bureaux?—A. Yes, they have clearance stations. The chief value of community organization I wish to point out has been worked out in other countries. It was recognized in the United States, and this problem had to be tackled through the community side, but this organization is necessary in order to secure organization of employment. You will not have industries working overtime in mid-summer, and closing down in winter time. You will find a more uniform arrangement, coupled with regularization of purchasing.

By Mr. Caldwell:

- Q. Would there be any difficulty in this scheme,—do you find there is any difficulty to get men to move from one place to another to get employment?—A. If men are out of work, they will move.
- Q. For instance a year ago, did not this situation develop in Ontario; the provincial labour department or employment offices asked the farmers to send in their requirements for farm labour for the summer. I may be wrong, that 600 applications for help were sent in, and that only 40 men would leave Toronto?—A. A lot of reports in that regard were taken under investigation and exploded.
- Q. Do you know whether that is true or not?—A. Not to that extent. It is admitted that after three winters' of unemployment we have a small minority of men who are not anxious to accept work. You cannot deal with the malingerers or "lead-swingers" as we call them until you are able to offer them work. For three

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winters, and for several summers we have not been able to offer them work. Of course, we know that disabled men cannot accept certain classes of labour; that must be admitted, and a married man in the city probably without money to pay his transportation, usually finds it impossible to accept an invitation to work on a farm at a wage which would not keep him there and his family in the city at the same time.

By the Chairman:

Q. It seems to me this system that you bring forth by way of resolution, is far too broad for any immediate result. If we attempt to make an organization of this description, it is a study of years. It is a study of a special department. No doubt it will be an excellent thing in the future, but in the meantime what is the returned soldier going to do. Had we not better apply our experience and the Government's efforts to deal with the returned soldier now as best we can?

Mr. HUMPHREY: Are there not two points to be taken into consideration from a financial point of view.

The CHAIRMAN: I was not referring to continuing to spend these amounts on help during the winter, but as regards unemployment of the returned soldier I do say efforts should be directed to remedying that particular unemployment, and instead of trying to evolve a large scheme that is going to take months, if not years to develop on some practical basis. I don't think this discussion is practicable at present any way, and I think we are wasting our time discussing it.

Mr. Humphrey: I look at it that it is a foundation to work from, the returned soldier's point of view, also an economic point of view financially for the benefit of

The CHAIRMAN: Don't you agree that by the time we have reached a solution of the problems, a good many returned soldiers would be in employment already, and that we have wasted our efforts.

Mr. CALDWELL: The present situation is largely due to the present economic condition and if we undertake a scheme that will take 3 years to work out, the economic situation might have righted itself. It is the immediate necessity we must consider.

The CHAIRMAN: We must remember we have a tremendous amount of matters brought before us this year. You are never in the wide world going to be able to discuss this question of unemployment this year.

WITNESS: You must recognize it is a burning question among those men, and I am here representing thousands of ex-service men seeking work and unable to obtain

The CHAIRMAN: Let us place it on record, but really I think we have enough evidence on the subject at the present time. We appreciate the situation just as much as you do, but I don't think we can evolve a scheme of any practical value at all at the moment.

Mr. Humphrey: Don't you think it would be in the power of this Committee to bring a recommendation to the House of Parliament on this subject?

The CHAIRMAN: Certainly it is within the power of the Committee, to bring in a recommendation, if that is of any value at all. We have had endless discussion up to the present about the unemployment, and we have arrived nowhere. There has been no concrete suggestion made by a single member because none of us know what suggestion to bring in.

Mr. CALDWELL: I think, Mr. Chairman, you are not absolutely right in your attitude, for instance \$50,000,000 that had been spent in doles might better be spent in some public work to the benefit of the country.

The CHAIRMAN: In the meantime those doles have got to be spent to keep men alive and give them bread and butter.

The WITNESS: That has been the case.

The CHARMAN: Yes, and that is going to be the case next winter also, unfortunately. Are you going to deviate that amount, or half that amount, evolving this scheme? Where, in the meantime, are the men going to be?

Mr. CALDWELL: Are we going to perpetuate that thing for all time, or for the length of time that the economic situation lasts?

The CHAIRMAN: I think you are going to perpetuate that until general conditions are better.

Mr. CALDWELL: If that is the case, we might as well sit down and say we are not able to do a thing, for my part there is certain railway work in my part of the country that is going to open up a piece of the country in New Brunswick. There is a certain work which would relieve the unemployment in the province of New Brunswick.

Mr. McKay: Railway construction and all these public works are generally local, fragmentary, compared to the national work.

The Charman: I really do think we are getting into too deep water over this. Mr. McKay: We would like to have the recommendations as far as the witness can deal with them now.

The Witness: There is a need that should be defined apart from that dealt with by existing legislation, and certainly some consideration must be given to the general welfare of ex-soldiers, at least in the way of providing jobs for men who are unable to get them. It must be remembered existing legislation provides for a very small percentage of those demobilized from the forces. Arbitrary lines have been drawn with regard to the mens' need of assistance into absorption into civil life, which does exclude many cases, and some consideration must be given to the crying need of those men outside these boundaries. I understand evidence on that subject will be submitted by the Grand Army of United Veterans. We have a recommendation in Clause 3 in which we ask you to consider our suggestion on housing.

Mr. Ross: I am sure I spent some time trying to get employment for ex-service men, but I think when you say 70 per cent of the unemployed are ex-service men, that is a little excessive, isn't it?—A. No, sir, not in the least.

Mr. Ross: I think it is very much. And when you come down to say that you will provide employment for the ex-service men, if my study of the situation is anywhere near right, these men on work such as railroad work, are not satisfactory, the employment of ex-service men. We take out in the service a great many undersized men at different works and so on and these men are not fit for that kind of work. They are not fitted for farm work. It is easy for the farmer to say "I went down there to this bureau and offered work to so many men." I quite agree a great many of these men should go out on the farm, but a great many of them cannot farm, and they are unable to do the work that is available for certain men. They are undersized men; they are men who have been in employment at different kind of work when it was available to them. You have to study that question from another angle altogether than from the point of providing employment. I think you will agree with me that a great many of our ex-service men are not fitted for the work that is to-day available for them, and we are suffering in industrial work where men engaged are small sized men, under weight men and physically unfit men. We are to-day making an amendment here to put a man on pension into jobs. What is the result of that? I will give you a specific case: Where you have thrown a man with 5 children out of work you get as a substitute some fellow coming in with a pension, who had flat-feet as a disability. He is going into a job now, and is getting some pension that would help to carry him

through. The man with four or five members of a family, the man who put in four years in the trenches and was unfortunate enough to get a bullet or a disability has been thrown into the unemployed class by the amendment put in here. We are upsetting with the one hand what we are doing with the other for the ex-service men. We should go easy on this matter and take a little time to study it, and get down to some settled basis which will be of practical good for the ex-service men. Here is a man with a 20 per cent disability, and he is put into a job and puts out a man with perhaps five children, a man who put in three or four years in France.

Mr. Maclaren: Without going too deeply into the subject I think we should not put aside entirely this point. Assuming that next year assistance will not be given to the man, the question is, could there not be an improvement on that system? Accepting General Ross' words that a certain number of the men are not fit for labouring work, we must keep in mind that a considerable number are, and therefore I think it is worth consideration whether necessary public works should not be undertaken to some extent in different districts throughout the country; so far as the men able to do hard work are concerned, so as to provide useful and necessary public works, at the same time not making it a dole. I think there is something in that; we should see if we cannot improve on the method that was pursued last year.

Mr. Humphrey: In connection with the remarks of Col. Raymond, I would like to say as regards concentrating thought on the subject that if we take the evidence submitted to this Committee and the resolutions prepared by the representatives of the returned soldiers together with the figures that have been submitted, the matter is being given very careful thought. I believe we should aim at securing a foundation to work on, at the same time safeguarding the treasury chest. I believe it is a question that has been given careful thought; as a member of this Committee I can say that the question has been closely thought out. We should try if possible to overcome the necessity of granting this temporary relief, because temporary relief in my judgment upsets the morale. I think that if we could concentrate our thought on the subject with the view of finding a foundation to work on, it would be well worth consideration and worth all the time we can devote to it.

The Chairman: Suppose we refer that to a special subcommittee for their consideration and study. Do the members of the Committee approve of that suggestion.

Agreed.

The WITNESS: This point must not be overlooked-

The CHAIRMAN: We cannot take any more evidence on this point at present. It has been decided to refer it to a subcommittee.

The Witness: Must we seek other methods of appeal to the House of Commons with regard to the problem?

The Chairman: No, we are not, so to speak, putting the resolution aside at all; it will be considered by the subcommittee. My feeling is that until the fundamental situation in this country has greatly improved, it will be very difficult to evolve a scheme which would be satisfactory.

The Witness: That is why I brought the matter up in the form of these resolutions.

By Mr. Caldwell:

Q. Do you approve of the special regulation with regard to the Workmen's Compensation Act, that is the provision whereby the Government pays a share of the workmen's compensation assessment for disabled returned soldiers employed by manufacturers? Has it had a beneficial effect?—A. I would say so, decidedly.

Mr. Parkinson: It has only been in effect since the beginning of this year and there have been very few complaints to date. It has only been in effect since January of this year.

[Mr. C. G. MacNeil.]

By the Chairman:

Q. Would you now please take up your housing resolution, Mr. MacNeil?-A. We are bringing the housing resolution forward at this time because of its relation to unemployment conditions. We realize the difficulties you speak of, and we advocate consideration of the housing problem at this time largely because of its three-fold advantages. First of all, it will stimulate business conditions in this and many allied industries. We ask that the Land Settlement Act be amended to enable exservice men to obtain houses on practically the same terms as those extended to soldiers settling on the land. That was considered by last year's committee largely from the unemployment angle. We advocate a housing programme which must be directly under the Federal Government, and for three reasons. It will stimulate business conditions beyond a doubt; it will provide employment not only in the building industry, but in the allied industries, and it will relieve the congestion which now exists with regard to housing. In this we are supported, I believe, by many other organized interests in Canada. The Trades and Labour Congress of Canada, and the Association of Building Trades all believe that house building would be beneficial to the country at large, that it could be conducted safely now without any loss to the country, with adequate protection of the security demanded by the Government, and that it would stimulate business conditions, provide ex-service men with opportunities of re-establishing themselves, and develop the resources, material and moral, of the country. We ask for a scheme that would make the benefits easy of access to those who need them most. We point out that if house building is started, particularly that phase of house building in the suburbs of the cities, it would do much to relieve the tendency of people to drift into the industrial centres during the time of economic depression. If in this country a scheme were adopted similar to that adopted in other countries, the casual labourer would be able to retire to his home in the suburbs and his garden, and there would be less possibility of industrial unrest. It would start a movement towards the land.

By Mr. Caldwell:

Q. Is it your suggestion that the Dominion Government should provide a housing scheme apart from the present housing scheme provided through the provinces and the municipalities?—A. Entirely a Federal scheme. We regard the present scheme as unsatisfactory.

Q. In what way?—A. The housing measure was developed chiefly because it gives men a chance to own their homes. If a man has a stake in the country he is much more likely to be a contented citizen. From the standpoint of contented citizenship it should be a scheme made easy of access to those who need it most, and the present housing measure has not been that. There has been room for a great deal of maladministration. I believe that houses have been built and are now standing empty, and it has been found simply impossible to some communities to take advantage of the measure because of maladministration. Houses have been improperly built. It has been open to abuse in many directions.

Q. Do you think that these abuses would be overcome by a Federal scheme?—A. Yes, following the principles underlying the Soldier Land Settlement Act.

Q. On the other hand, do you realize that it would mean the building up of a big administrative department to carry on a general housing scheme throughout Canada a duplication of the work now carried on by the municipalities and the provinces?—A. I do not think so. They are already maintaining an administrative staff at the present time.

Q. We will say not only the administrative but supervisory staff as well?—A. Not to the same extent.

Q. It would in carrying out details throughout the Dominion?—A. The supervisory staff would not be so large as that required for an agricultural enterprise.

[Mr. C. G. MacNeil.]

Evidence was submitted last year by the members of the Soldier Settlement Board to show that very little additional administrative cost would be required to place such a scheme in operation.

Q. Do you suggest that it should be carried out under the supervision of the Soldier Settlement Board?—A. By an extension of the Board, utilizing its machinery as far as possible. We had that in view when we put our proposals in this form.

Mr. Speakman: That is the angle from which I approach the matter. It is simply extending the operations of the Soldier Settlement Act so that loans may be given in the same way as they are now advanced for the purchase of land, under the same supervisory control and inspection. They would see that the money was well expended and that the loans were well secured.

By Mr. Arthurs:

Q. Would you not include in the scheme the man who wants to start business?—A. That would round out the re-establishment scheme in a more comprehensive form. The great objection throughout the country has been that only the experienced agriculturist was given any benefit and that nothing was done for the man who resides in the city.

Q. In order to obviate that, would it not be better to include a general scheme

which would comprise all those men?-A. Much better.

By the Chairman:

Q. That is a matter which was discussed last year?—A. Yes.

Q. And a recommendation was brought in last year?—A. Yes.

The CHAIRMAN: Would it suit the Committee if this was referred to the sub-Committee on Land Settlement for consideration and report? Would that be satisfactory?

Mr. Caldwell: And they can report back to the general Committee.

The WITNESS: Perhaps at this stage Mr. Keeling may be given the opportunity of presenting a statement with regard to housing and the tuberculous?

The CHAIRMAN: Certainly.

Mr. Keeling: (Reads)

"That a suitable scheme be adopted which would enable any ex-service man suffering from tuberculosis to obtain a loan in order to build a suitable home for himself and family, and that arrangements for repayment of such

loan be the same as those under the 'Federal Housing Act'."

"The housing of the tuberculous is a question which is of very great importance because of the absolute necessity for hygienic living conditions. At present no agency, with perhaps the single exception of the S.S.B. will assist the tuberculous man to solve his housing problem. He is barred by his disability from participation in Federal, Provincial and Municipal Housing schemes, and assistance can be had from the S.S.B. only in cases where the man already owns his property. Each municipality reserves the right to stipulate its own conditions on which loans can be granted for the purpose of building houses and it is usual to demand that the monthly salary of the borrower shall be at least four times greater than the amount of the monthly payment to be met. For a tuberculous man whose main income is his pension, this condition is impossible, and he is looked upon, on account of his disability, as a bad investment by any corporation. It is reasonable to conclude therefore that the problem of housing for the tuberculous will remain unsolved until a separate scheme is put into effect for tuberculous subjects alone, with conditions governing repayment of loans, etc., suited to their financial means.

It is suggested that a maximum amount be fixed as a loan for (1) the purchase of a site and the erection of a dwelling, (2) the purchase of a site only, and (3) the erection of a dwelling on a site already owned by the borrower."

By the Chairman:

- Q. What is the next point?—A. The resolution regarding the Civil Service Commission. I can perhaps deal with this briefly. The first clause reads:
 - "That a returned soldier be appointed as Civil Service commissioner.
 (2). "That sub-section 5 of section 45B of the Civil Service Act be eliminated in so far as returned soldiers are concerned, to place such returned soldiers temporarily employed on the same basis as permanent employees for annual increases."
- Q. Explain that?—A. There are men employed in a temporary capacity who have been in the Service for several years. We ask that a suitable arrangement be made so that those employed for a certain length of time may become eligible for the statutory increases. In many cases their classification is only temporary and they are debarred from obtaining the statutory increases.
 - Q. Does this apply only to returned men?—A. No sir, to all temporary employees.

By Mr. Caldwell:

Q. You say that that sub-section should be eliminated in so far as returned soldiers are concerned?—A. That was the intention of our recommendation. We can only deal with returned soldiers, but a more general application would have to be undertaken.

By Mr. Ross:

Q. It is your idea that they would have to pass an examination?—A. Yes, we believe in competitive examination in order to qualify for a permanency.

By the Chairman:

Q. Please pass on to Clause 3 A. (Reads):

"That all returned men temporarily appointed be made permanent after 6 months service, either in their present appointments or by transfer to other than the department to which they are at present appointed and classified in accordance with the Civil Service Act, 1918-1919."

This recommendation arises from observation of men released from the various departments in large numbers, while at the same time men were being taken on by other branches when the other department was being demobilized. Instead of releasing those men from employment, in view of the fact that they are already well trained, they should be given an opportunity of being engaged in other branches of the Service, particularly as a great number of them are employed in clerical work, the requirements of which are uniform in all departments.

The Chairman: Any questions on number 3?

By Mr. Caldwell:

Q. Is that not covered by the Civil Service Act at the present time?—A. That provision I believe exists, but it is not taken advantage of.

Mr. CALDWELL: I know that provision is in the Civil Service Act.

The Charman: Number 4?—A. (Reading): "4. That permanent civil servants, reasonably efficient, shall not lose their seniority in promotion by reason of their service overseas."

It has previously been laid down as a general principle that men enlisting from the Civil Service, should upon their return be given all rights accruing to them had they not gone overseas. That is surely a just procedure to follow. This has not been worked out as a matter of practice. By way of illustration I would refer to men in the topographical survey branch. Take the cases of A. G. Gammon and Sullivan. These men were employed in the Topographical Branch in the Department of Interior. They were in the service 5 years. I will read their case.

Mr. A. G. Gammon, Topographical Survey, Department of the Interior.

Mr. Gammon, prior to going Overseas, had been employed in the Topographical Survey for a considerable number of years. He was discharged from the army January, 1920. Mr. Gammon held the position of D.L.S. Assistant, which class never received permanent status until 1919. It will be seen, therefore, that the only way in which he could be made permanent was under the "Blanketing-in Order." The Department recommended him for permanent employment but it was found that it could not be made effective owing to his not commencing duties prior to November 10, 1919.

Mr. Sullivan, Topographical Survey, Department of the Interior.

The case of Mr. Sullivan is similar to that of Mr. Gammon with the exception that his return from Overseas was in December, 1920. He also has the recommendation of the Department. There are several other cases of a similar nature that could be quoted. It should be pointed out that the "Blanketing-in Order" affected a greater number of civilian employees than ex-service men, for whose benefit it was designed."

By Hon. Mr. Béland:

Q. Are you aware of permanent employees who were not returned men who had been dispensed with to be replaced with temporary returned men?—A. No, sir, except under very unusual arrangements. I am not aware of any direct arrangement to that effect.

Q. Has it taken place to your knowledge?—A. I have no instance in mind at the present moment.

Q. Perhaps Mr. Parkinson can give his opinion in this regard, that we have dispensed with 24 permanent employees.

Mr. Parkinson: About 40.

Q. Who were replaced by returned men who were not permanent, and men were dispensed with who were permanent?

Mr. PARKINSON: Yes, I realize that.

By Mr. Caldwell:

Q. Have they been dispensed with or transferred to another department? Hon. Mr. Béland: No, they have been dispensed with. The Charman: Do you want to say something Mr. Parkinson? Mr. Parkinson: No sir.

By the Chairman:

Q. Is that all, doctor? Hon. Mr. BÉLAND: That is all. [Mr. E. S. Keeling.]

The CHAIRMAN: Clause number 5.

A. (Reading).

"That the residence qualifications now demanded of former members of the Imperial forces, with regard to employment in the Civil Service be withdrawn.

This is advanced on behalf of the Imperial Veterans in Canada. Many of these are really men who had pre-war domicile in Canada. They are completely debarred from going into the Civil Service until they have residence in Canada for three years. We would ask that this be dealt with.

The CHAIRMAN: Number 6.

A. (Reading).

"That such consideration be given to the needs of many ex-service men employed in the lower salaried grades of Civil Service as will prevent any hardship in any reduction in the cost of living bonus."

I would remind the Committee that in the lower grades of the Service a very large percentage of those employed are ex-service men. They are required to start at the bottom rung of the ladder and any reduction in the cost of living bonus would affect them more than anybody else.

By the Chairman:

Q. Any questions on Clause number 6? What is the next point? Land Settlement.—A. May I first ask that the resolution be accepted as read?

The CHAIRMAN: Yes, certainly. Is it satisfactory that the resolution be entered in the minutes of the proceedings?

Motion agreed to.

The Chairman: Would you mind reading over the resolution and discussing it as you go along paragraph by paragraph, can you do it that way?—A. Yes. I point out I am reluctant to go very extensively into the question until the sub-Committee has had an opportunity of surveying the evidence. The matter is important, and I merely refer to Clause 1 which is the chief recommendation of the Alliance with regard to Soldiers' Settlement. (Reading)

"That the necessary steps be taken to promote a thorough investigation into the Soldier Settlement Act; the administration thereof under the present system, and the conditions of settlers generally, with a view to bringing about such amendments, alterations and adjustments as may be found necessary, to ensure to soldier settlers the greatest possible opportunity for improvement and ultimate permanent success."

We find that a great deal of distress exists among soldier settlers in all the provinces at present. I believe the Committee is fully aware of conditions which contribute to that distress. They bought their land and stock and equipment at peak prices. There has been a depreciation in the value of land and stock and equipment. They are also faced with the inability to market their produce, consequently some adjustment we feel is necessary to enable them to successfully meet their obligations to the Government, and to insure the success of the scheme. It is perhaps unnecessary for me to bring any evidence before the Committee in this regard. If the Committee desires I will do so. I can easily bring to the Committee a man from Western Canada who is thoroughly conversant with all aspects of soldiers' settlement to be examined on this point, unless it is satisfied the evidence is sufficient.

Mr. Speakman: I think this first resolution is very fully covered by the work on which the sub-Committee is engaged, and that the members of the sub-Committee are fully cognizant of the present disability under which they are labouring, and we are working on that at present, and we shall want to call such witnesses to establish facts on which we can found recommendations.

Mr. CALDWELL: Would it not be well to refer that to the sub-Committee and give them any information they may require?

The CHAIRMAN: I think Mr. MacNeil's idea should be placed before the Committee as a whole, I think he would prefer that too. —A. On this point we would ask consideration of five methods which may be employed to bring adjustment of conditions to the settlers. The first would be the re-valuation of land; the second would be the re-valuation of stock and equipment. These are different methods. We ask they be fully considered. We realize the fact that re-valuation of land and re-valuation of stock and equipment, that any of these methods require careful analysis with all the available statistics and we are not prepared to recommend any one of the 5. We ask that either one of the 5 be adopted. Now the third method for which we ask consideration is exemption from interest for a period of years, in addition to exemption already allowed coupled with the spread of the stock and equipment loans, coincident with the amortization plan of payment on the land. Spread the whole stock and equipment loan over a period of 25 years. Consider the difficulties under which he has struggled in the past two years, and start him as far as possible at the point he would start if he entered under the Act to-day. The other method we would ask consideration of is the reduction of the rate of interest. That could be so arranged as to bring immediate relief to the settler.

By the Chairman:

- Q. What is the fifth?—A. The exemption from interest. There is the spread of the stock and equipment loan, and the fifth is really a reduction of the rate of interest.
- Q. Does that complete your recommendation as comprised in paragraph 1?—A. This states them briefly, yes.
 - Q. Any questions as regard to paragraph No. 1? Pass on to paragraph No. 2.

A. (Reading).

"That where the soldier settlers have suffered loss through no fault of their own, the Act shall be so amended as to enable the Board to grant further assistance in excess of the amount of the loan provided in the Act, with a view to promoting the success of the settler and the successful function of the Board."

As an illustration we refer to people settled in Nicomen Island, B.C.

"Twenty-three soldier settlers were placed upon the above named island by the Soldier Settlement Board. For two years floods have swept a part of this island and made it impossible for the settlers to remain. Most of the ex-service men have become discouraged and many have signed a Quit Claim Deed. Several invested beside the 10 per cent deposit, all the savings they had in permanent improvements."

The floods were due to faulty dykes and no effort was put forth by either the Provincial or Dominion Governments to have these dykes repaired. (See newspaper clipping from Vancouver Province of April 10, 1922). The Soldier Settlement Board have asked the Dominion Government to take action in the matter.

Suggestion: The Dominion Government should be called upon to refund money advanced by settlers who have failed. The fact that settlers have lost all they had beside the time spent on the island due to no fault on their part would appear to be sufficient argument. It is reported by A. E. Money, an ex-soldier there, that one McDonald, a soldier settler on the Island, shot himself two weeks ago."

The CHAIRMAN: Number 3.

A. (Reading.)

"That the Land Settlement Act be so amended that the term 'settler' shall include all men, who served in the C.E.F. regardless of place of service."

That is self-explanatory.

The CHAIRMAN: That has been taken into consideration. Number 4.

A. (Reading.)

"That any period passed in hospital or sanatorium, by the soldier settler shall constitute good and sufficient resident duties."

We ask full consideration be given to the time required for treatment and we ask that this apply also definitely to some regulations to this effect in the Dominion Lands' Act. (Reading.)

Number 5.

"That age shall not be taken into consideration when granting qualification certificates."

We feel that should not necessarily determine as a factor.

Mr. Speakman: We are considering that. That is an item that I think requires a certain amount of consideration because I think the age limit was placed with a view to placing them on the land, those who had a reasonable prospect of success. And that is a point I would certainly reserve my judgment upon, that the man is absolutely disqualified. That is a point which will have to be taken into due consideration.

Mr. Caldwell: This point was introduced for the soldier's own protection. I have had experience in connection with this work. I was Chairman of the New Brunswick Committee during the first year of the operation of the Act, and any restrictions that were imposed were for the protection of the soldier. You cannot get away from the qualification aspect.

The CHAIRMAN: Are there any further questions on number 5?

Mr. Ross: Might it not affect a soldier who is perhaps in the permanent force at present, but who by the time when he seeks a pension shall have passed the age limit.

Mr. Caldwell: To correct a misapprehension, I would like to say that there was no age limit if a man was a qualified farmer. But it was felt that a man of 60 years of age who had had no experience in farming and who would owe to the Government 90 per cent of the price of his farm should not be advised to take up this scheme.

Mr. Ross: We have lots of men who are making good as farmers. If you do not do this you are simply leaving those men in such a position that they will not make good and will take up something else.

Mr. CALDWELL: We did not fix an age limit, and the qualification was for the general protection of the men themselves.

Mr. Ross: Why not cut it out?

Mr. Caldwell: His age must be considered in this connection as well as his qualification.

Mr. Ross: Your contention was that you were going to cut out the age.

Mr. Speakman: The question is that the age should not be taken into consideration at all.

Mr. Caldwell: There was no age limit set, but you must take all the considerations into account, age as well as experience, if you are going to give a man a farm.

Mr. Ross: Some of those men make good farmers. Some of them would make good farmers in two years.

Mr. CALDWELL: It demands aptitude, but his age is not a bar.

Mr. Ross: He may have a wife who will make up for his shortcomings.

The Chairman: I would suggest, and Mr. MacNeil has also made the suggestion to me, that clauses 5 to 16 inclusive be taken up with the sub-Committee, and be not discussed meantime in the general Committee. The sub-Committee will report back in some concise way. If that is agreeable to the Committee, we will pass on to number 17. A. (Reads):

"That the period during which pre-emptions may be converted into soldier grants be extended from September, 1921, to September, 1922, and that all retroactive adjustments be permitted of payments made on account of pre-emption."

This matter relates to the Dominion Lands Act. During the year 1918 and up to the end of September, 1919, the ex-service men who held a homestead and also a preemption could apply for a soldier grant of 160 acres Crown lands. At the end of September, 1919, it was decided that no ex-soldier could have more than 320 acres of Crown land. (A homestead and a pre-emption or a homestead and a soldier grant.) At the time however the holder of a pre-emption could convert his pre-emption into a soldier grant, the advantage being that he did not have to pay the pre-emption price of this quarter section. On the 13th September, 1921, a regulation was issued by the Department of Interior that in exchanging a pre-emption for a soldier grant the pre-emption price of that quarter must be paid. ex-service men did not anticipate this regulation. A number of were in hospital or not demobilized in 1919 and did not have the opportunity of securing a soldier grant in addition to the 320 they might hold as a pre-emption and a homestead. For various reasons they did not convert their pre-emption into a soldier grant before September, 1921, and lost this privilege. Some ex-service men have paid the pre-emption price of their quarter section to the Department of Interior, other ex-service men have taken a loan from the Soldier Settlement Board and the Soldier Settlement Board have paid the Department of Interior the pre-emption price of a quarter section from the loan granted. All applications for a refund of the money so paid for pre-emption quarters have been refused. It is suggested that all ex-soldiers who held pre-emptions and failed to convert to soldier grants in time to escape payment for same and all settlers under the Soldier Settlement Board that have paid for same out of loans acquired should have the privilege extended to them that was theirs before September 13th, 1921. All money paid on pre-empted lands should be refunded unless in addition to this quarter they accepted a soldier grant. This should apply equally to soldier settlers under the Soldier Settlement Board.

Q. Any questions on number 17? What is the next one?—A. We now come to the

miscellaneous resolutions on page 12.

Q. Are these in the form of a broad resolution, and can you explain briefly their terms and intent?—A. (Reads):

"1. That whereas a large numer of men were actively engaged in military duties under the Militia Act at the Port of Halifax, including out forts and out posts, during the Great War and were thus prevented from serving overseas,

And whereas the present military regulations are not broad enough to assure proper recognition of such services,

And whereas such services were necessary in the defence of the Dominion, Resolved that the Dominion Veterans' Alliance, urge upon the Government of Canada, that immediate steps be taken to grant to all such men the same privileges and benefits accorded the members of the C.E.F., in the recognized theatres of war, and failing this full recognition, that such men be granted leave to wear the General Service and Victory medals and that such medals be issued to them."

"2. That whereas out of a total of 2,714 fishing licenses issued for salmon fishing in the three principal rivers in the province of British Columbia 1,715 are held by Japanese and a grand total of 3,276 fishing licenses have been issued by the Dominion Government to Japanese, and such licenses are renewed from year to year,

And whereas the salmon fishing industry in the province of British Colum-

bia has been steadily declining for several years last past,

And whereas by Order in Council the regulations in force prior to the year 1920 were changed,

And whereas immediate steps should be taken to protect the salmon fishing industry and conserve the same for Canadians to the exclusion of foreigners who in years past have exploited the industry and depleted the supply of fish,

The Dominion Veterans' Alliance realizing the necessity for the conservation of fish and for the protection of which men now engaged in the industry, both cannery men and fishery men, recommend that the regulations now in force be so amended as to prohibit the issue of such licenses to Orientals, except those who have served in France.

"3. Whereas for many years past there has been an increasing influx of

Chinese and Japanese into Canada and especially British Columbia,

And whereas the standard of living of such races makes it impossible to compete with them industrially, considering also that white men cannot buy land in Japan and that the Chinese are the principal channels through which the drug habit is being spread, in Canada;

And whereas there is a great deal of unemployment among white men and

particularly returned soldiers in British Columbia;

And whereas it is of the utmost importance that the present almost unbearable condition, due to the influx of alien Asiatics into British Columbia, be dealt with without delay and in the interests of the people of this country;

Therefore be it resolved that the Dominion Veterans' Alliance go on record

as being in favour of the exclusion hereafter of alien Asiatics.

And further, that legislation be enacted to prevent the sale or lease of land to said aliens either directly or indirectly;

And further, that the incoming Veterans' Alliance be instructed to lay this resolution before the proper authorities and vigorously prosecute the same."

"4. Whereas November 11th is a day sacred to all ex-service men, and the date set apart by the Federal Government for observance, is a day other than this date,

And whereas had the Armistice been signed on November 7th, many hun-

dred comrades who now lie in France would now be with us,

Therefore be it resolved that the Dominion Veterans' Alliance request the Federal Government to amend the present Act so that, in unison with other parts of the English-speaking world, Canadian citizens may be enabled to commemorate the actual day upon which the Armistice was signed, as a National Memorial Day."

"5. That it be strongly urged upon the Federal Government the necessity

and justice of providing old-age Pensions for all ex-service men."

"6. That all ex-service men and women who have received gratuity in lieu of pension be entitled to reboard and application, supported by reasonable evidence."

The first resolution asks special consideration for those men who served in the Halifax zone. We ask that they be considered as having been in a war zone, and that they be made eligible for post-war benefits, particularly medals. Though they were held not to have been overseas, they were on a duty that was undoubtedly dangerous. There are members of parliament more familiar with the conditions than

I am. It was secret work, and the conditions approached closely to active service conditions. Many of them were in contact with the enemy on patrol work. We ask that they be given General Service medals and Victory medals, that that privilege at least be extended to them.

By Mr. Chisholm:

Q. It has not been extended to them before ?-A. No, sir.

By the Chairman:

- Q. Paragraph number 2.—A. This resolution relates to the issuing of licenses to ex-service men engaged in the salmon fishing industry in British Columbia. They are being deprived of them by people who are not resident in the country. We ask not only that the services of those men be considered, but that ex-service men be given a chance over and above Orientals.
- Q. A discussion on that matter is coming up in the House very shortly, and I am sure it will be taken up.—A. The resolution is self-explanatory. We want to place our views on record.
- Q. Paragraph 3.—A. This is of course beyond the scope of this enquiry, but we want to place ourselves on record as being in favour of the exclusion of alien Asiatics.

Mr. CALDWELL: That might bring international complications?

By the Chairman:

- Q. Paragraph No. 4.—A. That is also self-explanatory. It asks that Armistice Day be observed as such.
- Q. Paragraph 5.—A. We strongly urge upon the Federal Government the necessity of providing old-age pensions for ex-service men. That is a question upon which it might not be possible to have a full discussion this year, but it is a question that will have to be considered if not now, subsequently.

The Charman: I think we can defer discussion on that until perhaps another year, or do you want it brought up this year?—A. It is possible that the Army and Navy Veterans' Association may desire it, and if I may I would like to defer any furthey statement until I consult them.

By the Chairman:

Paragraph number 6. Have we not taken that up to some extent already?—A. To some extent. There are those who received a gratuity but not final payment and no commutation. We ask that they be given an opportunity to reboard if they have reasonable evidence to submit.

The Charman: That will be taken up. Does that complete your evidence in the meantime?

The Witness: Some of these matters have been treated rather briefly, but we may have the opportunity of elaborating them. There is just one further matter relating to the large number of men entering Canada who have been repatriated. Many of those men were discharged in Great Britain and many have been granted refunds through the Department of Immigration. But an arbitrary time limit was set on this last December, and subsequently to the setting of this time limit a great number of applications have been received. We ask that the Committee recommend to the Department of Immigration that arrangements be entered into if possible with the Imperial Government, and that this limitation be removed and all men allowed to participate regardless of the date of application. I can submit that request in the proper form later on. We also ask for an investigation with regard to the circumstances of those Canadian soldiers who were discharged in the United Kingdom and who have been denied repatriation up to the present time. We submit that if immigration is intended these men are entitled to the first opportunity. If desired by

the Committee, we can submit a definite recommendation and complete evidence in that regard. I believe that the High Commissioner's office is in a position to furnish reliable statistics on the situation. It is a matter which does not directly relate to the welfare of ex-service men in Canada, but to men who have served in the C.E.F. It means a readjustment of post--war benefits, because the men who returned have been granted considerations which these men have been denied.

The Chairman: I am sure that we are all satisfied with the evidence which Mr. MacNeil has given us. Now, with your approval I would suggest having a meeting to-morrow morning for the purpose of hearing one or possibly two witnesses. I would also suggest that to-morrow after hearing that evidence we adjourn until next Tuesday morning, for this reason: We have now a lot of evidence before us which relates to the various Acts in question, and we want to connect up this evidence with the Acts so that we may familiarize ourselves thoroughly with the questions up to date. In addition, certain evidence requires to be referred for consideration to sub-committees, and these sub-committees should have an opportunity of studying that evidence in order to render their reports to the main Committee. In other words, we should have a recess for the next few days in order that we may study the situation and understand it thoroughly before going farther. I would like to know if that meets with the approval of the Committee or whether you have any further suggestions to make.

The Committee adjourned until Thursday morning at 10.45 a.m.

House of Commons, Rooms 429-30

Ottawa, April 25th, 1922.

The sub-Committee of the Pensions Committee on Soldiers' Land Settlement met at 8:30 p.m., the Chairman, Mr. A. Speakman, presiding.

Other Members present:—Messrs. Hudson, Knox, Marler, Munro, Robinson, and Turgeon.—7.

The CHAIRMAN: I think it would be well to eliminate all discussion to-night and confine ourselves to getting information from the witness here. There is no necessity to introduce the discussion now, the purpose of the meeting being to get evidence.

Major John Barnett, Chairman of the Soldier Settlement Board, recalled:—

The Charman: We were discussing at the meeting of the full Committee the question of the condition of the men on the land at the present time, the satisfaction displayed by the men with the present arrangements, and the present and former values of farm property bought under the Act. Major Barnett told us at that time that he had a good deal of statistics on hand that would throw considerable light on that subject, and it is for that purpose, if I remember the instructions of the full Committee, that this meeting is held. Perhaps it would be better, for the first part at least, if the meeting did not take the form of cross-questioning. Major Barnett has information and we will ask him to give it to us and then we can ask questions as time goes on. For the first part of this meeting we shall ask Major Barnett to submit the statement which he is prepared to make as to the present standing of the men and values as compared with values when the men bought the land. You have that information, Major Barnett?—A. Yes I thought I dealt very fully with the land end of it—the stock, the implement and the equipment end.

Q. And further you said you had worked out a suggestion on the question of extended payments and the elimination of interest?—A. Yes, I am prepared to discuss

that.

Q. If that is satisfactory to the Committee, we will ask Major Barnett to give information on that subject and afterwards amplify it by asking questions. I think in that way we will avoid confusion.—A. As I said before, I thought I had dealt fully with the land situation. After I get through with the stock, implements and equipment end, if there is any question with respect to the land, I have possibly some further information which would be of service to the Committee on the land question. It probably should be explained to the Committee that we had, with respect to the purchase of equipment, a special arrangement made in 1919 with all the old line farm implement companies-such as the Massey-Harris Company, the International Harvester Company and various other old line farm implement companies. That arrangement provided for a special discount for all soldier settlers, and after a time we had that extended to returned soldiers who had established themselves. I cannot give you exactly the discount that was allowed. That was not particularly material. I have a statement drawn up showing exactly what the cost was in 1919, what the cost was in 1920 and the cost at present prices of certain farm implements, and the others range accordingly and it is not necessary to deal with all of them. Broadly speaking, the rate we got on implements was a discount of three to five per cent on the wholesale price—that is, we got the agents' price—the wholesale price that was given to the agent of the Massey-Harris Company-less three or five per cent, depending on the kind of implement purchased. In the aggregate that, with the reductions we got on lumber, amounted to a considerable sum. We got from the lumber concerns a similar reduction for the benefit of the soldiers and that aggregated in savings very close to a million dollars—over nine hundred thousand dollars. That has quite an important bearing on the question of what the returned soldier settler paid for his implements. The high price of implements was not in 1919. That year the farm implements were much lower than in 1920 and still lower than in 1921. The peak—so far as farm implements is concerned—was in 1921. A Massey-Harris binder, seven foot cut, four horse hitch, fore carriage, cost our settlers in 1919 at Winnipeg two hundred and twenty-six dollars.

Q. At Winnipeg?—A. I am taking the price at Winnipeg—that is up to December 1919. The price list of those implement concerns changes on the first of December. They make out new price lists on the 30th of November-make out a new price sheet. Between that date and December 1920 they paid \$249 at Winnipeg. Settlers established in 1921 up to December paid \$293 for the same implement. The ordinary farmer to-day pays for that implement, not counting the soldier settlers, \$245, so the soldier established in 1919 bought his Massey-Harris binder at \$19 less than the ordinary farmer can buy it to-day at the ordinary list cash prices. In 1920, if he were established then, for this binder he paid \$4.00 more than the ordinary farmer pays to-day. If he was established in 1921 he would pay \$48 more than the ordinary farmer pays to-day for it. The situation with regard to seed drills of Massey-Harris manufacture is similar and the prices of the other implement firms are similar. The next implement I have to illustrate the prices is the Massey-Harris seed drill, twenty run single disc. Settlers established up to December 1919 paid, Winnipeg price, \$179; settlers established up to December 1920 paid \$212; settlers established up to December 1921 paid \$246. The ordinary farmer pays, on the present price list, \$212. For the same implement the soldier settler in 1920 paid \$32 more than the settler paid in 1919. The next implement listed is the Massey-Harris wagon, three and one-half arm, three by half-inch tire. We had this supplied to the settler established in 1919 at \$150. The settler established in 1920 paid \$173, and in 1921 the price was \$216. The ordinary retail cash price to-day is \$187—that is, it is today \$10 more than the price our settlers paid in 1920 and \$37 more than they paid in Our settlers established after December 1920 paid \$29 more than the ordinary retail cash price of today. The other implements are similar, and the other standard companies—that is the old line companies—are all on the same basis. Prices may vary a little, but not very much and the proportion is the same. That gives the situation so far as implements are concerned.

[Major John Barnett.]

[Major John Barnett.]

APPENDIX No. 2

Bu the Chairman:

Q. Have you got the average loan for implements, or the stock and equipment on the one list?—A. It is stock and equipment, but I will tell you what we paid for

live stock and what we paid for implements.

Q. The totals?—A. I can give you the totals. Implements are a little different. I may have to get that information for you again, as to new implements. The amount we have spent on implements is \$17,000,000, but that includes second hand implements. because a great many of our settlers bought second hand machines, and it includes seed and feed and subsistence—that \$17,000,000 includes all those items. We have spent on live stock \$12,000,000—that is, horses, cattle, sheep, swine, poultry, all live stock—on those we have expended \$12,000,000 for our settlers.

Q. I presume we can get the items spent for each kind of live stock?—A. Yes. I have the figures here and can show you the number purchased by districts in each year. I have the returns for the years 1919, 1920 and 1921 and up to February 28th, 1922, by our various district offices. I will deal first with horses and cows. The figures that I have here are under the heading of cows and other cattle. You cannot get much information about other cattle because it covers a wide range. You may be talking about a four year old steer or a yearling or a calf, so it does not give you much information about the price of other cattle as they are all classified together, but the horses and cows are quite clear, and the drop which has taken place in the prices of horses and cattle is quite evident. As I pointed out before, the high point of prices for implements was in 1921—that is, there was a rise in December 1919, and another in December 1920, and then in December 1921 there was a drop; that is the time the price lists were made out. The prices of horses are different. The high price for horses so far as we are concerned, was in 1920. That was the year for the high price in horses in our work. Probably before giving those figures I should explain to the Committee our method of buying. Our system of buying horses is not considered an economical system in the ordinary sense of the word. It is in the long run. We tried a variety of ways of buying horses—tried buying in quantity, that is sending out buyers through the country. The thing was not successful. The settlers did not get the horses they should have got in all cases, and we were left with culls on our hands. It is inevitable in that system of buying, so no more than an experiment was made in that way and it was abandoned. The system of buying cows and horses is this-the settler picks his own stock first. That is what he is expected to do, and we insist on our district office carrying it out. There are and have been exceptions. A man has prevailed on the supervisor to buy the horse or cow that he selected, but the rule we follow is to let the man pick his own stock and then we inspect it to see there is value for the money put into it, but the system is expensive in this way-most buyers if you want to purchase in Calgary, Edmonton, Prince Albert or other sections, will tell you that most of our field supervisors are close, hard buyers, and it was illustrated in various geographical points that our supervisors would go into the dealer's barn and pick out the best cow in his bunch. He may have twenty cows and our supervisor in nineteen out of twenty cases will pick out the best animal and tell the settler so. Various buyers have told me that you necessarily have to pay for that animal more than the ordinary price, because you take the pick of the herd and consequently must pay more than the average price. That is something which has to be remembered in considering the prices we have to pay. In 1919 the average price we paid for a horse was \$150.76—that is all over Canada. I can give you the prices by districts. In 1920 we paid \$161.78, the average price for a horse. In 1921 we paid \$143.89. In 1922 up to the time this statement was made out for our spring work this year, we have been paying \$108 for a horse. That shows of course a very distinct and marked drop. The average price that we paid over the three years was \$156.20. The price we are paying to-day, the average up to the time this sheet was made up, is \$108-that is, up to the end of February. In cows the drop 2-15

is even more marked. We paid in 1919 \$86.75 for a cow. In 1920 we paid \$82. In the cost of cows the peak year was 1919—in that year we paid the highest prices for our cows. In 1921 the price had dropped to \$66.55, and in 1922, this present spring, it had dropped to \$44.84. That is, there is a drop of practically 50 per cent over 1919.

Q. I presume it is difficult to estimate the drop in prices of a mixed herd?—A. I did not have that prepared because they are all lumped together. I do not think they would average at as much. We bought more young stock in 1919, and we have been trying to hold the settler down to cows and let him develop himself, rather than buying young stock for him. 1919 was an unfortunate experience for the settlers, and it naturally follows it was more or less unfortunate for the Board, because their interests are identical, in this way—that so far as a large part of the prairie west is concerned (not all of it but a large part of it), the bad winter and the bad feed situation of 1919-20 came on and where we had established men with young stock, a great many of the herd died. It was the same with the ordinary farmer—there was a general feed shortage over a large part of the West, and severe conditions generally and that affected the men who were buying stuff for feeding young stock.

Q. As a matter of fact, I know from my own experience that the slump in the price of cattle as compared with cows was 60 per cent. Milk cows hold their value better than cattle generally.—A. It makes a difference this way; there is no question as time ran on we were buying a better class of stock. We are getting better cows in 1922 for \$44 than we got in 1919 for \$86. That is largely due to the increased efficiency of the machine. We started in 1919 with no machine to work with. We had to build up our system, build it out of thin air, and it could not be done in a day, and there is no question the stock we bought in 1919 does not compare with the stock we were buying in 1920 or 1921 or 1922. There was a continual improvement on that line. We had nowhere we could go for the purpose of picking out a staff in a day. We had to train our men and eliminate poor men and get rid of poor material as far as we could. I do not suppose we have got rid of it all to-day, but we have been trying as well as we could to get rid of our inefficient field men particularly, because it is the field men who are responsible for the correct buying of cattle and the correct keeping of every settler who is established.

The CHAIRMAN: I can endorse that; I have seen a great many herds bought in the past three or four years, and the class of stock has materially improved, which of course adds to the value of the security.

By Mr. Knox:

Q. In 1918 my three-year old steers averaged \$155. They were a little less in 1919. This last year I was offering the same class of steers and could not sell them. I would have been glad to sell them at \$60 but could not do so and I am holding them.—A. Of course we did not buy a very large number—well we did buy a considerable number too, of what we classed as other cattle. They represent about the same number as the number of cows, that is, the young stock we bought is about equal in number to the cows we bought. We purchased about 45,000 cows and just a little less than that of other cattle—that is mostly of young stock.

By the Chairman:

Q. So far as your records go, they show the average decrease in value of cattle to be somewhere between fifty and sixty per cent?—A. Yes, it is fully fifty per cent, allowing for the difference in quality. There is no question there was a difference in quality.

Q. And taking into account the younger cattle, we know by our own experience, the decrease is fifty to sixty per cent.—A. I have no doubt whatever, the decrease in

value is between fifty and sixty per cent.

Q. And about thirty-five to forty per cent in horses.—A. Yes, thirty-five to forty per cent; that is the reason I wanted to mention our system of buying. Prob[Major John Barnett.]

APPENDIX No. 2°

ably people might think we are paying high prices for cows to-day, but the supervisers are supposed to pick the best and we have to pay more for them, but as I said, we have found that it pays in the long run. The difficulties we have had, however, have arisen very much, or been accentuated from the lack of care in buying in the early days, 1919. A poor animal at a time like this is worth scarcely anything; that is the situation. The man who is not very well provided with feed has to make everything count. It takes as much to feed a poor cow or horse as to feed a good one. In the long run it is economical to pay a little more, and pick, as we have been trying to pick, the best. The system we have been trying to build up is to get the best stock for the settler, rather than attempt to buy in a general way.

THE CHAIRMAN: I think gentlemen, you will agree with me that the statement which has been submitted shows fairly well the difference in values in the different years. Later we may, if you wish, go more into minute details, but I think this shows pretty clearly the shrinkage in value in that line. We will have no trouble in averaging the value of implements during those years, and if you wish to check it up we will have no trouble getting prices of that machinery at the present time in Winnipeg. Is there any gentlemen here who would care to ask the Major questions along the lines of stock and equipment before we go any further? I think the ground is fairly well covered with a view to further discussion. I understand that Captain Dix is here representing the Great War Veterans' Association. Have you any desire Captain Dix to ask the witness questions?

CAPTAIN DIX: I have no questions to ask.

By Mr. Hudson:

Q. Have you made any estimate as to the depreciation in value of machinery?—A. It is pretty nearly impossible to calculate that.

CAPTAIN DIX: Perhaps the Chairman can give a good guess at that.

A. I will defer my remarks on that subject. The depreciation in machinery would be the same anyway. Any settler or farmer would have to look after that in the ordinary course.

By Mr. Hudson:

Q. I was dealing with the larger question—the question of security. It has a bearing on that.—A. It has a large bearing on the question of security; there is no question about that. That question was bound to arise. It could not help occurring with payments spread over a length of time. The one thing that offsets it is the development of 600,000 acres of raw land which has been brought into cultivation, as well as the tremendous amount of land clearing in addition to that, which is an asset: but even with the amount of money paid in, considering the condition of things, if we struck a security balance we would be very fortunate indeed if we had a hundred dollars' security for every hundred dollars expended.

Mr. Hudson: It could not be expected.

By the Chairman:

Q. When we go into the question of land values it will have an important bearing on price value on re-sale. In my experience the average life of machinery is ten years, barring accidents, but as security it will shrink at least thirty to forty percent in one year.—A. There is a shrinkage right away after you purchase machinery, just as soon as it goes into the man's hands. If it has to be sold again it is sold as second hand machinery, though it may be just as useful. We have been able to eliminate that loss to a certain extent in establishing new settlers. We obviate our losses to some extent in the settling of men that are now being established. In one way we are saving the actual disbursement of cash to a large extent, on men now established on land—not on the land, but on equipment, because we are very particular about the land. If a

2-15

man has failed on land we will not put another settler in his place unless it is clear beyond question that the failure of the first settler was due to the man and not to the quality of the land. We have to protect the man in addition to protecting the public money entrusted to us; to take care of the development.

THE CHAIRMAN: Is that all the information that is necessary with regard to stock and equipment?

By Mr. Knox:

Q. What is the depreciation in the value of horses?—A. Of—course we have not allowed anything. Even considering conditions as they are, I think that with the bulk of our settlers that are classified as doing well, the increase in live stock probably altogether takes care of the depreciation.

Q. There is a difference in the prices you are paying for horses to-day as compared with what was paid in 1919. I think you mentioned a difference of thirty or forty percent?—A. Yes, it is about thirty-five percent between 1920 and 1922, the present

time

Q. Horses really have not depreciated like cattle, have they?—A. No. The difference is twenty-eight per cent between the price paid in 1919 and the price paid to-day.

Q. The figure you have quoted, \$108, would not buy a very big horse.—A. If our instructions are being carried out, and the regulations we are laying down are followed, and I think they are being followed very well now, we are not buying over eight year old horses and they must weigh thirteen or fourteen hundred pounds at the least calculation.

Mr. Robinson: Are those averages?—A. Averages for the whole Dominion.

Mr. Robinson: In Nova Scotia we cannot buy much of a horse for \$108.

The CHARMAN: In my country if you pay \$108, you will get a very good horse.

Mr. Knox: I bought a horse in Prince Albert recently—I admit he was the picked horse of the stable—for which I paid \$175, and I thought I was getting a very good deal at that.

Witness: The lowest price we are paying for horses is in the Calgary district. We are paying \$88 for a horse there. In Prince Albert we are paying \$102. We bought forty horses the present year in Prince Albert and we paid \$4,085 for those, or \$102 on an average. In Regina we paid \$109. In Saskatoon, \$127. It is possible we are buying a little better class of horses in Saskatoon—in fact, I have no doubt we are, because the man in charge there, a man named Vary, is a particularly good live stock man, a particularly good horse man, and he is impressing on settlers continually that they cannot afford to buy a poor horse. He is a graduate of Guelph College, and a practical farmer too, and I have no doubt that that is responsible for some of the difference there. The highest price we are paying is in the Maritime Provinces, \$144.

The CHAIRMAN: Does that pretty well cover the information on that line? I think that gives us pretty good data.

By Mr. Munro:

Q. What is the average price paid for a horse in British Columbia?—A. In Vancouver we paid this year an average price of \$118.96—\$119 practically. In Vernon we paid in 1921 \$117.74.

The Charman: If that is satisfactory I think we have all the information necessary on that line. Have any members of the Committee any questions to ask in regard to land values in those different years?

WITNESS: Of course I cannot give it to you by different years very well. I can give you the average price we are paying for land, but after all, that is of little value—I can give you the average value we are paying for land as compared with the average value [Major John Barnett.]

of land according to statistical information furnished by the Canadian Pacific Railway Company who keep strict track of the statistics, but at the same time in land you have nothing uniform to go on. There is not a thing you can judge by. In one place you pay \$1,600 for a lot and in another, \$5,000, and an average for all the country would be of no great value.

By the Chairman:

Q. I can quite realize that it is no criterion at all. Farms are of different classes as well as values. There is one point we should find out as far as possible, and that is the value of improvements and clearing put into those farms in the different years and the amount of that which is covered by loans from the Board, because when we have to consider the question of land values on all sides, we have to consider the amount of value the settler has added to the farm before the re-sale is made. That is a point we should have as definitely as possible.—A. To give you that, I will have to take a note and have the information compiled for you. We can give it to you quite readily, but I have not it at hand.

Q. I think you will agree with me, that is information we should have if we are to judge of the situation intelligently.—A. Of course, we would have to confine ourselves very largely—and it might be more difficult for me to get, though I think I can get it—to the cases of salvage lands that have been sold at an appreciation because the

question does not come into others at all.

Q. The value of the land and the settlers' improvement?—A. Of course in a way we should in fairness take this into consideration, because the men—speaking generally—that have not had breaking loans or clearing loans may have had seed or feed and assistance to enable them to do the clearing. That would all have to enter into the computation, too, because the Board is paying them in that way as much as they would the other way, because if you supply a settler with grub stake and horses, that will have to be included. You are really contributing to the value of the farm.

Q. That would go in as part?—A. In fact I may say that our changing to a breaking loan was largely from that point of view—instead of giving a man a subsistence loan. In 1919 and 1920, we gave him a considerable subsistence loan and it was a poor way of assisting him. It might do for the exceptional man, but for the ordinary run of men it was not the best way, so we adopted breaking loans and it was added to the cost of the land. He would get his grub stake by working it out on his own place. It is a much more satisfactory way and it is working out to the best advantage, instead of giving a man \$200 of a grub stake, give him a clearing loan.

Q. You practically hire him to break on his own land and the man's wages was a loan?—A. Yes, repayable in twenty-five years. It is also a way of meeting difficulties we have seen: that is, our stock and equipment loan was originally made over too short

a period and that is something I would like to emphasize to the Committee.

Q. I want to come to that in a moment. I want to make sure if there is any further information the Committee would like to have on this point. Do you think that what we will get in that way will give us the information we need about the land? I think it will. I have also asked for different statistics from the Department of Agriculture of the average farm land values which will also assist us when we come to discuss the question of depreciated values. If you are satisfied with the information we have had so far I will ask the Major to give us suggestions for improvements to the present Act; because when we come to discuss this very phase we will need that information.—A. It will take some work to get this. We can get the amount we have advanced, but it will probably mean we will have to look through the supervisor's reports on each man, so I will be able only to pick out a number of cases, probably the ones that require the examination most are those cases where we have sold the land for substantially more than it cost and ascertain whether it was due to a real increase in the value of the land or to the improvements that the settler put on it. Would that satisfy you? I do

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not believe I could go through the whole five hundred cases, because it means going through all the files. We cannot have statistics on everything.

The CHAIRMAN: I think myself it would be satisfactory to have a number of cases that way. I can see difficulty in going through all the files.

Mr. Robinson: The selection of cases should be wide.

Witness: The difficulty is as to whether—and it was the argument I made before the full Committee—on the whole our lands had not depreciated in value. What you are wanting to find out is whether the condition of affairs whereby we have actually had appreciation in our sales of land is due to the way in which we bought,—which was the argument I made. We bought closely, and that is why we could sell them for more, or whether it is due to the improvements on the land that were put on by the settler. Forty cases drawn at large but particularly cases where we have sold at an advance in price, are the cases that you really want to look at to see whether that gain in value is due to our system of buying, or due to the improvements the man put on.

By the Chairman:

Q. The ten per cent paid down by the farmer himself, would, I presume, rank as an improvement.—A. In the figures I gave you the other day that was taken into consideration also—was taken into the cost of the land, anything that we advance to the settler in the way of an improvement, whether it was breaking loan—no matter what it was, it was all added to the cost of the land. The land and the permanent improvements cost us so much money and we sold that at so much appreciation.

By Mr. Knox:

Q. Did you include the Government lands that were taken over, such as the Indian Reserves?—A. Yes, and the school lands. We paid cash for those. They were dealt with in exactly the same way as other lands, and the same with Indian lands—we had to pay the market price.

Q. But would the price not be lower than the average rate the settler pays? -A. I do not think so. I do know we made some good buys in school lands in the Saskatoon district especially, but there were two arbitrators who fixed the price at which it could be sold and that was supposed to be protecting both the Provincial Government, who have an interest in those school lands, and those buying. The Provincial Board was vendor and we were purchaser and each had an arbitrator and appraiser. If we bought low we were doing in Saskatoon as we were doing everywhere else where our representatives were efficient—they bought at low prices. I may say that practically none of those are in our list of salvaged lands. Those men got such exceptional buys that they have never come back. You also have to remember this too, that our best buying was done in the cases which were not in salvage. You would naturally get nothing salvaging your poorest buy and after all the land situation, putting it on the basis of salvaged lands puts it the worse for ourselves, because those naturally contained the worst cases. Any favourable showing we can make on that counts in our favour, the other men that are on the land have been saved a greater per cent, because they had much better land than the salvage cases. There are exceptions, of course.

The Charman: Does that cover that point fairly well and give us sufficient information to go on with? I think it does. We have got enough material here to take up the time of a full meeting of our Committee. The only question now is extension of time and payment of interest. That would not affect our consideration of what we are to discuss at our next meeting when we come to recommend what change should be made in the repayment. We should have the information from the witness.

By Mr. Munro:

Q. You can work out your own suggestions?—A. We have received suggestions from Toronto.

Q. I think that is a very good procedure.—A. Before we adjourn there is one thing arose out of the full meeting of the Committee with regard to my estimate of seventy-five per cent of our settlers being successful. I had in mind in making that estimate naturally the probability that Parliament would see fit to do something in the line of easing the burden of payments, not necessarily revaluation, not necessarily to cut off any capital indebtedness, but at least spreading it over a period of years so that the burden of payments might be made lighter. With conditions as they are a man cannot pay in four years. My own opinion is that the original act was wrong in that respect when it said that a man could pay for his stock and equipment in four annual instalments, because even in 1919 that was impossible.

By Mr. Robinson:

Q. Can you mention the dates at which they were to make their payments?—A. I said we had provided for the payment of arrears this year.

The CHAIRMAN: I think the statement was made that nominally the payments became due in October, but in the West, sixty days' grace was given.

By Mr. Robinson:

Q. Every year?—A. Yes, that was to make allowance for the man who had to get his threshing done before he could have the money.

Mr. Robinson: I know the conditions in Nova Scotia very well. Take, for instance, the Annapolis Valley where I know some of the settlers have been placed on fruit farms and have to sell their apples before they can have their money. They cannot pay until after December 18 or 20.

The Charman: I think that comes under the ruling we all agreed on—that is discussion. The evidence covering that point was brought out at the last meeting and is embodied in the report—that is, the dates when payments become due. I submit that is part of the discussion which does not come under the evidence and we can discuss later.

WITNESS: My estimate was based on an assumption or feeling that probably Parliament would see fit to make the immediate burden, not necessarily the ultimate burden, somewhat proportionate to the settlers' ability to carry it, which I do not think he is now. Our collections, I pointed out last day in evidence, give an estimate of seventy-five per cent. Since then I had asked all our field-men to send in an estimate as to the percentage of settlers that they thought would likely succeed, and the percentage they thought was bound to fail, and the percentage they thought was likely to fail. I have got that and it bears out still further my estimate. I want to say a little about the character and calibre of those field-men, because after all, the great burden of settlement work and any credit or discredit that may be attached to it is very largely on the shoulders of those 175 or 180 field-men that we have. These men are scattered all over the country. They are situated in every province. Each man has his headquarters, sometimes in villages and sometimes where there is no village, out in the country and he is continually among his settlers. They are his settlers, his burden, and he has to handle them. The type of men we have are all returned soldiers with three exceptions. One man in Vancouver is a poultry expert who is engaged almost exclusively in poultry work. We have one man in Calgary who is not a returned soldier, but who was employed as foreman on the C.P.R. ready-made farms and who is a specially qualified technical man, and we have one man in Prince Edward Island, an elderly man who never saw overseas service. He is nearly sixty years of age. Some fancy that we have young agricultural college graduates. We have one twenty-two years of age, but he is a returned

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soldier who was brought up on a farm. We have another man who is twenty-three years of age, and one of twenty-four. The rest of them are all running up to mature years. I think the average would be close to thirty-five years; I have never averaged their ages. Most of them were not officers. Most of the officers among them are men who won their commissions in the field and they have a sympathy for the ordinary returned soldier. They are inclined, if anything, under ordinary circumstances, to take his point of view; that is what I am pointing out to this Committee, because their estimates should be worth something, and they are all, so far as we can tell, practical farmers. Some are agricultural college graduates, but brought up on the farm and thoroughly conversant with farming conditions and farm life. They have been working among those soldiers the last two or three years and the estimate they have made—I can give the details—is that 82 per cent of our men are going to be successful. That is their estimate.

By the Chairman:

Q. Is that under present conditions?—A. The question of legislative enactments has not been discussed with them. I cannot say whether they considered Parliament would be likely to ease the load or not. They were simply asked to send in to their district officers an estimate of the number of men, from their knowledge of their circumstances and conditions—to classify those men, under all the conditions, as likely to succeed, likely to fail, and bound to fail classes, and that is the result that I can furnish. I just want to tell you why my estimate of 75 per cent was formed. That had a great deal to do with it. In my own mind I had possibly and probably the expectation that Parliament would ease the burden of payments. That is the thing that I think is most radically wrong, and when you come to discuss that I think you will find it is possible to give the soldier greater relief really, not by cutting off some of his capital indebtedness, but by allowing deferred payments. That is, relief will be greater by spreading payments without wiping out any of the capital than by a so-termed revaluation. The letters we have received from settlers since this deferment was granted, indicate that that is all they want and most of them have spoken of that to a large extent—that if the burden of annual payments were made light, they feel they can succeed. I felt that I would like to mention that to the Committee because I want to show what the real basis is. Let me complete my statement with regard to payments. In 1921 over seventy-five per cent of our settlers paid in the whole, or a substantial amount on account. This year, while not nearly so many have paid completely, they have made substantial payments, and the percentage at present is over sixty per cent, and as I pointed out, in the last two weeks of March, we collected \$50,000 although settlers had been notified that they could have time. Yet men paid to that extent and I anticipate that our collections will show, when we close the books in July, that seventy-five per cent of the men this year will have made substantial payments on account. They may not have made their payments in full. A man with a payment of \$1,200 this year will be an exception if he pays it all off. There are some cases where the settler can do it. I have a letter from a settler in which he says "on April 15th I will send the full payment and I am banking \$2,000." In addition to that he says "I have paid the bank \$1,000 for a loan." Another man from Alberta had net after all his expenses were paid, \$1,000, and he was able to turn it over on account of his payment. There are men that paid \$600 last year on account of this year's payment. I am using that figure because I know of such cases, and they have nothing to pay this year at all. Those men by reason of poor prices or unfavourable conditions are not able to make payment at all this year and the \$600 was applied to this year, but on his account generally. As a matter of fact, it was made last year when there was nothing due.

The Charman: In the light of this evidence you will be able to discuss this later. I want to thank Major Barnett for the information he has given. He has been as anxious to furnish as we have been to receive it.

The sub-Committee adjourned. [Major John Barnett.]

COMMITTEE ROOM 436,

House of Commons,

THURSDAY, APRIL 27, 1922.

The Special Committee, appointed to consider questions relating to Pensions, Insurance and re-Establishment of Returned Soldiers, met at 10.45 o'clock a.m., Mr. Marler, the Chairman, presiding.

Other Members present:—Messrs. Arthurs, Caldwell, Chisholm, Clifford, Denis, Humphrey, McKay, Miss Macphail, Raymond, Robinson, Speakman, Stork, Turgeon, and Wallace.—15.

The Chairman: I understand that Mr. Raymond desires to introduce a delegation who have asked to be heard before the Committee. Will Mr. Raymond please introduce the delegation?

Mr. RAYMOND: The delegation consists of Dr. Hirst, Col. Price, and Col. Cooper, who represent the interests of the Meadowbrook Farm. This project has been in operation for some time, and I think its general objects are well known to you sir, though probably not to all the members of the Committee. I am sorry that there is not a larger representation of the Committee present to hear what they have to say. These gentlemen will explain the objects of the institution. I have been familiar with its work for some little time, almost since its inception, and I feel sure it is a work that will commend itself to the members of the Committee. Col. Price will give the Committee a general outline of the work of the institution.

The CHAIRMAN: Will Col. Price please come forward?

Lt.-Colonel W. H. PRICE, K.C., M.P.P.: Mr. Chairman and members of this Committee, Mr. Raymond has very kindly stated to the Committee that the Meadowbrook Farm Commission was prepared to carry out some work that would be of great advantage to the men who had performed service overseas and who have to be rehabilitated. Some time ago it was thought that there were a great many men who were unfitted by reason of their military service to really rehabilitate themselves. This work has been taken up by the Dominion Government from time to time, and no doubt a good deal of work has been done along that line, and anything that we have to say on behalf of the scheme propounded by our Commission is not said with the idea of detracting from what has been done by the Government and others, but only to see if something else could not be done in the way of helping out in the solution of many of the problems in connection with this matter. The Meadowbrook Farm Commission is incorporated by the province of Ontario with the right to accept funds and contributions and deal with this problem, and in order to carry that out and get a basis from which to work, they saw at once that there was a need for this work and that the first thing to do was to acquire some place where it could be carried out. That was done with the co-operation of the Ontario Government and the Soldiers Aid organization of Ontario, and a farm known as Meadowbrook Farm was acquired. This farm has an area of three hundred acres. I have a plan of it here. It is about a mile from the training ground at Niagara and about eleven miles from St. Catharines. It has a small creek running through it providing water, which is pumped by motor to all buildings. It has a radio railroad station just at the corner of the farm, and altogether it is wonderfully well situated to provide for what the Commission desire to carry out. Having arranged to acquire that farm the next question which came up was how to deal with the men that we proposed to put on the farm. But for a moment let me say that last year we brought this matter before the Ontario Government and had a tentative promise from them that they would provide sufficient funds with which to buy the farm. But unfortunately it got beyond the time when the item could be placed in the estimates and the money was not provided then, but this year the Government have stated in the House that they are giving some \$60,000 with which to buy the farm. Thay have done that on the advice of their Department of Agriculture under the Honourable Manning Doherty. They bought the farm after they had got a report from Prof. Leitch, of the Ontario Agricultural College. In his report he gives a wonderfully favourable description of the farm and says: "there is no more suitable location for your purpose." I will show you the position in which the farm stands as described in Prof. Leitch's report:—

"Fruit—about thirty-five acres in peaches, eight years old. About eight acres in grapes, good condition. About eight acres in apples, plums, etc.

Soil—fruit land, ideal sand loam. About forty-two acres underdrained. Orchards in average shape. Cropland. Fairly heavy clay loam in fair state of cultivation, well ditched with open ditches: 20 acres in fall heat. Good small grain crops nearly all seeded for this year.

Buildings, houses—Foreman's house, frame; good farm house, three small

frame men's houses in fair repair.

Barns—main barns 120x40 feet, stabling for 50 to 60 head, convenient and in excellent shape. Would cost \$20,000 to build to-day. Silo and milk-room. Horse barn, fourteen stalls, three boxes, three-storey, with driving and tool shed on the second story, good repair. Good piggery, ten pens in good repair. Good sheep pens and plenty of small out-buildings.

Greenhouse-100x60 feet under glass, steel frame new good boiler and work

room, worth \$10,000 to-day.

Water Supply—never failing creek runs through farm past buildings.

Water pumped by motor to all buildings.

Machinery and Equipment—ample supply of all power and horse drawn machinery, motor sprayer (power), grinder, corn shelter, ensilage cutter and all fruit machinery in addition to ordinary farm machinery.

Live Stock—12 horses, good; 50 sheep; 45 pigs and 18 head of cattle, mostly

Holstein grade heifers in good shape.

Location—It is most admirably located on an electric railway, both a station and a siding being on the farm fifteen minutes from the Lake and about thirty minutes from St. Catharines. The farm buildings are splendidly built and equipped throughout with every adjunct to modern farming."

So that we can pass from the question of the farm and its situation and the fact that we have it bought and it is ready for the scheme we want to carry on there. We can also pass probably from the need for something of this kind. I do not need to press before your Committee, who have been delving into these matters concerning the returned men, all the questions at issue, but it is sufficient to say, and we all know, that there are a great many men, probably five or six thousand men in the Dominion, and probably five hundred in the province of Ontario of pension cases alone. We have the case of epileptics, men who have only that disability, but it comes at certain stages and while they carry on to the extent that other men do, the employer does not want to take such a man on his staff, because of the impossibility of carrying on the work with the other members of the staff. We have men who have been gassed, who are at intervals in such a state that they cannot carry on. We have the problem of cases—a few—where the soldier was a good sport and when he took his discharge did not tell the worst about his case. Some did no doubt, but

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no doubt a great many of the good fellows that fought through the war said little about themselves when they got out of the army. But a year or two afterwards they found out that they could not do their job, could not stand up with the fellow who had no disability. The employer did not want to throw him down but did not see how he could make use of him. In all walks of life the men who did their best through the war have tried to maintain themselves since their discharge. We have the cases of men who have pensions but cannot work a whole day, and men with no pensions at all who find that they cannot carry on. It is for all these cases that we wish to provide and if they had a place where they could be looked after they would be able to help to maintain themselves. The Commission do not ask you to adopt this as a plan to be carried out throughout the Dominion, but to aid our Commission in some financial way. Now let me see what can be done. I am not going to bother you with the details of what has been done, but we have a farm of 300 acres and more could be got if necessary, I think, and if it were considered necessary in order to save these men. You can send them to this farm and we will provide a cottage for them. We say to them, we will allow you to live there where conditions are good, we will form a community for you. We have accommodation for 200 men, married men with their families, and single men and we will allow the representatives of the Dominion Government, and the Department of Soldiers' Civil Re-establishment to have a place where these men can live and do a certain amount of work-not necessarily working a whole day. We can tell them, if you cannot work a whole day no objection will be taken. We want a place where we can charge a fair rental, if you like, and let each man work out what he pleases. If he wants to keep poultry, if he wants to raise cattle or to work two or three acres with some one else, that is a matter to be worked out on a systematic scheme; I am just outlining the principle. If the Provincial Government would provide just such a place as this Meadowbrook Farm where the men can be housed, where they can go to live in quietness and contentment and do work up to their ability, then I think we have gone a long way towards solving a considerable portion of the problem of rehabilitating the returned men. I leave the farm end, because we will have to carry that out in co-operation with the Ontario Government, and I come to what might be worked out in the way of vetcraft. There are so many things that can be done from the standpoint of vetcraft. The farm is in the heart of the fruit district, and what is more necessary than manufacturing a supply of barrels, boxes and other containers for fruit that are needed for the purpose of packing? A cooperage could be worked there with little difficulty and there would be a ready market for everything they could supply. I am only mentioning that as one thing that could be done. The Department of Soldiers' Re-establishment know how many crafts can be carried out there. I want to say to you particularly, not so much on behalf of this particular proposition as in a general way that we would like to get this Committee to recommend to the Government that they make a grant for the purpose of building there or some place which the Government would choose for this purpose. After all, this idea is not so linked up with the Meadowbrook Farm that it cannot be worked in another place. I am only using it as an illustration. As a member of the Meadowbrook Commission, we would like to adopt it ourselves, but do not let that weigh on your mind if the object is correct in your estimation. If we could say to you, give a grant for the purpose of building work shops for various crafts to be carried out, the land is there bought and paid for; you can carry it out according to your own plan, and if you think proper to co-operate in the building of cottages, I am looking forward to the time when something of this kind will be carried out and a regular community of homes be built in the various provinces. If that could be worked out on a well defined scheme, we have the men there working out this idea, and if the work shops were provided, then with a community organized in a nicely situated place lecturers could be brought there and recreations planned and they could be instilled with the idea of carrying on in community life where they could retain their selfrespect and

not feel that they were a charge on the public-because they are not a charge. You do not give a good servant a gift of \$5,000, and call it charity; you call it a gift, and in the case of these returned men it is something our country is pleased to do and they only want to find a method by which it can be worked out. So that if you could do that, provide buildings for arteraft shops and assist in building community homes and cottages where these men could live and their families with them, if necessary, and allow them a per diem allowance for their upkeep there would be a practical way of dealing with the problem of rehabilitating returned men who need this assistance; but there would be little use of anyone starting anything of this kind withcut the means of keeping it up. A man's pension will go so far, his work will go so far, but no one can tell until this is in operation how much it would cost per diem to keep up anything of that kind. It is quite certain, however, that under capable management it would succeed. I believe that the proper thing to do is to keep the farm, if possible, away from governmental management. I do not say that with any idea of reflecting at all on the various channels through which work of this kind has been done in the past. The work has been wonderful along many lines. But I do say this; the returned man is more or less chafed at restriction or red tape, as they call it, after having been in the army a long time. He does not like rules and regulations. He wants more of a business management. He wants to feel that it is more or less outside of what the country is doing for him along other lines. That is a fairly important part of our work. I may say that so far as the province of Ontario is concerned the people are a unit behind the work that we intend to do. Of 111 men in the Legislature, I have a petition signed by all except five or six, and they were all in favour of it but did not want to sign the petition until it was presented before the Legislature. So we have not only the Legislature of the province as a unit behind this matter, but we have also got the able business men from all parts of the province behind it. There is no political tinge in this matter. They are men from all parts of the province, and they are a unit in support of it. I would like to impress that point very strongly upon you this morning. I have never seen a proposition on which there was such unanimity as there is on this proposal. They are anxious to find a way of working out something that will be of benefit for our returned men, and we come to this Committee, and we come to the Government of Canada to discuss this matter for this reason. We thought that this propostion could be handled entirely by public contributions. But we are always met by this question: "Why does not the Dominion Government take this matter up?" Dr. Hirst has raised about \$30,000 and has been promised considerably more money, but he has been met time and again by that question. When we went to the Ontario Government with the petition which was signed almost unanimously, the first thing they said was, "Why does not the Dominion Government take this up; why don't they handle it?" These are the things we have had to overcome. We know the spirit of the people because when you talk to them you get to know that they expect the Dominion Government to carry out some work of this kind. The result is that we come to you feeling that you are going to get public support in anything that you do. We have convinced the people, and we know exactly what they feel on this subject. One moment more and I am finished with this presentation, as I would like you to hear Dr. Hirst and Col. Cooper. I think I have covered the ground pretty well, but I think that Dr. Hirst's experience in going throughout the province will be interesting and valuable to you. Col. Cooper is a member of the Soldiers' Aid Commission for the province of Ontario, a Commission which has done wonderfully good work. I would say that if we can satisfy you that you can build these veteraft shops and that you can co-operate in building those cottages, that you can give us a per diem allowance for upkeep, I think that we can go out and assist you greatly in raising money. I think we could say to the counties, to the towns, to the villages and to the townships, "would you like to have a cottage at this Meadowbrook Farm where you could put one, two, three or four of your men in your section?" I believe that

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the counties, the towns, the villages and the townships would respond to that. I have a letter here which was addressed to Dr. Hirst from Guelph, Ont. We have a committee organized by the Chamber of Commerce in Guelph which proposes to raise some money for this proposition. It has their approval and they feel that it can be worked out. They wrote this letter to Dr. Hirst:

"Dear Sir,—Our Board of Directors have been very carefully considering the Meadowbrook Farm Scheme. They are very anxious to do what they can to be of service to you in this connection, but they are of the opinion that \$10,000 is too much to expect from Guelph City. This amount should be reconsidered, as in the opinion of the Board, it would be impossible to collect such a sum in Guelph. They are also of the opinion that it would not be wise to attempt anything until the incoming year, as due to Christmas festivities and politics you could not get the help necessary."

That is a letter from the Secretary, Mr. Westoby. Mr. Lyon is at the head of it; Mr. C. L. Dunbar, K.C., is President; Mr. H. Quarnby is Vice-President, and Mr. J. E. Carter Second Vice-President. Their idea is that they could probably give us \$7,000 or \$8,000. That would be enough to build and equip two cottages. Then they would naturally have a say as to what men would go on the farm. Therefore, if we could get your approval in carrying out this scheme I feel very confident indeed that other public bodies throughout the province would support it. There are various church organizations, various boards of trade, chambers of commerce and various war organizations, and I think that all would take up this proposition. I have not talked to any man connected with any of the soldiers' organizations who did not feel that this would be an ideal way of giving great help to the man who needs to be rehabilitated. I thank you, Mr. Chairman and members of the Committee, for this opportunity of placing a few facts before you, and I would appreciate it very much if you would hear the other members of the delegation.

The CHAIRMAN: Col. Cooper, would you kindly address the Committee?

Lt.-Col. H. S. Cooper: Mr. Chairman, ladies and gentlemen, it was agreed in coming down here that Col. Price would be the spokesman for this deputation, and I do not want to take up a great amount of your time because I realize that you have a great many suggestions before you for the solution of returned soldier problems. I know that the problems are very, very numerous. We, the British race, are a fighting race. We like to be left alone to do things in the way we think best. Sometimes we make mistakes, sometimes we do not. The average soldier was under discipline for a considerable length of time and played the game extremely well. I know just exactly how well he did play the game out in France. At the same time, he was largely under discipline, and his thought was confined to the job in hand. He exercised his thought and judgment there to a very great extent-military discipline does not tie one down so that one does not think at all-do not run away with that idea. You have to think and decide along certain lines. Now the soldier wants a great deal more freedom, and one of the best ways of settling soldier problems, or one of the ways, would be to give the chaps who are problem cases and so forth an opportunity of selecting one of various institutions that he might go to that he might think would solve his problem, and not restrict him to one particular line of action. This idea of the Meadowbrook Farm will appeal to a great number. I have talked to soldiers in and around Toronto, and I know that it will appeal to a great number there, and that they will give us their hearty support. All the soldier organizations in Toronto, so far as I know—and I think I am correct in saying this—are in sympathy with it and are willing to give us active support and even financial support. But the cry has always been that this is an affair for the Dominion Government. that the Dominion Government should first help, and then it will be an easy matter for the rest to come into line. I know from what has been said that if the Dominion

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Government does consider this proposition favourably and I sincerely trust it will, we will be able to get a great deal of support in other places. I do not want to say anything more than that. Dr. Hirst knows the full details of the case, and I do not want to take up your valuable time. I sincerely trust that you will be able to give this matter your most sympathetic consideration.

THE CHAIRMAN: Dr. Hirst, will you please come forward?

Rev. Dr. F. Hirst: Mr. Chairman and gentlemen, I just want to say "ditto" to what has fallen from the lips of Col. Price and Col. Cooper. I just wish to emphasize one or two points, feeling that the remaining time will be better occupied in answering questions. So far as the people are concerned, their hearts are as warm towards the returned men as when these men were overseas. They only need reminding of the hell that they went through and of the hardships many of them are suffering to-day and their response will be wonderful. I have a case in point. I made an appeal to the men who were engaged on a Chippawa hydro extension and these men contributed out of their hard earned wages \$7,000. The municipality of Niagara Falls gave \$1,000, and adjacent parishes also contributed. In that vicinity it was not difficult to raise upwards of \$20,000. All the soldier organizations have thrown themselves enthusiastically into the support of this work. The G.W.V.A., the G.A.U.V., the Comrades of France, the Army and Navy Veterans, and other organizations have not only worked and contributed, but some organizations have given special donations. This plan is for the veterans of all the wars in which the Empire has been engaged. It touches all who are in need without any reference to any soldiers' unit in existence anywhere in the province. Everywhere, without exception, the people have said, "you ought to have the approval and support of the Dominion Government in particular," and that has been an almost inseparable barrier at times. The people are willing and they will contribute. They will support this plan if it be approved and assisted by the Dominion Government. Committees have been formed in the large centres of the province consisting of men who are foremost in every patriotic effort. There are members of Parliament, like our friend Mr. Raymond, and there are Senators and others who have given this plan their approval, and we just want your hall-mark now to make it a solution of a problem, a plan that will engage the support of many men whom it has been my privilege to meet in the various centres throughout the province. I do not think that I need say more. With your approval and your support we would have before us in my judgment a very successful plan that would go a very long way to end some of the difficulties with which we have been face to face, and which have been made more real to me sitting in this Committee; a plan to meet the needs and to bring contentment and happiness to many men by putting the war time spirit into peace time effort and getting the people once more to take action to support the men who were overseas in bringing them happiness and comfort.

The CHAIRMAN: Mr. Raymond, would you care to elaborate the arguments which the Committee have now heard?

Mr. RAYMOND: I think the whole matter has been pretty well laid before the Committee, and I do not think that it is necessary to elaborate it. The little pamphlet which has been distributed conveys some information upon the subject, and if any gentleman present has any questions to ask, I am sure that Col. Price, Col. Cooper and Dr. Hirst will be very glad to answer them.

The CHAIRMAN: You will understand, Col. Price, Col. Cooper and Dr. Hirst, that the Committee greatly appreciate your coming here to tell us what you have told us in regard to this matter. I do not think that anybody can fail for a moment to realize that you have done a great deal up to the present time, and there is no question in my mind or in the minds of other members of the Committee that matters of this description should be given the most careful consideration and should

be submitted to this Committee for consideration. On the other hand, I think it is only fair for me to state, and I think you will probably appreciate it, that as regards the re-establishment of returned soldiers in the matter of pensions, insurance and land settlement, there is a tremendous organization already in creation in the Dominion, and a vast amount of money has also been wrapped up in the various organizations which are now in existence. You also know, possibly, that at the present moment it is vital to cut down expenditures so far as they can be cut down. The attitude of this Committee from the commencement, I think I am right in saying, has not been to be niggarly to the soldiers; quite the contrary. Dr. Hirst has kindly said that he has listened to our deliberations at certain of our meetings and I do not think he can accuse us of not going into the facts to the fullest extent of our ability. We are not capable of going into every fact, because that would not be possible, but we have gone into the various questions that have come before us with the utmost care, and have considered every fact which we think is for the benefit of the returned soldier. Our object, in the first place, is to assist the returned soldier, to give him the benefit of our advice and consideration, not necessarily to make grants because that is not within the scope of our authority; and in the second place to take into consideration the existing organizations and the money which is wrapped up in them. Consequently, the Committee in taking into consideration the facts which you have laid before us this morning must, I think, be guided, at least to some extent, by the organizations which are now in existence; we must ascertain whether or not they approve of a scheme of this description and whether the money would be available for granting the assistance asked. So, in order to amplify your arguments to some extent, perhaps, I may ask Col. Price one or two questions, and then perhaps ask the Deputy Minister of the Department and also Mr. MacNeil to give their views-not for the purpose of contraverting your views, but merely to see that the matter may be fully ventilated before the Committee and that we may be enabled to render a decision as speedily as possible. If a decision is not possible this year, perhaps the matter can be taken up at a future time. That is my object in asking a few questions. You have explained very clearly, Col. Price, all about the Farm, and I understand that the Ontario Government has granted, or is about to grant \$60,000. How many men could be accommodated on the Farm or does that really depend upon how much money is forthcoming for the purpose?

Col. Price: I think it does. We think that over 200, and probably up to 300 men can be provided for. It would depend entirely upon whether we could get additional land. If we used up too much of the land for the purpose of building the cottages, we might probably not have enough for arable purposes. But I think that once the plan was worked out we could probably accommodate about 300 men.

The CHAIRMAN: You know about the Land Settlement scheme which has already been taken up by the Dominion Government? In your opinion, that land settlement scheme does not conflict with your plan, or is it covered by it?

Col. PRICE: I do not think it is quite. We are trying to get some place where a man can find a certain amount of responsibility is taken off his shoulders, where he can only work probably part of the time, and where he has not the whole responsibility of carrying on a farm.

The CHARMAN: Supposing that the Dominion Government said, "We will take this up," what would be your start?

Col. PRICE: If you said that this year, we have the farm and it is under crop, we will take it over just as it is, we would ask you first to provide tent accommodation for this season until we get the buildings up. We thought that we might be able to use a lot of the buildings that were in use on the various camp grounds throughout the province. If we had those, we might work them into our building operations, they might be used rather than put up and sold by auction. I say sold,

because I assume that any one who has travelled through the Dominion knows that those places are going to wreck for want of use, and unless they are sold I think there will be quite a loss there.

- Q. The farm of course will be delivered entirely clear of encumbrances?—A. Yes.
- Q. In whose name would the title rest?—A. The title would rest either in the Commission or the Ontario Government.
- Q. What Commission?—A. The Meadowbrook Farm Commission. It is an incorporated association, but that part we would leave entirely to be worked out with your Committee or with the Government.
- Q. So that is not material?—A. That is not material. This has got the backing of everyone that I have talked to about it. We do not care who the Commissioners are as long as it is satisfactory to the parties who are giving the gifts.
- Q. But would those be primarily responsible for the operation—who would take charge, for instance of the direct operation of this farm?—A. I would think there would have to be a commissioner in charge of the farm to see that the farming operations were properly carried on, probably in co-operation with the Agricultural Department or the Ontario Agricultural Department or the Guelph College.
- Q. With whose approval would those Commissioners be appointed?—A. I was going to suggest the Dominion Government appoint Commissioners and the Ontario Government appoint commissioners. The Act provides for seven commissioners. We had worked out a fairly elaborate scheme of having the Governor General as a patron, the Lieutenant-Governor of Ontario as a patron, and prominent men throughout the province backing it up, and having the organization approved of by the Government.
- Q. You understand as well as I do that you can have prominent names for anything, but the people who do the actual work are those I wish to get at. Will it be under the control of the D.S.C.R.?—A. No, though I think there should be a member of the D.S.C.R.
- Q. But it is your desire that the Dominion Government assist financially in this matter?—A. Yes.
- Q. Doing so, what control would the Dominion Government have over the expenditure and administration of the funds?—A. That is something to be worked out. We are satisfied that they shall have entire control if they desire.
 - Q. This expenditure would naturally be under the D.S.C.R.?—A. Yes.
- Q. Then your intention is not that the D.S.C.R. should be supreme in this matter, is it?—A. I have an idea that it could be better worked out by a commission more or less independent of the Government, we may be wrong in that: we do not want to stand in the way of a commission.
- Q. Then your idea is that it would be better worked out in that way?—A. Yes, better worked out in that way, and if the Government would want representation on the Commission they could have it. Good work has been done there and we do not want to conflict at all with the D.S.C.R. We want something worked out that would let the men feel that they were not directly under Government control and yet let the Government assist and have control to a certain extent.
- Q. So your idea is that the Meadowbrook Farm will be controlled by a commission on which commission there shall be a representative of the Government, but this Government representative will not be under the direct control of the D.S.C.R.?—A. Yes.
- Q. Can you give the Committee any idea on this very important point—what capital will be required to operate this in the proper manner?—A. The initial capital I think would require from \$2,500 to \$3,000 for each cottage.

Q. Can you tell us altogether what that is likely to run into, because that is a very vital point?—A. Well I think it would run into about \$250,000 or \$300,000.

Q. That is the capital expenditure?—A. Yes.

Q. How much of that do you think you can collect if you have the approval of the Dominion Government—roughly speaking?—A. Dr. Hirst would be better able to tell you.

Q. Do you think you would be able to collect \$200,000?—A. With the success

that we have had in the Niagara district I think we could.

Q. You would want \$300,000 for capital expenditure?—A. Yes.

Q. And that in a measure would make this project complete so far as capital is concerned?—A. It would not be making it complete but it would give us a standing, and the public would contribute very well if it was understood. After that we would have to have a per diem allowance.

Q. I am coming to that in a moment: but you are of the opinion that if the Dominion Government granted \$300,000 to this project it would make it a success?—

A. I think it would take more.

Q. You can understand that there is not the least use in the Government putting up a certain amount of money and you have to come back for more. What is the largest amount you would want to make the thing a success?—A. I would think \$300,000. You are a business man and so am I, and you know it would be a mistake to start without enough.

Q. What would be the per diem allowance.—A. I cannot tell. I would have to take

the figures of the D.S.C.R.

Q. Your per diem allowance is to cover any deficiency?—A. Yes. The reason why it is difficult to figure it out is that some men have pensions and some men have not, and yet they may be able to do much work. It is very difficult to figure it out. The amount of work they could do is another matter. The Department would have that information available. I had forgotten that I had a wire here from General Rennie and Colonel Kirkpatrick and he is very anxious that it should be put in the record. He thought he was coming on Tuesday and found he could not come.

The CHAIRMAN: Mr. MacNeil, I should like to hear your views.

Mr. MacNell: We are heartily in support of an enterprise of this nature. We recognize the necessity of developing the principle that we must take care of a certain class of disabled men, and in its general aspect we heartily endorse the project.

The CHARMAN: This particular project has not been placed before your Association?

Mr. MACNEIL: Not in detail.

The CHAIRMAN: We have been told that it has the approval of the War Veterans Association.

Mr. MacNeil: It has.

The Chairman: Mr. N. F. Parkinson, will you be kind enough to tell the Committee your views on what you have heard this morning at this meeting.

Mr. Parkinson: It involves a question of very great importance, and one that has taken the attention of many in the Department and outside of the Department. In giving my own views on the subject, I want to say this, they are not alone my views, but they are the views of the Department officials,, although I have not had an opportunity to discuss the matter with the Minister to date. We have not the idea of working out the scheme ourselves or for taking action to deal with this problem which we admit exists. There is a certain need for the provision, from our point of view, of sheltered employment. The extent of that need, from our experience, is not quite as large as has been indicated by Colonel Price; on the other hand, it is there. We have approached the question with a view to determining what has been done in other countries, for instance, as one of the factors that would govern any recommenda-

tion we might make. We sent over a representative last year with a delegation of the Red Cross Society with which society we have consulted, and that representative on his return made a very comprehensive report, copy of which I have tabled in your Committee, intending to take up this matter more in detail at a later date. report indicates that any attempt to date of farm colonization, or settlement proposition conducted in England has been economically and practically, as far as the expenditure involved is concerned, a rank failure. That has of course influenced any recommendation we might make to the Committee. In the first place I cannot say why the Dominion Government has not assumed the responsibility of dealing with the problem that has been said to exist. So far as the matter is concerned in the farm colony scheme, I can, however, give reasons why the Department do not intend to recommend such a proposition. In the first place the capital expenditure involved in the provision of lands and buildings in proportion to the number of men to be taken care of is enormous. The need after all comes down to a question of providing employment under conditions where the men can take part, where they can look after their own maintenance and living. The men with whom the Government has responsibility are pensioners. The man who is not entitled to a pension on account of disability has no call on our Department beyond general assistance in re-establishment, which has been given to quite a considerable extent. Therefore we feel that we are dealing with the disabled man—the man who has been disabled and is entitled to a There are certain of them who, while having this war disability, are unable to provide for themselves any occupation, because they have other disabilities which prevent them from making a proper living even with a pension. We recognize that there is a certain class to be taken care of without our having taken up the matter, although I have not yet made definite recommendations to your Committee. The problem consists in the provision of sheltered conditions for employment of service men who can earn something through their production, even should it be limited to a sum sufficient added to their pension to maintain and keep them, instead of the Federal or any Government spending a large amount of money in providing homes and farms, where after all these men probably will not be better off when they attend to their provision. I realize that the remarks I am making are not following the feeling of enthusiasm over the scheme up to the present time, but on the other hand I feel it is my duty to give the decision we have arrived at, because of the fact that it has been based not only on consideration of problems existing in this country, but the experience of other countries, and taking into consideration the immense expenditure involved in trying to carry out anything of the kind. as the work in England on these lines to date is concerned, it represents, not action taken by the Government, but action taken by varous philanthropic societies and individuals. Probably the only case where the Government has stepped in to assist has been the Lord Roberts Memorial Workshops, a form of providing sheltered employment such as we have in mind in the proposition submitted to your Committee. Those shops were conducted for several years on practically a business basis, and made their Due to changing conditions from which all countries have suffered they have fallen down in making their way, and the Government has granted assistance in England. I do not know that I have anything more to say now. We have prepared a recommendation relating to sheltered employment to your Committee, which does not involve housing. I hope I have made myself clear, and I am ready to answer questions as to our experience in the past and our expectations in the future.

The CHAIRMAN: We should like to hear from Colonel Price again.

Col. Price: I do not think the Deputy Minister and this deputation are so far apart as his remarks would lead one to believe, because I felt we had overcome a certain portion of the objection when I said that we provided the farm. True, there is the housing scheme in connection with it, but that is the permanent outlay. As soon as you have the men there, they will be paying rentals the same as they are

paying anywhere else, but they get better living conditions and are more susceptible to be influenced to carry on whatever work they are engaged on in a better way, and we are at one with the Deputy Minister in the desire he has expressed that they should be engaged in vetcraft work. That is what we want of the Committee to recommend and the Department to do if possible—to provide workshops. On the Meadowbrook Farm they would be living in a colony. We are not asking you to buy the farm or provide all the money to build the cottages, but to give us an appropriation and we can get contributions in the province. I think we could get these cottages built pretty well by donations in various parts of the province, and having that carried out, I do not think that with the payment of rent which the returned men would have to make, and with the surrounding conditions there, it would be a great tax on the Commission running this or on the Government. What we want to get if possible is a number of vetcraft workshops built with a per diem allowance for the upkeep. I hope we will be able to co-operate with the Department along that line and I think it can be worked out very advantageously.

The Charman: The Committee are very much obliged to you, Col. Price, and those with you for explaining this scheme. You can rest assured that we will not forget this matter. We will look into it with the utmost care, and perhaps we may have an opportunity at a later date of consulting you, Dr. Hirst and Col. Cooper about it. The Committee this year is a most sympathetic Committee. Every member of it is desirous of doing everything he possibly can to help the returned soldier, but naturally they must be guided by the advice given to them by the experts who have considered these matters in the past and also by the funds available in the hands of the Dominion Government. But please rest assured that we are not finished with this. We will look into it and consider it to the fullest extent of our ability.

I would suggest that our next meeting be held on Tuesday when Mr. MacLeod, of the Grand Army of United Veterans will give his evidence. We will also hear from the Amputations Association of Toronto. I would like to have the officials of the various departments co-operate in the hearing of this evidence, and anything that we have received from these people by way of correspondence will be placed before the various departments so that they may be fully advised of what is coming up. We want the officials to realize that, so that they in turn can advise us. It is quite possible, though I am not yet in a position to inform the Committee, that next week we may have some outside witnesses who will give evidence on matters of general interest to returned soldiers and the various departments which we are considering. I hope to be able to advise the Committee on this point on Tuesday. Another point which I desire to bring up is that I hope that by the end of next week all the evidence will be in. Speaking for myself alone, I hope that no other evidence will be given after the end of next week. We cannot start upon the work of preparing our preliminary reports before we have heard everybody who desires to be heard, because a witness may come along and contradict what a previous witness has said and so throw out every decision we have arrived at. Therefore, I think that before we can start to draft our report the evidence must be complete, and I would like publicity given to the fact that the evidence will very likely be closed by the end of next week.

Mr. C. G. MacNeil: I have been asked to present a petition on behalf of a group of men who belong to the class described by Col. Price and Dr. Hirst. They are problem cases who have not been cared for by the D.S.C.R. They are men who should be received sympathetically, and they have some very interesting side-lights to give upon this matter. If I may be permitted I would like to suggest that at least one of their number be heard in conjunction with the amputation cases and the G.A.U.V.

The CHAIRMAN: That is all right. We will hear them on Tuesday if that will suit you.

Mr. Caldwell: In connection with the notices that are being sent out to members to attend the meetings of this Committee, I think it would be well if a footnote were put in urging attendance. If we are going to make decisions on the evidence I think this would be advisable. Every member of the Committee should attend the meetings as far as possible. I realize that there are other committees sitting at the same time, but I think it would be well to add a footnote to the notices urging the members to attend.

The CHAIRMAN: The attendance has been very good. Every member has been very attentive and very reasonable. I am delighted with the way in which the members have turned out, and I have no complaint to make on that score. I think they have been most patient.

Mr. Stork: Would it be possible to have the chairmen of the various committees consult in the matter of holding meetings? There is a tremendous conflict of committee meetings; we have had as many as three in one morning, and many of us being to all three committees. Perhaps it is very difficult to arrange meetings that will not conflict with one another, but I have the idea that if the chairmen of the various committees would get together and try to arrange the meetings so as not to conflict, a better attendance would be insured at some of these meetings. I have already attended one this morning, and I am most anxious to attend this Committee because I think it is one of the most important we have in Parliament. I am anxious to be present at the meetings of all the committees of which I am a member, but I find that that is absolutely impossible. I think that if the chairmen could get together and make out a schedule, it might improve conditions.

The Charman: That matter came up at the very first meeting of this Committee. I thought at that time a scheme could be worked out whereby the meetings of this Committee might be held so as not to conflict with other committees. But we must not forget that we have held meetings on three days in succession. On Tuesday we had two meetings and on Wednesday two meetings and we have one to-day. Next week we will probably have two meetings each day for three days. I have been very much guided by what Col. Arthurs and Mr. Caldwell stated at the commencement. They are members who have had experience on former committees, and they thought it would be impossible to arrange the meetings, without conflicting. I will do what I can to avoid that but I fear I cannot do very much. We want you to come, Mr. Stork; please do not misunderstand me. We would be very glad to make the hours fit in, and I would be glad to receive suggestions in that respect.

The Committee adjourned until Tuesday, May 2, at 10.45 o'clock a.m.

COMMITTEE ROOM 436,

House of Commons,

TUESDAY, May 2, 1922.

The Special Committee appointed to consider questions relating to Pensions, Insurance, Re-establishment, etc., of returned soldiers met at 10.45 a.m., the Chairman, Mr. Marler, presiding.

Other Members present:—Messrs. Black, Caldwell, Carroll, Chisholm, Forrester, Humphrey, Knox, McKay, Miss Macphail, Munro, Power, Ross, Sutherland, and Turgeon.—15.

The Charman: We have a report from the sub-committee on Re-establishment and Insurance and one from the sub-committee on Pensions, and if it is agreeable to the Committee I would suggest that they be printed in the evidence and resubmitted at the next meeting, so that the members will have ample opportunity of studying the reports before they are asked to confirm them.

The CLERK: The Chairman has received 34 petitions and communications since our last meeting.

The CHAIRMAN: I will not trouble the members of the Committee by reading these communications which have been referred to the various sub-committees. The reports of the sub-committees will in due course be submitted to the main committee for approval before action is definitely taken.

The Chairman: We have here to-day representatives of the Amputations Association of the Great War. I understand that their evidence will be presented by Mr. Dobbs, and Mr. Myers.

Mr. W. S. Dobbs and Mr. RICHARD MYERS, called and sworn.

Bu the Chairman:

Q. What is your office, Mr. Dobbs?—A. My office is President of the Toronto branch and member on the Dominion Executive.

Q. Is this a Dominion incorporation or a Dominion organization?—A. It is a

Dominion organization of War Amputations.

Q. Having a membership throughout the Dominion of about how many?—A.

Twenty-two hundred.
Q. With branches where?—A. In Ottawa, Hamilton, Toronto, Winnipeg, Regina,

Calgary, Edmonton, Vancouver and Victoria.

Q. And you represent the whole association before this Parliamentary Committee?—A. Yes, sir.

Q. In what manner are the members of this association procured?—A. You mean as to eligibility for membership?

Q. Yes.—A. A man or woman of good character who has lost a limb or limbs on active service during the last war resident in Canada or the Empire.

Q. Is there any admission fee?—A. Yes, there is an initiation fee of \$1; a deposit of 50 cents on the badge, and a regular fee, that is dues, of 25 cents a month; that is \$3 a year.

Q. What is the gross revenue per annum from these fees?—A. I am speaking now of the Toronto branch—we have some 940 members and the gross revenue will be about \$2,800 per annum.

Q. Per annum?—A. Yes. That is just from dues. Then we have a trust fund as a result of the tag day in Toronto of some \$40,000 and we have interest on that. This is invested in Victory Bonds.

Q. Can you give the Committee any idea of the gross revenue per annum of your Toronto branch?—A. Yes, I have a pretty good idea. We totalled it up the other day. It comes to about \$4,750 a year from dues and investments.

Q. What revenue has the other branches. Can you answer that?—A. They have practically none sir, other than the dues. The dues are the only revenue. I don't think they have any other trust fund in any other branch.

Q. What is your membership in Toronto?—A. Nine hundred and forty.

Q. So throughout the rest of the Dominion there is roughly speaking about 1,400 members?—A. A great many of our members are not residing in Toronto. They are scattered through Ontario.

Q. How do you administer in a financial way the other branches?—A. The financial administration of each branch is in the hands of the branch. They pay to the Dominion association, whose headquarters is also in Toronto, a per capita tax of 50 cents a year for each member, which goes to the Dominion administration department.

Q. Will you tell the Committee what are the objects of this association?—A. Our objects are mainly mutual benefit. We organize to advance our own interest as war amputations. We have three main objects. The primary object is the securing of a permanent job at a living wage for every man, an equitable pension on a permanent basis for every man and the best type of artificial limbs we can procure for ourselves. Those are the main objects. Those are what we are working for as well as the mutual advancement of each of us, of all of us together.

Q. Do you work in conjunction with the Great War Veterans' Association?—A. We work in co-operation with the Great War Veterans' Association, yes, sir.

Q. And in co-operation with the Grand Army United Veterans?—A. Yes, with the Army and Navy Veterans also.

Q. Your Association I take it is an essential organization to have outside of the various other organizations?—A. Absolutely, because we have problems that do not apply to ordinary returned men, as regards amputations, for ourselves, problems which do not apply to the man who has all his limbs, the man who has no visible disability.

Q. You realize the D.S.C.R. take this up in a very efficient manner?—A. We have co-operated with the D.S.C.R. to the best of our ability for the last three years.

- Q. Will you tell the Committee the necessity of your organization existing when the D.S.C.R. has an efficient organization in this particular also?—A. Yes, sir, I can, for several reasons. The D.S.C.R. is something that is administered or intended to be administered for all disabled men. We are a special class, who need certain solutions to our problems which do not affect the ordinary disabled men, but certain errors in judgment have been made and certain things can be rectified in the pension, and other matters, and for that purpose we exist.
- Q. May I interrupt you again. You refer to certain mistakes. Who made these mistakes?—A. Certain officials of the D.S.C.R.
- Q. What kind of mistakes? Errors of judgment in vocational training for men.

Q. What kind of errors of judgment?—A. Unsuitable training.

Q. Describe some.—A. A man who was a lumberjack all his life, for instance, does not understand the finesse of anything.

Q. So a lumberjack who goes before the D.S.C.R., the D.S.C.R. does not inquire into this case and say "you have to be given some instructions in order to make a watchmaker."—A. Yes, a watch repairer.

Q. Have you any other case?—A. The watch repairer is a particular case. They have a course in railroad—commercial telegraphy, railroad telegraphy particularly. Men were put on telegraphy courses who would not have made telegraphers in a hundred years.

Q. What were they before they went to war?—A. Various things; farmers, mostly untrained. We have a number of men who have had no particular training or educational experience at all.

Q. Why were they put on telegraphy courses?—A. I do not know.

Q. At their request?—A. The investigators and the different officials who were handling them attended to that. I don't know anything about that.

Q. Then you make certain charges that your Association is necessary for the purpose of directing the D.S.C.R., who in the past have put men on courses on which they should not be put. I really want to get at the object of your Association. That is what we are trying to get at in order to assist the soldier.—A. Our Association

[Mr. W. S. Dobbs and Mr. Richard Myers.]

exists for the purpose of mutual advancement of amputation cases. We bring these things to the notice of the Department in order that they may be rectified. That is one of the purposes.

Q. Have you brought to the Department a great many cases for rectification ?-

A. Yes.

Q. In other words the Department made a few errors?—A. The Department have made errors and they have endeavoured to rectify them in a great many cases.

Q. If they were called to their attention?—A. Yes.

- Q. But you contend your Association should exist notwithstanding the Department?—A. Yes.
- Q. Is the Department not altogether competent to deal with these cases?—A. We are purely advising the Department wherever we consider it necessary.

Q. So your Association is for the purpose of advising the Department !-- A.

That is one of the objects.

Q. Will you please tell us something more about your other objects?—A. The question of employment, after a man has completed training and he has not been re-established, it is a question of endeavouring to fit a man into the most suitable employment. That is one of the big phases for which we are organized to-day, in Toronto particularly.

Q. Would you give the Committee your idea on that subject?—A. I have it

here.

- Q. Would you care to put this in as evidence so it will be printed and discussed by the Committee, or would you care to discuss it verbally?—A. I would like to submit this and to discuss it.
- Q. Very well.—A. The question of employment is a question we have to deal with continually because with visible disabilities like amputation cases we are at a serious disadvantage in the labour market; particularly the arm amputation case has to go to the wall very very often and the result of our experience for the last two or three years has been that Government employment of amputation cases is the safest, sanest and the most suitable for such cases. The Government employment gives a fair living wage, permanency of employment and a chance to save and lay by for the future when his earning power diminishes. To cite examples of that, messengers who are employed in different Government positions all over the country. These jobs can be filled by arm amputation cases who may not have had very much education. He may not have had any particular training but he may have enough ordinary common sense to do the work required of him. The inquiry desks that are in operation in connection with the different heads of departments of the different Government Departments, and the different Ministers of the Cabinet, those positions can be easily filled by a leg amputation. In fact, a leg amputation would be a more suitable man than the man with all his limbs because he is more liable to be on the job because of his disability. He would not be so liable to walk around.
- Q. There are a number of these amputation cases employed by the D.S.C.R.—A. The staff of the D.S.C.R. is shrinking. It is gradually reducing its staff and these men are going to become more or less surplus as time goes on. They have done efficient work. They have done good work for the Government in the D.S.C.R. Why cannot they be transferred to some permanent Government department where they could be usefully employed at work they understand. The Civil Service Commission has in operation I believe a disability preference at the present time. This disability preference applies equally to the 5 per cent disabled as to the men who are 100 per cent disabled. We are asking that this disability preference be made for all cases who are suffering from 40 per cent disability or over. In mentioning employ-

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ment of disabled men, amputation cases, one way to bring this about would be by the application and enforcement of the various Superannuation Acts. This would insure continued promotion and greater efficiency and give a future to ordinary civil servants. That brings us to the man who is at present unemployable in amputation cases. We have about forty in Toronto who are absolutely unemployable and who, to a great extent, are untrainable. A special scheme would have to be provided to retrain these cases because of their lack of education and training, because of their disability and because of their temperament they do not seem to fit into any particular job. They will require absolutely a special training, something in the nature of a general work shop where they would be under constant supervision, where there might be a possibility of some enforcement of discipline. You would have to enforce a certain amount of discipline, and where they would be encouraged and corrected when necessary. I believe six or eight months' training in a workshop would fit a great many of these men for some good employment outside. The question of the handicap section arises here. The handicap section is an excellent thing to handle the disabled men when they are in charge of disabled men. Disabled men can understand the disability cases they have to deal with and they can handle them properly. The co-operation of the permanent Government departments is something that would be necessary to ensure employment along these lines. That is about all I wish to say of unemployment.

Q. A good deal of this has been covered by the vocational training of the D.S.C.R.?—A. Yes.

D.S.C.II. :—A. 1es.

Q. But these are more or less improvements on the vocational training?—A. Yes.

Q. Have the members of the Committee any questions to ask Mr. Dobbs on that

item before we pass on to the next?

Q. Would you pass on to the next item?—A. There is the question of the Orthopædic and Surgical Appliance Branch. The constant trouble and difficulty we have had with the Department is that with the O. & S. A.; we have never been able to get suggestions adopted by them for improvement for amputation cases, that is in a number of amputation cases the men have nothing to do with the policy governing the issuance of the limb or the kind of limb issued. The Research Branch has been in operation for over three years. It has got out some pretty good things. It has adopted some suggestions from the amputation cases themselves, but other conditions and most of them have not been even considered for some reason. Take the case of the Handegord arm, it is an improvement over the Canada Convertible arm. That arm has not been considered by the O. & S. A. Branch. Another arm that is in operation at the present time is the Gawley arm, and I understand the inventor is running a machine shop and makes all minor repairs. That would be an excellent working arm. The question of pay, and that is number 3—

Q. May I interrupt you again before you go on to that next item. Do I understand these appliances are improvements on those used by the D.S.C.R. at the present time?—A. Yes. The Canada convertible arm is for above elbow amputation. There is a short bucket here and a piece for the elbow joint and the hand is covered with a kind of a leather cuff. The chief difficulty with the Canada convertible arm has been that it has come to pieces in movement, in walking. The first thing the wearer knows the arm is hanging in three pieces on a cord. The Handegorde improvement to this arm does away with that. It gives a man better control by a device which he puts on the elbow, gives him perfect control of the arm so he can move it in all directions and handle small objects. This arm has been invented since

1919 and as far as I know the D.S.C.R. have not done anything with it.

Q. Have they been asked to adopt it?—A. I believe so.

Q. Or to look into it?—A. I believe so.

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Q. Is there any reason in your judgment why they should not look into this?—A. No, sir; the arm in my judgment is a great improvement on the Canada Convertible. I think if this improvement had been adopted the arm would have been worn by the amputations above the elbow.

Q. What do you wear?—A. I am wearing the Government arm. I am a below elbow amputation, sir. That is the greatest difference in the world. There are not one per cent, I think, of amputations above the elbow wearing an arm at all. They are

all going around with an empty sleeve.

Q. With this arm you are speaking about, it would be a great assistance?—A. Yes. It would be a tremendous improvement on the Canada Convertible arm.

Q. Is there any other kind of appliance you can suggest?—A. The Gawley arm.

Q. You have made mention of that name. Has that been submitted to the D.S.C.R.?—A. I understand it has been and they have not considered it. I took the matter up with Mr. Law about three weeks ago and he said he was going to look into it again.

Q. Have they had a reasonable opportunity to look into it?—A. I understand it was brought to their attention six months ago. It is an excellent working arm for a below elbow amputation. The grip on this arm is so powerful that you can take a five cent piece and squeeze it double. It must be pretty powerful. I have never seen it, but I had it described by a doctor. There is nothing above the strap that comes above the elbow or there is no harness across the body. There is just the strap and lever to the arm itself.

Q. You have mentioned these two appliances. Are there any others you wish to mention?—A. I can only speak with authority as to arm cases. I don't pretend to talk

for the leg cases.

Q. Is there any one who can talk for the leg cases?—A. Mr. Myers.

Q. He can talk about the leg cases ?—A. Yes.

Q. Will you please proceed with No. 3 unless the Committee have any questions to ask?—A. With regard to No. 3, the question of pay, there is a difference of as much as 30 cents per hour in the pay of men who are doing exactly the same class of work. That can be regulated by No. 6. We think it is desirable that a man should be given a thorough, all-round training as a limb-fitter, so that he will be able to build a leg from the rough state into the finished product ready for use. At the present time a man is assigned to one particular job and has to remain at it; his work is never changed.

Another point about which there is a good deal of dissatisfaction is that it is necessary for a man to obtain a doctor's order before he can secure any extensive alterations or improvements to his artificial arm or leg, and much time is lost because of the irregularity of the doctor's hours. We would like to have a doctor on duty from 9 a.m. to 11 a.m. and from 1 p.m. to 4 p.m. in the limb factory for the purpose of attending to the needs of the amputation cases who go there for repairs or improvements to their artificial limbs. Under the present conditions these men are compelled to sit around for three or four or more hours during their working time, in order to secure the necessary repairs.

By Mr. McKay:

Q. Are the doctors who issue the orders for repairs experts?—A. Yes, both Dr. Le Mesurie and Dr. McKenzie are good orthopaedic surgeons. The limb factory to which reference has been made is the Government limb factory situated in the city of Toronto. There are also about 15 limb-fitting depots throughout the country.

By the Chairman:

Q. Is there insufficient medical attendance provided at these various depots?—A. I do not know about the depots; I am speaking about the Government limb factory at Toronto.

Q. In the case of the Government limb factory at Toronto do you say there is not

Sufficient medical attendance provided?—A. Yes.

Q. Can you speak with regard to any of the other depots outside of Toronto?—A. Well, I was five weeks in Vancouver, where I did experience some difficulty. The doctor in charge was also engaged in hospital work and was unable to get to the fitting depot at regular hours, with the result that the men had to wait several hours before they received attention.

By Mr. Chisholm:

Q. In view of the fact that these doctors must be orthopaedic experts, and must also attend hospitals in order to keep up the practice of their profession, would not that irregularity of attendance of which you complain be very difficult to overcome? Does not the nature of the medical profession render it very difficult for the doctors to observe regular hours?—A. Would it not be possible for the doctors to authorize some person in the factory to sign the orders for the doctor for repairs to limbs which have broken down?

Q. Would there not be a great risk incurred in delegating such authority to a person not qualified in orthopædic surgery?—A. In the case of repairs to limbs?

Q. Oh, just purely mechanical repairs?—A. Yes. Then, with regard to the material used in the manufacture of these artificial limbs, I can cite three cases of leg amputation where the foot has broken right off, the "U" bolt has carried away, and the wearers have sustained nasty falls. H. R. Smith was going down some steps. He had just reached the second step when the "U" bolt carried away and threw him down four steps on his face.

By the Chairman:

Q. Might not that happen in anything?—A. There are quite a number of these cases. A man named Lamb who was stepping on to an elevator was thrown in the same way. Another man fell from a car; fortunately the car was practically at a standstill.

Q. Do you attribute these accidents to faulty workmanship?—A. Yes; the

material was very brittle and snapped right off.

Q. Has that happened in so many cases that you are convinced that the material

generally was poor?—A. Yes; it was too brittle.

Q. Of course three cases out of many, many hundreds are not many?—A. Those are cases of which I know. Mr. Myers had a similar experience.

By Mr. Chisholm:

Q. This is an important matter. The Government is put to the expense of supplying these limbs and the workmanship and material should be perfect—A. One amputation case was engaged in whitewashing from a ladder. He was wearing a hook in place of a hand. He fell and put out the hook to save himself but the hook tore right out of the wrist. Fortunately he did not injure himself.

By the Chairman:

Q. Are you quite satisfied with the evidence you have given to the Committee with regard to the artificial arms—A. I would like to mention the orthopædic boot, with which all leg amputations cases are concerned. In most instances it is found that the boot tends to go flat, and requires some special provision in the boot to hold up the arch in the foot. They have told leg amputation cases to get the boots and then issue them Whitman plates for the boots, and they are expected to put a Whitman plate in a boot that fits snugly, which they cannot do.

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Q. You are not satisfied with the boots?—A. We are not satisfied with the orthopædic boots under that arrangement. A man cannot put a Whitman plate in a boot that fits snugly.

Q. To what do you attribute this dissatisfaction? If the boots and arms are not satisfactory you will probably tell us the legs are not satisfactory?—A. My limb is very

comfortable.

- Q. You have mentioned several things that could be improved upon. Are the present unsatisfactory conditions due to lack of attention on somebody's part?—A. Yes.
- Q. You may speak quite openly?—A. The man in charge of the Leg Department is a civilian and is not a disability case. We believe it takes one disability case to understand another disability case. The fittings could be made by an amputation case, and would give much better results.

Q. I cannot agree with that statement?—A. That is our experience.

Mr. Myers: The point he wishes to emphasize, sir, is that there is a lack of discipline among the men on account of the fact that the man in charge of the Leg Department is a civilian, and that probably produces inefficiency in the making of the limbs. These men who are working in the factory have their own point of view, and feel that an amputation case should occupy the position of foreman. Consequently, they are dissatisfied, and that condition, in all probability, produces inefficiency to some extent.

By Mr. Chisholm:

Q. They think that because they are the victims of that particular condition, one of their number should be chosen to fill the position of foreman?—A. Exactly.

Bu the Chairman:

- Q. That attitude may be right or wrong?—A. I agree that there is a possibility of it being right or wrong, but that is the consensus of opinion of the men employed in the limb factory in Toronto.
 - Q. In other words, the position requires investigation?—A. It does.
 - Q. That is what you want to say?—A. Yes.

Mr. Dobbs: Mr. Myers will take up the other matters, sir.

By the Chairman:

Q. Mr. Dobbs, are you quite satisfied with the evidence you have given?—A. Yes.

Q. There is no way in which you desire to amplify your evidence?—A. No, not so far as I know, sir.

By Mr. Black:

Q. Is there any official here who is responsible for the continual mistakes in connection with the making of these limbs?

The CHAIRMAN: I do not think we should take that matter up before the main Committee at this time? Do you wish to go into the matter at this moment?

Mr. BLACK: No.

By the Chairman:

Q. What is the first point you desired to take up, Mr. Myers?—A. Dealing with the pensions generally, Article No. 1 on Pensions. While we subscribe to the one dollar per cent scale of pensions in principle, we are nevertheless asking that the present pension plus bonus, that is \$900 per annum for one hundred per cent disability cases, be placed as a permanent basic award for pensions. We ask this on six [Mr. W. S. Dobbs and Mr. Richard Myers.]

specific counts: Firstly, as affecting the amputation cases—climatic conditions; secondly, the need of living near lines of transportation; thirdly, the ordinary every day things that an amputation case cannot do—he cannot carry ashes out of the house; there are many jobs that he cannot do; fourthly, the restriction of employment on account of the visability or disability the impression that is created by the man who has lost an arm or a leg, the fact being that the question arises as to whether or not he would be able to fill the job; fifthly, limited recreation; and sixthly, the fact of the need of a stable pension for the purpose of regulating conditions as affecting living, housing and general living conditions. That is our argument for the \$900. We do not wish to amplify that in any way, but the great need of the disability man throughout Canada to-day is a permanent pension. Now, as to Number two—

Mr. Power: Mr. Chairman, before you come to Number two, I have been asked, I might say, by the amputation cases to help them before this Committee.

The CHAIRMAN: As counsel?

Mr. Power: Well, voluntarily and gratuitously as counsel.

The Chairman: You are a member of the Committee yourself, Major Power. We would be only too happy to have you ask the witness questions, if you desire to do so. Do you yourself feel at liberty to do so?

Mr. Power: That is what I was asking.

The CHAIRMAN: I am sure we would be delighted to have you do so, and I think it is the opinion of the Committee that we would be.

Some Hon. MEMBERS: Carried.

The Witness: Article 2: "That the present scale of awards for percentage of disability for Amputation Cases be revised, and a more equitable basis arrived at." We ask that on the grounds—

By the Chairman:

Q. Pardon me; will you kindly explain a little more clearly what you mean by that?—A. I am going to explain it now. It is suggested that the present minimum award of forty per cent be increased to fifty per cent; the meaning of that is this, that in allocating a pension to an amputation they take into consideration the site of the disability. The site has reference to whether the man has an arm off at the elbow or a leg off above or below the knee, as the case may be, and the present minimum award for amputations is forty per cent. What we ask is that it be based at fifty per cent, and we will advance our reasons for that as we go along; for disarticulation at the hip, which is at the present time eighty per cent, that it be increased to ninety per cent; and for disarticulation of the shoulder, which at the present time is eighty per cent, that it be increased to ninety per cent. To make it clearer, it does not necessarily mean that a ten per cent increase is required in all classes of amputations, because it is recognized that certain classes of amputations are dealt with more generously in Canada than in other countries, which, to our way of looking at things, is abundant proof of the fact that an earnest endeavour is being made to get as accurate a computation of the disabilities as possible. These disabilities were arrived at, based chiefly upon pre-war conditions. Now, there is a vast difference between pre-war conditions and post-war conditions. The fact is that we have to-day approximately 3,600 amputations thrown upon the labour market in this country, and for some reason or other they cannot be absorbed, as Mr. Dobbs has been trying to explain. The point is this, that we thoroughly understand the manner in which these awards were arrived at. For instance, a man with his leg off below the knee gets a forty per cent award, and a man with his arm

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off below the elbow gets a sixty per cent award. We recognize the fact that there is a greater disability for the arm case than the leg case; we recognize that as an essential fact; we find that out from experience; but when we go along the scale and come to disarticulation of the hip and of the shoulder, we find that they are both the same, eighty per cent. So you see there is a weakness in the argument when you come to the question of allocating the percentage of disability-eighty per cent for shoulder and eighty per cent for hip, forty per cent for below the knee and sixty per cent for below the elbow, at the same time bearing in mind the fact that we admit that there is a greater disability for the arm case. Now, the point is this: In England what do we find. They have a fifty per cent minimum award for below the knee cases: In the United States it is forty-four point somethingwe are not quite sure; they have a secret award there; they do not make it public. In France and Belgium they are very generous in their awards. However, England recognizes a difference between a right arm and a left arm, while we do not. While we do not advocate the adoption of the British Royal Warrant, which lays down the scale, we advocate the adoption of a system of awards suitable to conditions in this country, bearing in mind what is done in other countries. There seems to have been some difference of opinion on these particular points and we would suggest that the amputations be taken as a whole and the entire scale turned over to a neutral board of doctors, doctors who are away altogether from the Government, who are not conversant with the Government conditions, who can go into the entire position; and that we be given permission to name one doctor on that board, for the purpose of asking for the decision on the award, and we will abide by that decision.

By Mr. Power:

Q. If I may interrupt you for a moment—have you ever seen the scale on which they base pensions for amputation cases?—A. No, sir. It does not seem to be progurable.

Q. Have you ever asked for it?—A. We have asked for it at different times; we

have asked for it two or three years ago, two years ago-

Q. Has the Board of Pension Commissioners ever refused to give it to you?

—A. I do not know whether it is particularly the Board of Pension Commissioners who have refused it, but there is this fact, that we cannot get the scale.

Q. Is it possible for you to submit the scale of disability for amputation cases

to a neutral doctor, or has it been possible?—A. No, sir.

Q. Why not?—A. Because we must abide by the decision of the Board as to the allocation of the disability.

Q. And you know no reason why you should not have been given this book or this schedule of disability?—A. No, sir.

Q. Have you ever applied for it?—A. For this scale of disability? We asked for it this last year.

Q. Whom did you ask for it?—A. This Committee. Understand that the Pension Board made a report on this very same matter and they laid down what the cost would be. We do not know what became of that report—

Q. Pardon me; I am sticking to this scale of disability. I want to know what happened to your demand or your request for a scale of disability last year?—A. The report was laid before the Committee, and we do not know what action the Committee took.

Q. Was there any action reported?—A. There was action reported, yes, sir.

The CHAIRMAN: That does not really get at the point.

Mr. Power: Mr. Chairman, if I may, I should like to ask Mr. MacNeil as to this matter, just as a matter of information.

The CHAIRMAN: Certainly.

Mr. MacNell: We have not procured this information; it has not been made generally available. We have asked that it be made public, and it has not been.

Mr. Power: The point I am bringing out, Mr. Chairman, is simply this, that the amputation cases have asked through their own association, and through the G.W.V.A. that the scale of disability be made public, in order that they might submit it to neutral doctors, and hitherto that has not been done.

The CHAIRMAN: I want to get that quite clear in the evidence.

Mr. Power: Do you think I had better ask any more questions?

The Charman: I think you have brought that out abundantly clear, Major Power, and I think we quite understand the point. Have you any further questions, Major Power, at the moment?

By Mr. Power:

- Q. I would like to ask, with reference to the scale of disability for what I think you call major amputations in other countries than Canada?—A. Well, I was explaining that; in Great Britain the minimum award for a major amputation is fifty per cent.
- Q. Just what is a major amputation?—A. A major amputation as we call it, is an amputation below the knee, or the hand off at the wrist, or greater.

The CHAIRMAN: I understand.

By Mr. Power:

Q. Well, what is the scale?—A. The Canadian scale is forty per cent for below the knee, and then we take what is known as knee bearing, that is sixty per cent, and then we go in three sections up to the hip, which brings it up to eighty per cent, according to the site. For arm cases we start at the wrist at sixty per cent and then go up to eighty per cent, according to the site.

Q. And what do you complain about?—A. We complain of the fact that the awards are not high enough; otherwise we would ask for a minimum award of fifty

per cent.

By the Chairman:

Q. You mentioned that France and Belgium used a different system, and I inferred from that—and I think the Committee did also—that France and Belgium were possibly more generous in that particular than other countries.—A. They are; they are more generous in their system of awards.

Mr. Power: In their percentage of disability; not in their financial provisions.

By the Chairman:

Q. What I want to get at is this, and I think it should be made perfectly clear; France and Belgium are more generous in their percentage of such and such an

amount given for such and such an injury?-A. Yes, sir.

Q. Now, why not tell us in dollars and cents what that is, because that is the fairest way to put it before the Committee?—A. Because of the fact that, taking the fundamental principle of pensioning, it does not make one iota of difference whether the pension is one thousand dollars a year or ten thousand dollars a year. The fundamental principle of pensions must be, and must always be, what the disability is, a correct award for the disability. You cannot get away from that.

The CHAIRMAN: I cannot see that, altogether.

Mr. McKay: I think the witness is right.

Mr. Power: I do not want to interrupt, but I do not think it is a question of dollars and cents. I do not think there is any comparison between what Canada wants to do for her returned soldiers and what other countries want to do. I think the witness wants to tell us that on a scientific basis they get a greater percentage [Mr. W. S. Dobbs and Mr. Richard Myers.]

for disability for certain cases in other countries, but I do not wish to have the witness tell us what the financial amount is, because the other countries are not comparable with Canada in that respect.

The CHARMAN: It is really the percentage you want to get at.

Mr. Power: It is the question of percentage, not of dollars and cents.

The CHAIRMAN: In other words, the question of basic principle.

Mr. Power: The basic principle as to whether the medical men think that an amputation case is more injured in certain respects than another amputation case. This is the whole question. As a matter of fact, our pensions are higher than those of any other country in the world, and they should be.

The CHARMAN: You think that the amount of the pension has no bearing on the situation at all?

Mr. Power: Not in this particular case. That is a question to be discussed with the Finance Minister, and not a question to be discussed before this Committee.

The CHAIRMAN: I see what you mean. In other words, a certain basis as regards money is arrived at; you want that percentage fixed on an entirely different basis.

Mr. Power: Absolutely. We are not discussing the financial end of it, we are discussing the scientific or medical end of it at this time.

The CHARMAN: That is the general opinion of the Committee, I think, from the remarks I hear. I am right in that, am I? It is an important point, gentlemen.

Mr. Ross: What other countries pay their disability cases does not matter, I think. The thing is to have the country make up to the man what he has lost through the disability as far as they can through financial payment, and it should be done on the proper basis.

The CHAIRMAN: That is not exactly what was meant.

Mr. Ross: Practically.

Mr. Forrester: Disability must be calculated, as the soldier said, on percentages; there is no other way.

By Mr. Power:

Q. As I understand it, your claim is simply this: You would like to have the Committee recommend that a neutral board of medical men revise the whole scale of disabilities?—A. As far as amputations are concerned, yes, sir; and that we be given the privilege of asking for one doctor that we would name on that board. That is all.

By Mr. Ross:

- Q. Has the witness the percentages of France and Belgium?—A. I have not the percentages of France and Belgium, but take the case of a man who has his arm off above the wrist in Belgium, he actually gets 70 per cent, 10 per cent more than our award, which is a generous award.
- Q. That may be quite true, but to me it appears a matter of dollars and cents, a matter of living. I know it is based on a percentage, but it is a matter of living, and that is what we want to do. You have not the percentages given by France and Belgium?—A. No. sir.

The CHAIRMAN: I brought that same question up, General Ross, and the majority of the committee seemed to think that I was entirely wrong. I cannot quite see it yet.

Mr. Ross: To me it seems a matter of dollars and cents, a matter of living.

Mr. CALDWELL: To my mind the thing we are trying to decide is how great a disability a man has who has his leg or arm off at a certain place. We have decided [Mr. W. S. Dobbs and Mr. Richard Myers.]

that a man shall get so much pension, and what we are trying to decide now is what percentage of disability it is to have a leg or an arm off at a certain place. It is not a matter of what he should get as a total pension, because that has been decided. I cannot help thinking that Major Power is right in regard to this particular question. While the whole thing does resolve itself into recompensing the soldier, so far as money can recompense him, I think we are trying to arrive at what percentage of disability a man has when he has an arm off at the wrist or at the elbow.

Mr. Black: It depends on what his occupation is.

Mr. Power: We have laid it down as a general principle since the C.E.F. pensions have been in existence that the pension should be based on the man's worth in the common labour market, so that it does not matter what his previous occupation was. Whether he was a clerk or a governor general, it would not matter. The pension is based on what his worth is in the ordinary labour market, and your disability is based on that principle.

The CHAIRMAN: That is absolutely right.

Mr. Power: That is unless the principle is to be changed.

Mr. Ross: We admit that. For example it might be necessary to amputate a toe or two toes, or part of a hand. The artificial foot to-day is much more useful to a man than it used to be, and the surgeon might be guided by that fact in amputating at the ankle. To-day he gets more use out of his feet by having a complete artificial foot. The matter of percentage is not altogether a factor that a surgeon might be guided by. He is guided by the use. There is no person here who will deny that a foot amputation is not so disabling as a hand amputation, and yet there is the same percentage.

Mr. Power: No. The whole question resolves itself into this: The amputation cases would like to have a neutral board; that is to say, a board composed of men who are not in the Government employ.

The CHAIRMAN: I think that has been made abundantly clear.

Mr. Power: And they can give a decision as to whether or not the present scale of disability is a reasonable one or not.

By the Chairman:

Q. I think we have had enough evidence on that point, so please pass on to the next point, Mr. Myers.—A. (Reads):—

"Article 3. That an allowance be made for the abnormal wear and tear of clothes and boots due to the wearing of orthopaedic appliances. That the issue of boots under the present regulations of the O. and S. A. branch of the D.S.C.R. whereby a man is allowed one set of boots (three boots) with a new leg every four years, be abolished, and a more accurate and fairer computation of the wear of boots be made, this computation to be part of the said allowance."

The meaning of abnormal wear and tear is the actual wear and tear above that suffered by persons who have not to wear orthopaedic appliances. That is all we are asking for. It is said that this is taken into consideration at the time of allocating the percentage of disability, but there are so many things taken into consideration at that time that the question arises whether really and truly they have given this matter really vital thought. Why, the cost of extra wear and tear is something astounding in leg cases. Or even take the man with an arm off, the necessity for wearing harness adds to the wear and tear of his underwear, and it all goes to reducing the pension. We ask that, we want nothing more than the actual wear and tear over and above that of ordinary wear, nothing more.

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By the Chairman:

Q. I think you have made that point very clear. Are there any questions? If not, please pass on to the next point.—A. (Reads):—

"Article 4. That men who have received multiple disabilities such as an amputation or amputations of more than one limb, plus the restricted movement of other limb or limbs, whose aggregate disabilities reach 80 per cent, be rated the same as in Classes 1 to 5, which would bring them under the provisions of Section 33, Para. 2, of the Pensions Act."

In explaining that, I may say that the present system in regard to multiple cases is to take the one disability and to make an award for that one disability accordingly. What we ask is, that in the case of a man who has separate disabilities aggregating 80 per cent. they be taken separately and added together. This man will, perhaps, get only 75 per cent or 70 per cent. We ask that he be placed in the same class as those in 1 to 5 for the purpose of bringing them under the provision of Section 33, paragraph 2, cf the Pensions Act. That would be a distinct benefit to the high percentage disability and to his dependents should he die.

By the Chairman:

Q. That is quite clear. Are there any questions on that point? If not, please pass on to the next section.—A. We come now to number 7.

Q. You are not taking up numbers 5 and 6?—A. We are abandoning number 5, and Mr. Dodds will, perhaps, explain number 6. Article 7 (Reads):—

"That the method of arrival at the rate of disability in the cases of men who have multiple disabilities contracted through enemy action, and whose disabilities taken separately and added together would total more than 100 per cent, be waived, and that this class of pensioner be placed in the 100 per cent class."

Q. Will you please put in that resolution that you have just read?—A. Yes, under the present system of classifying awards—

By Mr. Power:

Q. Can you give us specific cases?—A. Yes sir, there is the case of Private R. V. Fulthorpe, No. 148,663. His disability is left leg above the knee, and right leg below the knee. His pension award is 90 per cent. Take these two disabilities separately, and adding them together would make over 100 per cent. What we ask is that that type of man be placed in the 100 per cent class because we are of the opinion, knowing these men and studying them every day, that there is no board of doctors anywhere in creation that can say that that type of man is not 100 per cent disabled. We come to another type. Take the man with his leg off above the knee and with his arm off below the elbow. There is the case of W. J. Jones, No. 1,054,154.

His disability is left arm below the elbow, a wound in the shoulder and left leg above the knee. His total aggregate wounds would go away over 100 per cent, but he gets 90 per cent, and we ask for that man that the regulation be waived, or whatever the system is—we do not know—and that that man be placed in the 100 per cent class. Here is another case. There are three distinct types. The case of Major Bell of Vancouver may be cited. He is not complaining. None of us are complaining. We just want this matter remedied. His disability is two legs off below the knee and one eye out. This man may not need it, but the principle of the thing is that it affects another chap who does need it. We want that type brought into the class of 100 per cent.

The Chairman: Your evidence has made that abundantly clear. Have you any questions to ask, Major Power?

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Mr. Power: Not if the Committee is quite clear as to whether or not the aggregate disabilities should be added.

The CHAIRMAN: I think we are quite clear on that.

Mr. BLACK: Not to exceed 100 per cent?

Mr. Power: No. In certain cases where a man has over 100 per cent disabilities, there is what is called a helpless allowance.

Mr. Myers: Yes, take the double amputation above the knee. They recognize his helplessness and they give him an allowance, under a recent Order, of \$250 to cover the extra help and inconvenience that he is put to.

By the Chairman:

Q. That is medical?—A. Yes sir.

Q. What is the next point you wish to bring out?—A. The question of insurance. (Reading):—

"That the present time limit for the taking out of Returned Soldiers' Insurance be extended. This is necessary because of the fact that very few seriously disabled men have been able to obtain steady or remunerative employment owing to the severe industrial depression of the last two years."

That explains itself and we will rest our case there.

By Mr. Carroll:

Q. Have you any statement regarding the matter of insurance applications being promptly attended to?—A. Not particularly, but here is a case I would like to bring before the Committee. It is not an amputation case but it is a splendid case to present. This man is a paralytic. He was in the same battalion as myself. He is paralyzed from the hips down. He gets the total award plus the total helplessness allowance. As a matter of fact since last year he has never seen a doctor and I do not suppose he wants to see one but the point is this, when the Pension cheque comes every month there is accompanying it a request to take out soldiers' insurance and he decided to ask for \$2,000. They accepted his payment and then they sent it back to him. Now the position is this, that man was greatly depressed by that condition. He just felt that they were unjust to him. We as a matter of fact were under the impression that those were the particular men you were looking after.

Q. Do you know why his initial premium was returned?—A. Because he was not

accepted. That is all.

Q. He was examined first?—A. No examination, sir, in insurance.

Q. He made his statement for his application!—A. Yes.

Q. He was accepted?—A. Yes.

Q. Did they give him to understand why he was rejected?—A. Merely that he was not eligible. He was wounded at Monchy, at the last battle of Monchy.

Q. That is why I asked that question. I understand there is considerable dubiousness as to the way in which this insurance business is being looked after.—
A. I would not answer that question, sir. I could not, because I am not prepared to.

Q. Is this man you speak of entitled to a war disability, whose insurance was refused?—A. He gets 100 per cent, plus 100 per cent allowance. Then we come to the question of "Medical." (Reading):—

"That inasmuch as there are only very meagre medical records of men who served in the battle area, it should be possible for men who are permanently disabled to be accepted for hospital treatment, where it is alleged and reasonable to assume that front line service and conditions would have been a factor in producing disease as a result of trench service, and that he be placed on Pay and Allowances whilst undergoing treatment.

[Mr. W. S. Dobbs and Mr. Richard Myers.]

"The Regulations would have to be amended so as to give a more lenient treatment to war disabled men, because the Medical branch have up to the present been most rigid in their adherence to the Regulations."

Otherwise we are merely asking for a more liberal interpretation of the regulations as set down by the Department at the present time which are very exacting, as to what a man is entitled to up to one year from the time of his discharge. Up to one year from the time of his discharge he can go to a hospital and get treatment; after that he is cut off altogether. We ask for a more liberal interpretation of that.

By the Chairman:

Q. We have had a lot of evidence on that subject, and it has been given most careful consideration.—A. I will drop that.

By the Chairman:

Q. Are you willing to proceed, Major Power? I think the Committee does not want to ask the witness any question on that point.—A. (Reading):—

"That the Medical Branch of the D.S.C.R. give more consideration to Amputations who develop diseases such as kidney, spleen, appendicitis and other internal complications, which diseases are common to this type of war disability.

"It has been found that leg amputations particularly develop gastrointestinal complications due to the wearing of artificial legs and harness, the inability to take much active exercise, and the inability of the body in many cases to readjust itself to the new living and walking conditions."

Now it is just this, that the surgical men at the present time do not stand any show at all with the medical Branch of the D.S.C.R. They do not take into consideration at all the fact of his disability. He is a surgical case and unless he can himself absolutely prove attributability to war service he is absolutely up against it. We are having men as a matter of fact, who are being taken down with appendicitis, and anybody, I don't care where you go, you take a man with a leg off, the point is that the harness has the effect of twisting inwards making the man more susceptible to a kind of disability such as appendicitis, spleen—I can cite cases too, spleen or sarcoma, if you like, and other internal conditions, we have found that amputations develop over the ordinary internal complications, the inability to take active exercise and the inability of the body to readjust itself to new living and walking conditions.

By Mr. Power:

Q. Here is a suggestion I would make to you. You asked the Committee that the Board should revise the scale of percentages of disability, questions to be asked and to give recommendations to the Committee.—A. I think that is an excellent suggestion and I would ask on behalf of the Association, should the Committee decide favourably for the appointing of the Board to go into the question of the percentage of awards to amputation cases that they at the same time make a recommendation as to what kind of disease is likely to come through the war disability. Now we come to the last question, that is that when a pensioner is over the age of thirty, it should be necessary for him to have a medical examination at least once a year and it is suggested that the family physician make a report, the object being to acquaint a man with his condition so that he will be able to offset any complications which may be attributable to war service. I venture to say, after discussing this with the various doctors in different parts of Ontario that they claim if it was put into force the actual benefit to the country as to the cost would mean a great deal.

The Chairman: Any questions on that point from the gentlemen of the Committee? Does that close your evidence Mr. Myers?

Mr. Myers: I think that closes our evidence.

Mr. Carroll: I was not here when my report went in this morning, but I would like to make a motion that General Ross be added to the Pensions sub-committee. There are several of the Committee desirous of having him on the Committee. He has a very good grasp of the situation, and I make that motion.

Motion seconded by Mr. Mackay.

Motion agreed to.

Mr. Ross: About the examination: The Metropolitan Insurance Company has the same thing. Each one of their insured are examined once a year if they wish at the expense of the insurance company. It is a suggestion which could well be taken up by the Insurance Branch.

The CHAIRMAN: Mr. Dobbs, you have nothing further to say?

Mr. Dobbs: No, sir. Witness retired.

Mr. G. R. McNicol; called and sworn.

By the Chairman:

Q. What do you wish to present, Mr. McNicol?—A. Just a question that has been put before you by the Dominion Veterans' Alliance referring to re-establishment.

Q. I had understood from Mr. McLeod you wanted very long evidence on that. What is your office please?—A. At the present time, sir, I am president of the Hamilton Branch of the Grand Army of United Veterans, and past Dominion president of the Association.

Q. You represent the whole Association, do you?—A. Yes.

Q. What is the membership in your Association?—A. The last official record we

had that was given out by the Board was 83,000.

Q. I understood Mr. MacNeil told us a few days ago that the Great War Veterans Association had a membership of 200,000, so you have 83,000 and between Mr. MacNeil and yourself you represent 283,000 returned men. I am quite correct in making that statement before the Committee, am I?—A. Yes, sir.

Q. From your records you have 83,000 members?—A. Yes.

Q. How do you maintain your Association?—A. By membership fee of \$3.00 a year, and also from different means of raising money, such as tag-days when we can, and any other means, that is, boxing bouts and so on; the soldiers' organizations, the majority of them, try to raise money by it, and we carry on relief with the same money.

Q. Where is your office?—A. Toronto.

Q. Are all these funds regulated from Toronto?—A. As far as the Dominion headquarters are concerned.

Q. Each separate branch administers its own branch?—A. Yes.

Q. Collects its own funds?—A. Yes.

Q. So the head office has nothing to do with the collection of funds at all?—A. Yes.

Q. Each branch is on its own basis?—A. Yes, sir.

- Q. Where are your records kept of the Association ?—A. The head office, Toronto.
- Q. Who pays for the administration of the head office?—A. It comes out of the head office funds.
- Q. I thought you said the head office did not administer funds?—A. I am afraid I don't understand your question.

Q. You get the money for the administration for your Association in the way

that you have described ?- A. Yes, sir.

Q. The head office does not administer the funds generally for the whole Association, but each separate branch administers its own funds?—A. Yes. I also stated that each branch paid a per capita to headquarters.

Q. You pay a certain amount per capita to headquarters?—A. Yes.

Q. Can you give us any idea of the amount of funds collected each year?

—A. I could not.

- Q. Is there any financial statement published by your Association?—A. I could not say whether it is published. I believe it has been. It was given at the board of directors' meeting.
 - Q. (To Mr. McLeod) Is there, Mr. McLeod, a financial statement published? Mr. McLeop: Yes.
 - Q. Are you at liberty to place it before the Committee by way of evidence?

Mr. McLeod: I do not think you asked that of Mr. MacNeil.

Q. That is neither here nor there. I am asking you a question now.

Mr. McLeod: I think we would be prepared.

Q. You think you would be prepared.

Mr. McLeod: Yes.

Q. To place before this general Committee an audited statement of your finances? Mr. McLeon: We would have to consider that, because if you think it necessary we would take the matter up.

Q. I do not say it will be insisted on, but I only asked the question. Are you prepared to place before this Committee a record of the roll of your members?

Mr. McLeon: Yes.

- Q. You have your members properly recorded?—A. Yes. They are all in good standing.
 - Q. Who is the Dominion president, Mr. McNicol?

WITNESS: A. Arthur Tillot.

- Q. And the Dominion secretary?—A. Comrade McLeod has taken over the duties.
- Q. In other words, Mr. McLeod is the Dominion secretary?—A. He has taken over the duties since the first of May.

Q. And your parliamentary representative?—A. Yes, one of them.

- Q. And he commenced his duties when?—A. As Dominion secretary on the first of May.
- Q. What office did he hold in your employ before that?—A. Appointed as one of two parliamentary representatives.
- Q. So he is thoroughly acquainted with all the facts of your organization?—A. Yes.

Q. Together with you?—A. Yes.

- Q. And the two of you are prepared to speak for the organization?—A. Yes.
- Q. And whatever you say before this Committee comes from your organization? —A. Yes.
- Q. Will you please explain to the Committee on general terms what you desire to consult with the Committee about?—A. Yes. Mr. Chairman, and gentlemen, I would like to be permitted to submit evidence in support of the resolution as laid down by the Dominion Veterans' Alliance. Would you wish, sir, that it would be read in order that the Committee would know exactly what we are asking for?

- O. Have you a resolution or anything like that you desire to submit?—A. It is evidence in support of this.
- Q. It is set out in the Dominion Veterans' Alliance, page three, under the heading of Re-establishment. That is right, is it not?—A. Yes.
- Q. And all the members of the Committee have had a copy of that?—A. I believe so, sir.
 - Q. We would be very glad if you would go ahead.—A. (Reading):

"Whereas it is generally conceded that the problem of the re-establishment of ex-service men and women has not yet been satisfactorily solved, and that, as a result ex-service men and women as a class are suffering most acutely under the present economic conditions;

Be it resolved that this legislative Committee of the Dominion Veterans' Alliance re-affirm the unanimous opinion of ex-service men and women as to the absolute necessity for the adequate re-establishment of all ex-service men and women whether discharged physically fit or otherwise, by the introduction of such legislation as will result in the granting of assistance to place such ex-service men and women, as far as possible, in the economic position they would have attained but for their war service."

This here requires naturally a lot of evidence. We will be as brief as possible. The point we want to emphasize at present is the deplorable conditions the exservice men find themselves in, and they deal with all questions pertaining to pensions, and so on, but that only takes in a small percentage of the ex-service men. Out of 500,000 there are approximately only 70,000 receiving any assistance at all from the Government, except the original gratuity that is paid on their discharge The men at that time were granted, according to the Government report, free medical treatment for a period of one year from the date of their discharge, and the Government officials at that time gave as their reason that the men, while it was not put down as being due to war service, were in a low state physically, that they were subject to any epidemic that might come along, or in other words would be inclined to any sickness that was raging at the time, such as the flu, colds or any other sickness. They gave that as the reason. Now these men, in the first place, got free treatment. It was advanced one time when the boys returned from overseas, that they had no opportunity of continuous work, so if the figures show there was something like 75,000 have availed themselves of this free treatment, the figures show that these men during the time when work was available were in hospital, and as soon as this first treatment was over and they were able to go out on the market, they found there were no positions for them and if there were positions for them, it was for a short period, so the men found themselves with a small gratuity and they were dumped on the market. Since that time the unemployment conditions speak for themselves.

Q. Are you speaking of the question of unemployment at the moment. Is that the point you are going to arrive at? I do not want to interrupt your address, but I think it is quite competent to discuss before the Committee on general lines only. I would like for your sake to make it clear on what particular point you are bearing, so that we can allocate in our evidence the matters that come up regarding that point. It is only a suggestion to you.—A. Perhaps I am not able to do that. When I say I am not able to, it is such a big question, and it has affected us from so many angles that you have to make special reference to it all the way through in order to

include the condition these men are in.

Q. I am afraid you will not be able to place evidence in this way, of the same satisfactory character as you would like it, because we have received evidence on the various points that have come up .- A. I would only touch on the figures to show, as I have shown before, the percentage that have been assisted.

Q. I think a great many questions could be asked you on that very point?—A. I do not object to any questions.

Q. Please proceed in the manner you desire. I do not think you will be able to get out your evidence satisfactorily in this way?—A. It is not a question of being obstinate, sir, but I do not know how I am going to get out my point about the

deplorable conditions which exist without proceeding as I am doing.

- Q. Then please proceed. I am sorry I interrupted you?—A. I will just give you a brief outline of the unemployment conditions existing at the present time. From the reports submitted by 6,000 firms throughout Canada to the Federal Department of Labour we find that there are 156,000 less men now employed than in 1920. Out of the 156,000 there are 101,400 returned men, making the percentage of the unemployed returned men from these 6,000 firms 65 per cent, leaving only 35 per cent civilian unemployed. That is a very big percentage, and supports the statement that the returned men were the last to be taken on and the first to be discharged when times became bad.
- Q. What remedy do you suggest?—A. Assistance to these men at the present time.
 - Q. In what manner ?—A. In any manner the Committee may think best.
- Q. What form of assistance do you suggest?—A. We suggest a bonus of some kind.
- Q. What bonus do you suggest?—A. I am prepared to submit a plan in that connection, only as a recommendation. We ask the Committee to take into consideration the conditions existing, and then to make their own recommendation as to what they think would be the best way of relieving the situation.
 - Q. As regards unemployed men?—A. No, sir.
- Q. Unemployed returned soldiers?—A. No, sir. It is to affect all returned soldiers.
- Q. The trend of your argument would lead the Committee to believe you are going to recommend a certain bonus for the purpose of alleviating certain conditions?—A. Yes; and to try to carry out, as far as possible, the principle laid down in this resolution. In other words, to place the returned men as far as possible in the same economic position as they would have been had it not been for their war service.
- Q. But you are stressing the question of the bonus?—A. Yes—I may be wrong in saying that. It is anything the Committee can recommend that will relieve the condition and place the returned men in the position this resolution calls for. If the Committee can suggest anything better than the bonus, you will have the support of the returned soldiers from one end of the Dominion to the other.
 - Q. We are asking you for recommendations?—A. We will submit them.
- Q. The only recommendation you have submitted thus far is the question of the bonus?—A. Yes; that is all, sir.
- Q. That is, all you have to submit as a recommendation now is the question of a bonus?—A. Yes. I presume I am quite in order in supporting a bonus before your Committee?
- Q. You are in order in speaking about it. I do not know what success you will have?—A. We will hope for the best. At the present time only two and a half per cent of the male civilian population throughout the Dominion is unemployed, while twenty per cent of the returned soldiers are unemployed. That statement will indicate to the Committee without further explanation the great handicap under which the returned soldiers are placed. I have here a list of municipalities in which

close records of the unemployment conditions are being kept, and I would like to place it on the record of these proceedings:

* I fly bay the it for obet will establish		Ex-service		
City or town	Population	Unemployed	men	Percentage
London	65,685	900	721	80%
Hamilton	117,700	5,713	3,461	61%
Kitchener		1,168	720	60%
St. Catharines	19,664	1,429	9.32	67%
Brantford	29,395	1,653	1,007	59%
Guelph	18,019	1,192	860	72%
Chatham		910	650	72%
Niagara Falls		783	609	87%
Windsor		1,633	946	58%
St. Thomas	15,924	1,433	811	58%
Port Arthur	16,134	2,060	1,242	59%
Fort William	20,521	1,509	976	60%
Sarnia		542	321	64%
Kingston		1,087	755	69%
Peterborough	20,989	737	484	69%
Toronto				

Q. We will admit at the commencement of your evidence that the unemployed situation is very, very bad?—A. Then may I take it, sir, that you admit the great handicap under which these returned men are placed by reason of their war service? If so, I need not submit anything further on that question to the Committee.

Q. You ask me a very general question. I cannot answer such a general question as that, can I? I would like you to realize that this Committee is attempting to do everything possible to ameliorate these conditions as regards returned soldiers.—A. We hardly agree with that, because while there has been a great effort made along certain lines, it has not been general. Governmental reports look pretty, but they only include an average of from 15 to 20 per cent of the returned men, and do not affect the rest.

Q. Do not confuse this Committee with the Government. We are not the Government. This is a Parliamentary Committee which is trying to show the Government they are wrong if they are wrong.—A. Exactly, sir; and that is why I am pointing out to you the Government's line of action in the past, so that you may enable them to take action which will improve conditions in the future.

Q. Very well. Will you please proceed?—A. Yes, sir. I am not quite clear as to whether I should proceed to give you further explanation of the condition of the returned men in view of your statement that it is quite apparent that these conditions exist throughout the Dominion. If it is admitted that these men are suffering as the result of their war service, it is unnecessary for me to take up your time further in connection with that point.

Q. I want to assure you, Mr. McNicol, and also to assure Mr. McLeod and your Association, and every single returned soldier in the Dominion of Canada, that this Committee is exerting every effort in the interests of returned soldiers. There is not the slightest doubt about that. You can eliminate immediately from your mind any question about our acting for the Government or acting for anybody else?—A. May I ask you a question, sir?

Q. Certainly?—A. Has your Committee had anything placed before them that would deal with more than 35 per cent of the returned men?

Q. I think we are very fully seized of all the facts.—A. Then as far as the Dominion Veterans' Alliance is concerned, that is the only clause that includes all returned men. I think Comrade MacNeil will support me in that statement. We feel there is a lot to be said in favour of putting these men in the same position as they would have been had it not been for their overseas service. They are going to be handicapped for the next two generations if we allow the conditions that exist at the present time to continue. As you have rightly corrected me, sir, you are not responsible for the Government, but it is also right to point out that the Government has made certain statements to the effect that the returned men were being so much better looked after in Canada than in any other country. That is not the fact,

and we wish to correct these statements. While they are looking after certain classes better than in other countries, they forgot the majority, and other countries have beat them out entirely on this question.

Q. What countries?—A. New Zealand, for one. Take even Belgium, with their country torn from one end, you might say, to the other, with only a few miles left, they were able to pay a greater gratuity to their returned men than Canada was. If they were able, with their financial conditions in the shape that they were, surely to goodness we are not asking anything unreasonable when we are asking you to consider something further in the way of assistance—

Q. Let us not use the word "assistance." Let us use the correct word, "gratuity";

that is what you mean?—A. Bonus.

Q. Bonus?—A. Yes, sir. For your Committee's information, sir, I might say that the Belgian Government paid to their men, the married men, the equivalent of \$720 for a man with the same service as the average Canadian had overseas.

By Mr. McKay:

Q. Are you speaking of a gratuity?—A. It does not say a gratuity. It was passed on August 7th, 1920, and to be paid in three yearly instalments to their soldiers, giving them a certain percentage for service at the front, with a slightly lower scale for services in the rear.

Mr. McKay: I would suggest, Mr. Chairman, that we let the witness go ahead and take his own course. In all the information adduced to this Committee there must be an overlapping every day of the evidence we have heard before. I would be inclined to let him go ahead, and to say that we should encourage the witness to lay everything he has before this Committee, even if it does take a little time.

Mr. Humphrey: Mr. Chairman, I quite agree with the remarks of Mr. McKay; I think that it is the duty of this Committee to representatives of the returned men to allow them to go ahead with their evidence in the way that they feel they can best put it before the Committee, and at the same time we might profit by the suggestions of the different representatives.

The CHAIRMAN: Is that the desire of the Committee?

Some hon. Members: Carried

The Witness: I might say, sir, with regard to New Zealand, while it is a long scale, I will only pick out a few of the important facts, so as to make it as short as possible. In New Zealand a man with 35 months' service received £115, 1s., 3d. In Canada, with 35 months' service he received £72, 8s., 4d. You will see that there is a vast difference there. That was to the married men. In New Zealand a single man with 35 months' service received £115, 1s., 3d. In Canada for 35 months' service he received £104, 3s., 4d. In New Zealand they gave an additional sum for each child in the family in the case of married men, and to a man with 47 months' service they gave £109, 8s. extra for each child. This amounts to an enormous amount. Comparing the whole scale, and figuring the pound to be worth \$4.80, these figures prove that a man having served four years, 278 days, received a gratuity amounting to \$2,790.48, in the New Zealand army. Now, our resources are much greater than those of New Zealand, and—

By Mr. Forrester:

Q. Are you sure of that?—A. It is from their tables, sir, from the New Zealand Government's own tables.

Q. I think if you will look into that question, Mr. Soldier, you will find out that the capitalized wealth of New Zealand is double that of Canada, per head.—A. You are saying the resources of Canada.

Q. I do not know anything about the resources; there is no use in talking about resources. The capitalization of New Zealand is double that of any place in the [Mr. G. R. McNicol and Mr. H. McLeod.]

British Empire.—A. I might stand corrected, because it was the Hon. Mr. Meighen who pointed that out to me. I pointed this out some time ago, and that was the reply, that if New Zealand could do it, with our resources so much greater it would be very easy for Canada.

Mr. Humphrey: Mr. Chairman, may'I ask a question?

By Mr. Humphrey:

Q. I understood you to say that you represented about 83,000 men, and that is the suggestion, to overcome the employment situation, or to reimburse the returned men, which meets with the approval of those 83,000 men. This plan that you are outlining—A. Yes, sir, and considerably more. We have had the concensus of opinion clean through. We had a man go through to Vancouver, starting early in the winter; we have had a couple of representatives out through Winnipeg and practically in every province, and we have found the concensus of opinion and the conditions that exist exactly the same as I have laid down to you, that the returned man is looked upon as the "down-and-out" all through the country. There are very few exceptions; that is, taking the majority. He has not had the chance to get back on his feet, at every move he has made. Even the man who tried to establish himself with the little gratuity that was paid him, finds that he pays back sometimes as much as fifty per cent to the Government in war taxes.

By the Chairman:

Q. Can you give us an example of that?—A. Yes, sir, I can. I can give you the example of where a man with a very small capital, with not more than six hundred capital, paid back to the Government in the first year he was in business after he came back, \$740 in war tax.

Mr. Forrester: He must be making a lot of money.

The Witness: In this case it was a man who went into the livery business. I cannot give you the exact figures now, but I could bring them. On each car he was paying something like about \$65 war tax, and he bought a fleet of cars on the instalment plan, which he had to pay for at each month. On the whole, this man in less than three years' business has paid to the Government \$1,055 in war tax. He received a gratuity of \$600.

The CHAIRMAN: I do not think you can make that comparison, Mr. McNichol.

The Witness: I do not say that every case existed that way, but in a good many cases we find that with whatever a man bought in 1919 or 1920, in the time that he was trying to re-establish himself, there was as a rule a heavy tax on it. Not only that, but it was at a price. Take, for instance, in the automobile trade or any other commodity at that time, you will find that the prices were forty-per cent. higher than they are to-day. So that if he bought with his \$600, if he put it on a car worth \$3,000 to go into the taxi business, or if he put it on a truck to do trucking, it is decreased forty per cent in value, so that all the money that he had, as far as his gratuity is concerned, is on the depreciation; he has lost that entirely. Now, the man who was here making munitions, making big pay, bought before the prices went up. The same thing applies to houses. We find with the Housing Commission that the man who put his gratuity down—

The Charman: Gentlemen, I really must call your attention to the fact that this evidence is general and irrelevant. You ruled a few minutes ago to receive this evidence; it was a direct ruling of the committee, to which I assented as quietly as I could, but this evidence is irrelevant and getting us nowhere. If you wish to rule again you are perfectly at liberty to do so, but I want the ruling of the Committee as to whether this evidence is to be received or not. I will not take the responsibility myself. I want the evidence before this committee, gentlemen, to be to the point. There is not a bit of good in our sitting here and discussing generalities. We know these facts as they are now. We are just as much in sympathy with the returned

soldier as anyone in the Dominion of Canada—that is what we are sitting here for—but the amount of work we have to do does not warrant the receiving of evidence of this description. If this body wishes to revise their evidence and bring it before us either in written form or in a specific form, I think we should receive it, but I do not think we should receive this evidence. If the committee will kindly give me a ruling on that subject I will sit down and be perfectly happy.

Mr. Caldwell: I think I agree with you, Mr. Chairman, that the sales tax does not come within our purview at the present time, and I think the witness is defeating his own ends by bringing in such material that is not relevant to the case. We would like to hear evidence that relates to the soldiers' conditions, and to the case, but, as the Chairman says, we have not time to consider a lot of things such as he is saying.

Mr. Forrester: The condition he is speaking of just now is general throughout the whole country. Every one is afflicted that way, the farmers and every one else; you cannot get away from it.

The Witness: If the Chairman would just allow me to explain that point, that is the very point I am coming to. But the man who did not have service is in a better position to meet the condition than the man who came back and had only a few dollars capital to put into his business. You understand my point, I am sure.

Mr. CALDWELL: I think the witness is right in his general contention.

The WITNESS: That is the point I was trying to bring out.

The CHAIRMAN: We do not want to be unfair, Mr. McNicol.

The WITNESS: I understand that.

Mr. Forrester: To get down to concise facts I would suggest that the witness come up to-morrow with his facts concisely put together, and thus save time that would otherwise be wasted. It is rather sudden to him, and he may have expected that he would have as much time as we could possibly give him. If he understood that he has to get it down more concisely, he might be able to come before us with the matter right in hand; in other words, I propose that the matter under consideration at the present time be postponed.

By Mr. McKay: .

Q. I would like to ask how much longer it would take you to get through; have you any idea?—A. Well, I do not think it would take very long, sir.

Q. Do you think you could get through in fifteen minutes?—A. It might take more than that, because we have two recommendations that we wish to put before you, and there would be considerable questioning on those.

Mr. McKay: I think the witness is being delayed by questions, and that if we were to allow him to go ahead he would soon get through.

The WITNESS: Well, I would like to bring out my points.

Mr. Black: He says he has two recommendations to make.

The Witness: Well, sir, there would be very little good in my making any recommendations unless I could first prove to the Committee the necessity for such recommendations.

Mr. Black: The Committee needs assistance from the returned soldiers in the way of suggestions of what can be done, so that they can advise the Government.

The WITNESS: If the Committee agrees to the facts that there is need, if they admit that principle or admit the principle underlying that resolution, then I am willing to outline the recommendations we have to remedy the existing conditions. I could be through in fifteen minutes if the Committee recognize the principle underlying that motion.

Mr. BLACK: I think the Committee does.

The WITNESS: If they admit that there is a necessity for something further to the majority of returned men, or to all the returned men, throughout the Dominion, then I can just go on and submit my proposals that we have for alleviating this condition.

Mr. Black: I think the country in general, and the Government, and the Committee, all want to do everything possible to help the returned men. Now, we want suggestions as to how that help can be extended.

The CHAIRMAN: Captain Black, I think if you read this resolution with care you will not care to admit the whole situation.

Mr. CALDWELL: I would move, Mr. Chairman, that the witness make his suggestion and then take whatever time there may be-because we must adjourn at one o'clock—to amplify his suggestion. I would move that he present his suggestion first and amplify it afterwards, taking whatever time is available.

The WITNESS: I must apologize for throwing your Committee into disorganization at the present time through not having my statement as neatly made up perhaps as it might have been. However, in going into the question I do not see how I could get away from having that question brought up. We would prefer to take the statement of March 28 in which the Prime Minister asked that the inquiry be as full as possible, and there is no reason why you should not consider the cash bonus. I would also like to submit at a later time a letter from the Prime Minister written previous to the election in which he said that he endorsed the principle that underlies this.

The CHAIRMAN: You must not forget that this is an entirely non-political committee.

The WITNESS: Quite right. There is another thing that must be admitted. In submitting evidence there is no person I could quote whose word would be honoured more than the opinion of the Prime Minister. So that when I bring in his statement I consider that it is of more weight than my own.

The CHAIRMAN: It may have with me, but perhaps it has not with everybody.

The WITNESS: That just shows that I am not a politician. I was discussing the position we find the returned men in at the present time. The returned man put his gratuity into a small land holding, such as a home, and we find that during the last winter as many as 20 per cent of the returned soldiers who bought their homes, with a small payment down, such as their gratuity was, have lost their homes or were forced to sell them at a reduced price in order to meet their obligations, through no fault of their own except that they were not able to fall back into the position which they held when they left for overseas. In other words, seniority was not given to them, and they had no position on which they could rely for support. They bought their homes, and they were industrious, and were doing everything to make themselves the best citizens we could wish them to be. But through no fault of their own they are thrown on the street again to seek a livelihood, and a good many of them are past the age of 35 years or 40 years, and it is not a very bright outlook for them unless you grant them such assistance as would help the situation. One of the proposals that we have to place before you is to this effect: (Reads)

"A re-establishment bonus based on place and length of service, such bonus to be paid to members of the C.E.F. and dependents, also Imperials domiciled in Canada in August, 1914, and not to include enlistments with less than 90 days active training. Bonus to be paid by bond issues; each person qualified to receive bonus to have four individual bonds placed to his credit. First bond to mature five years from date of issue. Second bond to mature ten years from date of issue. Third bond to mature fifteen years from date of issue. Fourth bond to mature twenty years from date of issue. No bonds to be used as col-

lateral or to be transferable except first being endorsed by a board in the district where the applicant resides, said board to consist of at least one representative of the Federal Government, one from the municipality, and one soldier representative."

That is a skeleton of the plan by which we believe the soldier could be financed at the present time without asking the country to raise the funds at the present time. We ask that these bonds be issued and endorsed for a good purpose so that the soldier would be able to finance himself by raising money on these bonds. In doing this the country would have no financial obligation within five years. I may say that the five year period is up to your committee to decide. If you consider the plan, you could then consider what periods would be best in which to mature the bonds. They would be of the type, we would suggest, of the Victory bonds, and the money that the soldier would borrow is money that is hoarded away at the present time and is not in use. The people of Canada would be quite willing to put their money into Government bonds, and we would have that money in circulation. I am sure it would stimulate industry to a great extent by having circulated in Canada a sum of money such as would help to re-establish or assist those men. I believe that that can be done. The excuse in past years has been that the country, while realizing the need of assistance, has not the finances at its disposal to assist the soldier in that way. We believe that in bringing this forward we are giving the country time to finance the scheme. We are also allowing some of the next generation to pay off the great debt that has been piled up because of Canada's activities in the war. We have lost considerable of our manhood; a considerable number have been crippled and a considerable number wrecked industrially through the war, and the taxation that would be required in later years to meet the obligation on those bonds would naturally fall on some of the next generation. I do not think that it would be unjust to ask them to pay a small percentage towards the freedom which has been obtained for them. Are there any questions that any one would like to ask me?

The CHAIRMAN: I think you have explained the position quite clearly. Do any members of the Committee desire to ask any questions?

By Mr. Black:

Q. Is that suggestion as to a bonus being paid by the issue of bonds your second suggestion?—A. It is the first. It is the only suggestion, so far as the financing of it is concerned, that we have. The bonds would be issued direct to the soldier, and the idea of putting in the clause there that they would not be used as collateral or would not be transferable without being endorsed by a board was because it has been stated that if the soldiers got further assistance they would spend the money. We thought that no such excuse could be raised if a board or municipality who knew the individual were asked to endorse it. They would not endorse the man's bond until they knew whether it was a sound proposition. In the meantime, the bond would be placed to his credit, he would not lose out by them not endorsing it; he could use it at any time that he could show that he had a sound proposition to put it into. That excuse about spending the money does not affect more than ten per cent of the returned men. Ninety per cent of them have proved quite industrious, and if they had work to-day they would be in a much different position from what they are in. If you found them positions to-morrow, we would need something to give them to overcome the handicap they are placed in. I think that the bond issue would overcome the excuse, if I might put it that way, which the Government has made that they cannot finance the bonus; because we feel confident that it can be financed by the bond system. Our second suggestion is as to the amount of assessment. We are not putting this forward as a concrete plan. We are only throwing it out as a suggestion. We want the Committee to take first into consideration what I think the Chairman has admitted, and others have admitted that the returned men [Mr. G. R. McNicol and Mr. H. McLeod.]

do require further assistance to be re-established. The next thing we would ask you to take into consideration is the amount which would be required to place a man in the same position or near the same position that he would have been in had it not been for his overseas service. In that respect, the recommendation that we have, or the suggestion that we have, is to carry out the plan that was given on this chart with an additional 50 per cent. That makes a total sum to a married man of \$900: the total maximum in any case to a single man of \$630. We do not say that you should adopt that. We do not say that you should take that figure. But we thought that it was a good suggestion to make so that you could use the machinery already in existence in your Government departments in the distribution. In that way, every cent that would be spent on the bonus question would go direct to the soldiers, There would be practically no need at all for any administration. It would not amount to anything like the staggering figures that other committees have considered. It is a figure that the Government would know right in a moment; they would know what obligations they were taking on when they saw that they could carry out a plan such as this suggested, because they know what their last issue cost, and they would know exactly what this one would cost. I do not think that I have anything more to say on that, but if there are any questions that the Committee would like to ask, I will be glad to answer them.

By the Chairman:

Q. You must not think that though no questions are asked that the members of the Committee are not interested or that they are indifferent. We are not asking questions because we feel that the question of a bonus has been brought up on many previous occasions, and I think you feel that too.—A. I do, but I assure you that as long as I have breath, and as long as the conditions exist as they do at the present time, I would not consider it a trouble to appear before a committee year after year and ask for what we are asking now. I do believe that there is a duty in that respect, and I do not believe that your committee will make their report before they give this earnest consideration, because it is one of the biggest questions affecting the returned soldiers. With all due respect to committees of the past, a good deal of their work has to some extent been a farce inasmuch as that they only dealt with a small proportion of returned men. In other words, they might as well have taken a small committee of the departmental heads and gone on; it would have affected only 35 per cent.

The Chairman: You may rest assured that we will take all that you have said into the fullest consideration; there is no question about that. Does that complete your evidence?

The Witness: Yes.
The witnesses retired.

W. H. KIRCHNER called and sworn.

By the Chairman:

- Q. What is your full name?—A. Walter Harold Kirchner.
- Q. Where do you reside?—A. Vancouver, B.C.
- Q. What is your occupation ?- A. A journalist.
- Q. You have been in touch with returned soldiers for a considerable time, have you?—A. Yes.
 - Q. In direct touch with them?—A. Yes, more or less.
- Q. What kind of work have you done among them?—A. I was instrumental in establishing organized land settlement communities, of B.C., a co-operative land settlement scheme.

Q. Do you speak for any particular organization, or are you here on your own account?—A. Entirely on my own account. This is merely a suggestion which was made to the Minister of the D.S.C.R., and he asked me if I would appear before the Committee and explain it a little more.

Q. Then give us the particulars.—A. Mr. Chairman, ladies and gentlemen, this suggestion has reference to the Canteen Funds of \$2,000,000 which is the property of the Canadian soldiers as a whole, including the nurses. I will just read the

memorandum which I have prepared: (Reads)

SUGGESTION RE DISPOSITION OF CANTEEN FUNDS

- (1) Erection of Memorial homes (clubhouses) in the large centres of each province of the Dominion.
 - (a) Maintenance:—By co-operation of:—
 - (1) Dominion and Provincial Governments.
- (2) Public bodies.
- (3) Ex-service men, irrespective of organizations to which they may belong.
 - (b) Buildings:-Plans, etc:-
 - (1) Plans of structures to be drawn up by ex-service men (architects).
 - (2) Construction work of homes by ex-service men only.
 - (3) Staffs to be composed of ex-service men and women only.
 - (c) Equipment:-
 - (1) Gymnasium and swimming tanks.
 - (2) Assembly Hall.
 - (3) Library and Reading rooms.
 - (4) Other accommodation as may be necessary and practicable.

ADVANTAGES OF MEMORIAL HOMES

We are passing through a period of re-adjustment, and a percentage of ex-service men are no doubt affected by it. The ex-service man in the large centres has no means at present of linking up the tie which made both officer and man, General and Private, one united force on the battle-fields of Europe. Unless some institution comes into existence which will enable men with a common bond of friendship to come together for mutual aid, the less stable elements are inclined to drift into the more radical sections of the community to the danger of the State. It may be pointed out that Soldier organizations are in existence ostensibly for this purpose, but the fact remains that the great body of ex-service men, particularly the constructive thinking element for reasons which are probably obvious, are not associated with those organizations. And it is for this influential and representative body of men at present unrepresented by any organization that it is for the greater national interest to bring together as a unified force in peace, and we suggest that the Canteen Funds could not be devoted to any better purpose.

(1) Distribution of Homes.

It is suggested that homes should be established in cities of 100,000 population and over.

(2) Cost of Homes.

On the basis of say \$150,000 to \$200,000 according to population.

By the Chairman:

Q. What is the extent of the Canteen Fund at the present time?—A. There are figures that I've seen published; I think \$2,000,000.

Q. Where have they been deposited? Can you tell us that?—A. I think they are deposited with the Treasury.

Q. With the Minister of Finance?—A. The Minister of Finance.

Q. And it is drawing interest?—A. Yes.

Q. And the interest has been accumulating I believe?—A. Yes.

Q. Your knowledge of the Canteen Fund is this: that the Canteen Funds plus accumulation of interest in the hands of the Minister of Finance should be there still?—A. Yes.

The Chairman: The Committee will be very glad to have any other suggestions, or are there any members who would like to ask a few questions?

By Mr. Caldwell:

Q. This is your personal suggestion, is it not?—A. Yes.

Q. Has it been endorsed by any soldiers' organization or suggested by them?—A. The suggestion came from my friend, Mr. Holmes, in the first instance. I do not think it has been presented to any organization. There are homes being established I think by the provincial governments in certain cities, and it seemed to us to be a good idea to place a certain percentage of the Fund with those people in order to have something that would be a fitting tribute to the cause they represent.

Q. Do you represent any soldiers' organization?—A. No, sir, no soldiers' organ-

ization.

By Mr. Humphrey:

Q. Do you represent any soldiers' organization?—A. No, sir, no soldiers' organization?—A. No, we have not approached any organization. The suggestion, I understand, of the organizations at the present time is that the Fund be turned over to a committee of six men appointed by them, which practically wipes out of existence the ex-service men as a whole; and if these funds are going to disappear in the same way that they have up to the present time, that is, turned over to those organizations prior to the election—

By the Chairman:

Q. What do you mean by that?—A. Well, so far as I understand, a certain grant was made to the various organizations from this particular Canteen Fund. I have understood—

Q. How much?—A. I have no idea of the amount.

Q. What was done with it?—A. That, I presume, the secretaries of the various organizations could answer. I see they are here.

By Mr. Black:

Q. What organization was it turned over to?—A. I understand that it was turned over, some to the G.W.V.A., and some to the G.A.U.V.

By Mr. Chisholm:

Q. When was this done?—A. I think immediately prior to the elections, the last Federal elections.

By the Chairman:

Q. Who turned it over?—A. I presume the former Government.

Q. I asked you a question a few moments ago, and I understood you to say that these canteen funds, plus the accumulated interest, still remained in the hands of the Minister of Finance. According to your evidence now a certain amount of the interest has been taken out of that accumulated fund?—A. Yes.

Q. How much interest has been taken out?

W. E. Holmes: We are given to understand about \$50,000.

By Mr. McKay:

Q. That is the interest?

W. E. Holmes: The interest, yes.

[Mr. W. H. Kirchner and Mr. W. B. Holmes.]

By Mr. Caldwell:

Q. And you say it was paid over to the soldiers' organizations !-- A. Yes.

By Mr. McKay:

Q. Have the soldiers' organizations received that in a satisfactory spirit; have they all agreed to it?—A. Yes, the associations have, yes.

By the Chairman:

Q. What happened to the money, have you any idea?

W. E. Holmes: That is what we have been asking for a long time. We do not seem to be able to find out.

By Mr. Black:

Q. Are you a member of this organization?

W. E. Holmes: No, I am not a member of any association.

By the Chairman:

Q. You have worked up a scheme which you have submitted to us and which you think would be a good proposal?—A. Yes, in view of the fact that no concrete proposal has yet been submitted by others.

Q. You have no self-interest in this matter at all; you have brought it before the Committee simply for the purpose of trying to assist the returned soldiers?—

A. Exactly.

Q. And that is the only object that you have in coming before the Committee?

-A. That is it exactly.

Q. That is the only object for which you came before the Committee at all?—A. Yes.

By Mr. Caldwell:

Q. Might I ask the witness what proof he has that the payment was made to any soldiers' organization by the Finance Department?—A. We have one statement made in the paper. This is also from members of the said association that we mean to deal with. I think our friend, Mr. McKenzie, will be able to give you more light on the subject than we can. He is a member from the house of Victoria.

Q. What we want is definite information on this. Can you give us the names of the people to whom this money was paid over?—A. I am very sorry to say I dont think there is anybody in the Dominion that has the actual facts concerning this,

outside the associations.

The Charman: I do not think, Mr. Caldwell, we need embarrass the witness by these questions. That question is eventually coming up to be discussed before the Committee.

WITNESS: Might I make the statement that Mr. Maxwell, the President of the G.W.V.A. stated to us that certain funds have been received by the Dominion command of the G.W.V.A.

Mr. Black: Could I ask about how much of this \$50,000 was turned over to the G.W.V.A.? Do you think it had anything to do with the elections?

Mr. MacNeil: I would like to make a statement to correct a false impression given by the witness on behalf of the organizations of ex-service men. The original Order in Council making a grant is a matter of public record. It was passed last June or July, and attached to the Order in Council is a letter of explanation outlining the project to which this money would be devoted, and re-affirmed our wish that the men might be held in check and that the interest be made available for certain projects that we considered would generally promote the welfare of ex-service men regardless

of the service affiliations. If that subject is to be brought up I would ask the privilege of being able to submit a defence, that the whole transaction is a matter of public record, that the audited figures are available if we are under censure or attack; we would like due warning so that we might bring to the Committee a complete defense in the matter.

The CHAIRMAN: You are quite right.

Mr. Holmes: All that we are here for is to submit what we have here to suggest, and anything that is partaining to the advantage of the great body of returned men, I think should be put to the men and not to the Associations, because we know for a positive fact that a percentage of returned men do not belong to returned soldiers' associations.

By the Chairman:

Q. You have heard the statement made in this Committee that the Great War Veterans Associations has a membership of 200,000.

Mr. Holmes: I can go on oath and say it is a lie. I will contradict it.

The Chairman: The Grand Army Veterans have a membership of 83,000, in other words a membership of 283,000.

Mr. Holmes: I think if the exact figures were had, you would find about six per cent of the Canadian corps paid up members in all these Associations.

WITNESS: I can say that there was never anything given in a concrete form as to the amount of paid up members and that these organizations actually represent the membership they claim. Surely they would have a statement to that effect. I might say this, that a discussion has been brought up regarding the claims of the various organizations as to membership. I was a member of the Executive of the G.W.V.A. of Vancouver, which at one time claimed a membership of 5,000 men and I can go on oath to this effect, as far as membership is concerned, that in sending representatives to the Dominion Convention of the G.W.V.A., the figures were deliberately cooked, and I think if those organizations were compelled to bring in sworn statements of their paid up membership it might give you a very different point of view as to the claims of these men representing the Canadian corps.

Mr. MacNell: An opportunity has been given by this Committee of publicly attacking these organizations. I cannot see that it has any bearing on this inquiry. If this is to be done I think we are prepared to come to the defence of our work at any time. I have nothing to say in criticism of the evidence given by the witnesses, if they are to be given an opportunity before this Committee of questioning any of our statements, of our integrity, our status in national life, I think at the same time we should be allowed to be given an opportunity of paralleling their accusations with our defence.

The CHAIRMAN: As regards any allegations made in this evidence to-day you will have ample opportunity of refuting it if you desire to do so.

By Mr. Humphrey:

Q. May I ask a question as regards the \$50,000. As far as your knowledge goes, may I ask the gentleman here, from the evidence he has given, does he know whether any report has been returned by the soldier organization associations?—A. We have been instructed by the President of the G.W.V.A. that there is somewhere on fyle the expenditures, but of course we have not seen it, but all that we do know is that they have received it and that these associations are allowed to receive funds that belong to the whole of the Canadian corps, and we do not think it is fair.

Q. You do not know, as far as your knowledge goes, of any statement being put out showing how that money was used through Canada?—A. You mean personal knowledge? No, I do not know.

Witnesses retired.

[Mr. W. H. Kirchner and Mr. W. B. Holmes.]

The CHAIRMAN: There is no further business before the Committee, and the Committee will be adjourned until a future date.

Mr. Black: Do I understand there is an application from the G.W.V.A. of New Brunswick to have a representative heard regarding medical matters as to returned men in New Brunswick? Has any decision been arrived at as to whether that representative will be heard or not? I am asking that on behalf of Mr. Murray Maclaren who is away in New Brunswick, and if this representative could be heard this week he could come back this week. If not he could come back next week.

The CHAIRMAN: Would you mind seeing me after the meeting this afternoon and if it is advisable I will bring the matter before the Committee, unless the Committee desires to discuss the matter at the present moment.

Mr. Chisholm: I might tell you Dr. Maclaren brought this matter before the Committee the other day, and I thought it was a matter that should come before the Committee as a whole. I believe the head office in New Brunswick has been transferred to Halifax, and the people in New Brunswick claim injustices have been done to them on account of that and I felt it was a matter of policy and I thought it should come before them.

The CHAIRMAN: Dr. Chisholm, give the Committee the benefit of your advice as to whether this gentleman should come before it or not. If your advice is to ask this gentleman to come up, I am sure the Committee will gladly accept your decision.

Dr. Chisholm: I had consultation with some members of the Department and their doubt was that they were carrying out a certain programme. They thought it was not particularly necessary to have any one come up, but on the other hand Mr. Maclaren seems to think there is a great deal of grievance down there, and he wishes to have a witness here. In respect to Dr. Maclaren's views representing New Brunswick in this matter, I would say it would be only fair that this man be heard. I have had several communications from soldiers and from private individuals complaining on this score. I would like very much that a representative of this organization be heard before this Committee. I understood there was a general disposition on the part of returned men down there to have their views before the Committee. I don't know that the thing originated with any organization. That is my view. I might be wrong.

Mr. Black: Might a date be fixed next week at which the witness might appear?

The CHAIRMAN: Could we possibly have him here on Friday?

Mr. Chisholm: The only reason I see is that Dr. Maclaren is away on business in New Brunswick and he will remain away until next week.

The CHAIRMAN: Next Tuesday morning at a quarter of eleven.

Mr. Black: I should think that would be satisfactory, and I will so advise Dr. Maclaren.

Mr. MacNeil: Did you permit Mr. Alderidge to give evidence on this? May I suggest his evidence be heard before the sub-committee on Re-establishment.

The CHAIRMAN: Yes. I do not see any reason why that should not be done. Would you confer on that matter with Dr. Chisholm?

Mr. MacNeil: Yes, sir.

The Committee adjourned.

COMMITTEE ROOM No. 436.

House of Commons,

WEDNESDAY, May 3rd, 1922.

The Special Committee appointed to consider questions relating to the Pensions, Insurance and Re-establishment of Returned Soldiers met at 8.30 o'clock, p.m., Mr. Chisholm, the Vice-Chairman, presiding.

Other Members present: Messrs. Brown, Caldwell, Clark, Denis, Humphrey, Knox, McKay and MacLaren.—9.

The Vice-Charman: The reason we have called all the members together is that we are to take evidence here of two or three witnesses. As a sub-committee we have no authority to do so, so this is a meeting of the general Committee and the Chairman, Mr. Marler, asked me to take the Chair this evening as he is unable to be present. The first case we have before us is that of Mr. Aldridge, representing the Vetcraft Shops Association of Toronto.

ROBERT ALDRIDGE, called and sworn.

By the Vice-Chairman:

Q. What do you represent, Mr. Aldridge?—A. I am secretary of the Vetcraft shops of Toronto and Hamilton.

Q. I understand that you have a statement which you would like to read to the Committee?—A. Yes, sir.

Q. That is probably the most concise way of putting your case before us so please proceed to read it.—A. (Reads):

"Gentlemen:—It has been amply demonstrated during the past two years, that the sheltered employment offered by the Veteraft shops, has provided a means of caring for the returned disabled soldier, which neither outside competitive employment, nor any other government department provides.

While up to date the work has been largely experimental, the results obtained have justified not only their existence, but their continuance, and it is with this end in view, and the making permanent of such institutions, that I representing the men of the Toronto and Hamilton Veteraft shops, appear before you.

The work done during the past two years, has proved that while the shops have met the situation for which they were inaugurated, they have accomplished much more, in that they have provided employment, for what can best be termed the temporary case, the man after a long period of hospitalization, although suffering from no disabling condition, in so far as return to his occupation is concerned, is not physically capable of immediately making the continuous sustained effort, which re-entry into the open labour market calls for.

The shops have also provided the Medical Department, with an invaluable place of observation under conditions best suited to provide them with reliable data, as to men's work, tolerance, and degree of disability, while competitive effort was in the early stages of the work of the Vetcraft shops, specifically discountenanced by the Medical Department, the regulations covering the points have been largely disregarded by the attached Medical Officer and Superintendent so that now the shops are operated very largely along the lines of competitive effort, regulated by the attached Medical Officer and Superintendent, and this with beneficial results to the men.

The shops have also demonstrated in more than one instance, that men who were considered unemployable, were only temporarily so, and through gradually becoming accustomed to reporting to work at set hours, and working regularly, and continuously for a fixed period each day, they have been brought back to a condition, where they have left the shops, and again gone into the open world of endeavour.

The shops have also during this period of business depression, provided temporary employment to men, who although partially disabled, could not be considered as unemployable, we consider the opportunity to work and earn, the means of existence vastly superior to the handing out of doles or relief.

The cost of maintaining the shops, which were admittedly prohibitive under the condition which existed prior to their being housed in suitable premises, and provided with adequate equipment and machinery, were reduced in one of the Vetcraft shops, to less than \$20 per month per man, and can, we believe with a proper incentive to the men to work, and economical management and administration, can still be further reduced, so that considering the results to which I have briefly touched upon, the scheme is one which should commend itself to the financial economist.

We have certain recommendations to place before you, believing, that being advanced by the men directly concerned, in the continuance and betterment of the Vetcraft shops, they will carry weight with you, affecting as they do over 200 men.

The various points we desire to place before you are:-

Recommendation for entrance to shops .-

- a. Application of man directed to Unit Disablement Eligibility Board.
- b. By Employment Department.
- c. Pensions.
- d. Medical Department.
 e. Vocational Training Department.
- f. Returned Soldiers Organizations.

Eligibility, how constituted.—

- a. Unemployability.
- b. Untrainable.
- c. After Hospitalization.
- d. For observation, to decide necessity of sheltered employment.

Unit Disablement Eligibility Board, to consist of.—

- 1. Medical Officer, from Out-Patient Department.
- 2. Official of Employment Department, D.S.C.R.
- 3. Official of Administration Department (Secretary of Board).

Period of Admission.—

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Under sub-heads (a) and (b) main heading Eligibility, Indefinite; that is to say, until

1. Application is made by man to be struck off strength.

may be terminated at any time on one month's notice in writing,

2. Recommendation is made by attached Medical Officer and Superintendent, and then only, when definite employment is provided. or under (c) for a specified period which may be added to from time to time on recommendation of attached Medical Officer and Superintendent, and then only to definite employment. or under (d) for a specified period of one month or longer, which

to man.

Re-admission after S.O.S .-

Under (1) or (2) if proven by man, supported by documentary evidence of

a. Outside Medical practitioner, or

b. Man's employer, that he is unable to carry on under outside working conditions, he shall be re-admitted by Unit Disablement Eligibility Board.

Medical Treatmen't while on strength .-

Absence of man shall be taken as *prima facie* evidence of sickness, and he shall be called upon on the first day's absence by Medical Officer, not Social Service Worker (Visiting Sister).

Rates of Pay.—

1. That Pay and Allowances be the same as was in force prior to September 1st, 1921, or

2. An hourly rate of 50 cents which may be graded downward to not less than 40 cents for inattention to work, or malingering, or graded up to a maximum of 60 cents where special effort is displayed.

Pensions .-

We recommend that whilst a man is on strength 2328, his pension shall remain fixed, except in such cases as in the opinion of the attached Medical Officer, the pension is inadequate, when the man affected shall be reboarded.

SUPREME IMPORTANCE OF SUITABLE OCCUPATION

Though many attempts have been made to furnish lists of suitable and unsuitable employments it must be recognized that the problem is an individual one and that rigid and uniform rules are impossible of general application. It is a truism that actions are not always good or bad in them-

selves, but in their relations; sin is conduct out of place.

So considering all different circumstances, it is impossible to divide occupations into two lists, good and bad. What is bad for one man, in view of his condition and many sets of circumstances, may be good for another, differently placed and in a different physical condition. "While this is the case and definite white and black lists are impossible," it should be pointed out that "popular ideas are especially wrong" about farming and gardening as suitable occupations for the disabled returned soldier, especially the consumptive or suspect. Both the living and working conditions on the average farm are eminently unsuitable for the disabled or ex-sanatorium patient unless he is an experienced farmer, whose physical condition is particularly good and who, in the position of owner with some capital, can select his own duties or develop one of the less laborious lines of farming.

Market gardening, which has been looked on as an easy, suitable and even poetic form of farming is perhaps even more undesirable as a means of livelihood. "It is something like farming by hand without machinery."

Work to be suitable must not be too heavy physically, "Hard labour kills the tuberculosis". It is here that the educated and the skilled have the advantage of the unskilled manual labourer.

It has been observed that amongst sanatorium discharges factory workers held their condition distinctly better, and office workers far better than did outdoor workers. Indoor work and outdoor sleeping should be as suitable a routine as outdoor work and indoor sleeping, even if fresh air were the only essential, which it is not.

Probably in securing these results better pay or wages are an important factor. In order to make good living conditions possible the pay is sufficiently

important to justify the sacrifice of less vital requirements.

Freedom from undue responsibility and keen competition, either of which is apt to weigh heavily on the disabled, is desirable, and since his condition of ill health is to some degree permanent, his employment should not be of a temporary or unstable character.

The tendency of their disabilities to relapse, even if the occupation is suitable, greatly limits the patients' value as an employee, as he may at any time have to lie off when warned by symptoms of impending disaster.

It is therefore all too manifest how very rarely indeed is the opportunity for suitable employment afforded the average disabled soldier, if, to the conditions existing in the ordinary labour and industrial markets, the complex of principles just indicated be applied as a standard. As a rule he is hopelessly handicapped, part-time jobs are few and far between and are generally reserved for old employees.

Business men cannot be expected to take into their factories, shops, or offices, new employees who are unable to do a full day's work and who are liable to have to lie off from time to time. As the war recedes farther into the past those who from a patriotic motive made exceptions in favour of ex-

soldiers are daily becoming less numerous.

By the Vice-Chairman:

Q. What is the size of your organization?—A. It is not an organization at all. It is one branch of the disabled soldiers' re-establishment.

Q. How many hours a day do you work?—A. Seven hours a day on full time. Of course it is graded down by the attached medical officer according to the conditions.

By Mr. MacLaren:

Q. You say it is a voluntary organization?—A. It is not an organization at all. It is a branch of the Department of Soldiers' Civil Re-establishment, the disabled eligibility Board.

By Mr. Clark:

Q. What do you belong to yourself?—A. I am employed in this veterafts shop.

Q. You come in the S.C.R. yourself?—A. Yes.

Q. Is this your personal recommendation, or is it a recommendation of the Department?—A. We had authority to form a shop committee, a men's committee, and we drew these rules up amongst ourselves.

Q. These are the views of the men who are working?—A. Yes.

By the Vice-Chairman:

Q. Cases like your own led up to this work?—A. Yes.

Q. For instance, to look after your interests and the interests of men like you, this was undertaken?—A. Yes, but the difficulty is this, that recently we had the misfortune to have the place burned down by fire, one of the vetcraft shops in Toronto, and it has been the means of laying off to the extent, I think, of seventy-one men who have been placed on relief and the relief is a maximum of \$85 a month including pensions. If there are any in receipt of pensions above \$85 they don't come on the relief. In many cases they had to wait a whole month before they received any pay, the first pension cheque which they received, the 1st of May. In case a man had two or three or just a few dollars to tide him over until the first of the month, until they received the first pension, it means the condition prevailing amongst the men is very acute through that.

By Mr. MacLaren:

- Q. Does that apply to married men as well as single?—A. Married men and single.
- Q. Is there a system of vocational training?—A. No, sir, you cannot call it vocational training.
- Q. It is work after they have been trained?—A. It would not come under the heading of vocational training, because many men would not be able to get his living at it unless he could start in a small factory to carry on some kind of work.
- Q. How many are attending the shop in Toronto?—A. I think there would be somewhere in the neighbourhood of two hundred or two hundred and fifty between Toronto and Hamilton. I am representing Hamilton and Toronto.

Q. What is the character of their work?—A. Making toys, playthings for

children.

Q. Toys?—A. Reading work and copy work.

Q. What becomes of the products. Are they sold?—A. Sold on the market.

Q. What do the men receive? Do they receive the price of it?—A. No, they are paid by pay and allowance under the D.S.C.R.

By the Vice-Chairman:

Q. I notice here \$20 a month per man. What is that for?—A. That was the general loss to the Government. That figures out the general loss, say in the month of January. I think it figured out somewhere the general loss was costing the Government, \$67 a man per month, or thereabouts.

The WITNESS: In the month of February, as far as one shop was concerned—I am speaking of one shop; I do not know of all the general shops—in the month of February that was reduced down to the neighborhood of \$48 per month per man, and the first half of March was reduced down to \$20 per month per man, the latter part of March, when the fire occurred. If it had not been for the fire, it would have been right clear, I believe, because patients had the finished articles waiting to be started out; they had to wait on one little part which had to go through a kind of circle before they could get authority to purchase that one article.

By Mr. MacLaren:

Q. Can the men remain there an indefinite period, working?—A. Yes, sir, until after the fire, when they were struck off the strength.

By Mr. McKay:

Q. How long do the men remain there? How long do you expect the men to remain there? Are they permanently in it?—A. No, sir; they have been taken on in some cases a month at a time or two months at a time and then re-examined, and if necessary, they are carried on for another two months or so.

Mr. McKay: That is strictly vocational training, training the men for some vocation or calling in line.

The VICE-CHAIRMAN: It is in one sense, I suppose.

Mr. McKay: Certainly.

By the Vice-Chairman:

Q. You are working, you are producing something ?-A. Oh, yes.

Q. Which you will sell on the market?—A. Yes. Eventually it will pay for itself. I do honestly believe that it would pay for itself.

Mr. McKay: The figures which you quoted go to show that you have come to the self-sustaining point?—A. Provided they can get an adequate building with [Mr. Robert Aldridge.]

facilities for carrying on this kind of work. There are various places in view that are

suitable, I believe, but they have no authority to go ahead.

Mr. McKay: The point to me, Mr. Chairman, is not quite clear. They are coming to a self-sustaining point, according to the witness, and yet this is only a temporary school of training, you might say. They are coming to the vanishing point, as far as the Government work is concerned, and yet these men are moving out into different vocations in life, as they feel competent to meet the battle of life. There must come a time then when you have no school there, if the men all step out. If there is going to be a permanency about it—

By the Vice-Chairman:

Q. Are you trained before you go there? Are you trained in that particular work that you are employed at there, before you go there?—A. Oh, no, sir.

By Mr. MacLaren:

Q. How many instructors have you?—A. There is an instructor in charge of

every branch, of every section, of the kind of work that is going on.

Q. And how many would that be?—A. In the neighbourhood of about 4 in Toronto. I do not know how many in Hamilton. There are 4 instructors in Toronto—one for the reed work, one for the wood-work and one for the copper-work.

By the Vice-Chairman:

- Q. What determines the period that you are going to remain there? Is that determined by your physical condition?—A. To be determined by the physical condition.
- Q. If you have improved sufficiently, in other words, to be dismissed, you are told to leave; is that the idea?—A. We should be told to leave if we are physically fit to carry on work in the open labour market.

By Mr. McKay:

Q. Supposing a man is never physically fit, so that he could not be self-sustaining as an individual unit, then I presume this workshop goes on as a permanency?—A. Well, sir, if these shops are not provided permanently, or some other thing following along those lines, they will automatically fall back into the hospitals, which would be probably a greater obligation to the Government.

Mr. McKay: Yes, I understand that.

By the Vice-Chairman:

- Q. How long has this been working?—A. It has been working now for two years.
- Q. According to the progress you have made so far, is it your opinion that in time this can be made a self-sustaining undertaking?—A. Well, figures prove that; the figures would prove that, and figures must be obtainable.

By Mr. MacLaren:

- Q. Speaking about the men who have gone out, the men who have had say two months in this craftshop, have they taken up regular employment in other industries?—A. Only in very limited cases, just a few.
- Q. Then what becomes of them?—A. Well, they are turned out in the street—that is, using broad words.

Q. What ?- A. Turned out to drift.

- Q. They are what?—A. Turned adrift—that is, using broad words. They are discharged. There is no employment found. There is no guarantee of any employment.
 - Q. But do they find it?—A. No, sir.

By Mr. McKay:

- Q. They are fit but they cannot find the employment?—A. Well, they must be considered fit, but in many cases they are not fit, because they go back into the hospitals.
- Q. They are pronounced fit, and then they are not fit afterwards?—A. If they are retained in there they do persevere and try their utmost.

By Mr. Clark:

.Q. Your whole object in coming here is for the purpose of demonstrating to us that these shops have made useful men and have trained these men to a certain state of proficiency, and you want those shops kept on as as more or less an industrial enterprise, and the men who are trained there kept on permanently so that they will have permanent employment and will not be turned adrift on the community to look for work; that is the whole object?—A. Yes. Of course, it is impossible for the men to get employment; employers won't employ these men.

By Mr. MacLaren:

Q. Why will they not employ them?—A. Their disabilities are against them. An ordinary employer expects from any workman a hundred per cent efficiency. If he does not attend to his work regularly, naturally he is discharged; he is no use to the employer.

By the Vice Chairman:

Q. Is this the only institution, or the only place of this kind that is being operated now?—A. Oh, no; there are several places throughout the Dominion.

Q. You have no idea how many are employed in various places?—A. No, sir.

There are in the neighbourhood of 200 in Toronto district.

The VICE CHAIRMAN: Oh, yes, they are in different places; that is right. Gentlemen, have you any more questions to ask this witness?

By Mr. MacNeil:

Q. Of the men you represent, Mr. Aldridge, how many received pensions?—A. They are nearly all in receipt of pensions. There are some who are not receiving any pensions at all, and then a majority of them are in receipt of a high pension.

Q. Do they all get pension commensurate with their ratio disability?—A. I do

not think so.

Q. Is it not a fact that many of them have a disability, a very high disability, for which they cannot receive pension?—A. Yes. The pensions are inadequate in a good many cases. I have a list of men here showing the total amount of pensions, when we could come down to pensions, when we started on the rates of pay.

Q. There are not many men who have almost a total disability, but which is not wholly attributable to service, and consequently only receive pensions of say 30 per cent or 40 per cent?—A. In the majority of cases there is so much disability, but pensionable disability is cut down about half. What I mean is this: we will state figures for an illustration; a man may be classed as a 60 per cent disability, but his award would only be 30 per cent.

By Mr. Clark:

Q. Why?—A. Well, I don't know, sir.

By Mr. MacNeil:

Q. That is because it is not wholly attributable to war service?—A. Well, it must be.

Mr. CLARK: Well, he has not a 60 per cent disability, that is all. The WITNESS: They say it is pre-war disability, but I doubt it. [Mr. Robert Aldridge.]

Mr. CLARK: I do not think that has anything to do with what we are trying to get at at all. We have had that general problem before us, Mr. Chairman, and we know as a fact that there are many men with actual disabilities greater than they are drawing pension for; but it is the old question of disability not being attributable to service. However, that is a matter for us to consider, as to whether we want to amend the act. I think it is wasting time to go into that.

Mr. Parkinson: That has a lot to do with this matter.

The WITNESS: It is in the last clause.

The VICE CHARMAN: Gentlemen, we had this very same question last year. There are two paragraphs in the recommendations of last year. It would not take a moment for the Secretary to read it to you, and you would know then exactly what recommendations were made by the Committee last year.

The Secretary (Mr. Clouthier) (reading).

"Your Committee has given careful consideration to resolutions forwarded in connection with this subject, and is of the opinion that the need for sheltered employment has been established. Your Committee, therefore, goes on record as being in agreement in principle with the requests submitted by the G.W.V.A., the G.A.U.V., and the Victoria Branch of the Canadian Red Cross.

From all evidence submitted, it would appear that experiments conducted in other countries, as well as in Canada, are not such as to lead to the belief that farm colonies under supervision would have any prospect of success. Your Committee, therefore, was unable to agree that the Government would embark on a definite scheme of farm homes. Your Committee believes that in the 'Vetcraft' Shops now being operated by the Department Soldiers' Civil Re-establishment lies the most feasible scheme for the provision of sheltered employment in the larger centres of population.

21. The recommendations of your Committee, therefore, are as follows.—

1. (a) That the Department of Soldiers' Civil Re-establishment continue negotiations with the Red Cross or other organization, to provide for the establishment under the administrative control of the association or organization, such undertaking as may, in the opinion of the department, be considered to be advisable.

(b) That until an organization of a definite nature is established, the

department continue to care for these cases as at present.

2. As respects financial assistance by the Government additional to pension payments to individuals, it is felt that any decision can only be made after further negotiations with the Red Cross or other organization undertaking the work. It is, therefore, recommended that such negotiations continue, and so soon as a definite basis of assistance is reached the proposal be placed before the Government for final approval."

The Vice-Chairman: I just wanted to have that read so that the members of the Committee would have an idea of what was done last year.

Mr. CALDWELL: The Minister could tell us what was done as to the carrying out of the recommendations last year.

Mr. Parkinson: I would like to get clear first the fact that the cases that are being taken care of, or for which we believe provision should be made, are largely cases where only a portion of the disability is due to war service. That is to say, cases where there has been certain disability prior to enlistment, or increase of disability after discharge that cannot be attributable directly to war service, and where pension has been set in accordance with the attributability to service, as to

[Mr. Robert Aldridge.]

occurrence on service, or aggravation on service. As Mr. Armitage, I think it was, pointed out, there are, for instance, men with a total disability of 60 per cent to 80 per cent, of which possibly from 30 per cent to 40 per cent or 50 per cent can only be attributed to war service and they have been pensioned as such. In other words, a man may be 80 per cent disabled and only draw a pension of 40 per cent to 50 per cent, or even less, depending on the circumstances. These men, nevertheless, are unable to compete or to provide for themselves in the open labour market. Now, it has been a moot point as to whether or not the Dominion Government should step in and make full provision for these cases, as you appreciate they are being pensioned for the disability due to service at the present time. The additional disability cannot be attributed direct to the war service; in other words, where a man is prevented from carrying on his ordinary occupation through accident, he is thrown on the municipality, apart from provisions for workmen's compensation, which is not general throughout Canada. We have from the first felt that because of the fact that these men have seen service overseas, the Dominion Government should at least assume some responsibility in organizing some means whereby the men could work to the extent of their ability and provide assistance for themselves. As I pointed out, they are not able to take part in the ordinary occupations of civil life, they are not able to work full time in very many lines of work, and the part-time job is very difficult to find. It is possible to find some; we have placed many of these men in occupations. That has been much limited in the last few years because of the fact that the general industrial situation has been very acute, but as I say, a certain proportion can be placed in what we call part-time or sheltered jobs, but only a proportion. Our attitude has been that the Dominion Government should take some part in organizing the outside effort in order to provide some form of sheltered employment where these men can work-

Mr. McKay: Excuse me; what do you mean by "outside effort"?

Mr. PARKINSON: Outside of the Dominion Government, public effort.

Mr. McKay: I am opposed to that. There should be no interference by any society.

Mr. Parkinson: As I say, that is a moot point. The Government is now assuming full responsibility for disability due to service in these cases. Of course it is up to the Dominion Government to say whether or not they will do everything. We can only point out the facts to the Dominion Government from year to year. We have felt that at least some organizing effort should be made by the Dominion Government to establish conditions under which these men can work to the extent of their ability, and produce to that limited extent.

Mr. McKay: To what extent has the Dominion Government subsidized these Vet-Craft shops?

Mr. Parkinson: Thus far, the Dominion Government has assumed the whole bill.

Mr. McKay: What would that bill amount to?

Mr. Parkinson: Up to about a year ago the same pay and allowances were granted as were granted to vocational students.

Mr. McKay: These Vetcraft shops have sustained a loss, as far as the work of the men is concerned?

Mr. PARKINSON: Yes, and always will, in my opinion.

Mr. McKay: Would it be cheaper to abolish these shops and pay these men an allowance instead?

Mr. Parkinson: No; because if the type of case handled is not able to produce something he should not be employed in the shop. On the other hand, although he [Mr. Robert Aldridge.]

may not be able to produce something it is better that he should be occupied rather than merely drawing pay. That has been our reason for urging that something in the nature of sheltered employment such as we have embarked upon should be provided.

Mr. McKay: If after these men have been dismissed from the Vet-Craft shops it is found that they are unable to support themselves, are they allowed to return to the shops of their own motion?

Mr. Parkinson: Men are dismissed from the shop for probably one of four reasons: Either the man is in a fit condition to take vocational training as vocational training and is taken on the strength of the Department, or he requires treatment on account of his war disability and is placed in the hospital, or he is in a fit condition to obtain employment and is assisted to obtain employment by the Department, or he is not entitled to remain in the shops any longer. During the past three years the Government has provided means for granting relief to unemployed men, and if a man is able to engage in ordinary employment there is no reason why he should remain in the shop.

Mr. McKay: What occurs if he is partly disabled and finds he cannot obtain employment? Nowadays employers desire to employ men who are perfectly sound, and these men who are thrown on the labour market partly disabled are always handicapped?

Mr. Parkinson: There are many thousands in that condition who are employed. You might as well take all the unemployed ex-soldiers and put them in the shops which have been established for the provision of sheltered employment.

Mr. Humphrey: How much have the Department enlarged upon this Veteraft scheme in pursuance of the recommendation brought in by the last Parliamentary Committee?

Mr. Parkinson: The recommendation of the last Parliamentary Committee was not that the Department should enlarge apon the scheme but that they should approach the Red Cross or other organizations with a view to having them take it up. I am presenting a detailed report to the Committee for their consideration, containing recommendations resulting from negotiations carried on during the past year. Briefly, the negotiations have resulted in approval of the Canadian Red Cross Central Council to adopt this as a general Red Cross policy. It is necessary for us to further approach the various unit organizations of the Red Cross and establish them on a definite basis. I may say that the Red Cross have on their own initiative opened two shops in Canada, one in Vancouver and another in Victoria, along similar lines. As soon as we are freed from the arduous duty of Parliamentary attendance we purpose approaching this year, with the approval of the Committee, those two shops with a view to placing them on a co-operative basis with the Department. Another shop has been started in Montreal under the auspices of the Red Cross, the Y.M.C.A., and the Knights of Columbas. Still another shop has been started in St. John.

The Vice-Chairman: You are going to present a report on these matters to the Committe?

Mr. Parkinson: Yes.

The Vice-Chairman: Then I think we should wait until the report comes. Are there any further questions to be asked of the witness?

By Mr. MacNeil:

Q. Speaking of the curative value, have you observed many men whose health has been restored through working in these shops?—A. Very few.

Q. You ask that a certain rate of pay be fixed for work done?—A. Yes.

Q. What is the present rate of remuneration?—A. I can give you the exact figures if you will permit me to do so. A single man receives \$60 plus 15 per cent;

[Mr. Robert Aldridge.]

that is \$69. A married man or a man and wife receives \$85 plus 15 per cent. A man. wife and one child receives \$95 plus 15 per cent.

By Mr. Caldwell:

Q. Per month?—A. Yes.

By Mr. Clark:

- Q. Does that include pension?—A. All these figures are included in their pensions.
- Q. Supposing the pension is greater?—A. If the pensions are greater, they do not receive any extra pay and allowances; they just receive the pension. If they are employed in the Vetcraft shops they are working there for nothing, probably for their own benefit in order to make themselves useful in some way, to pass the time away, so to speak; but they do not receive any remuneration in respect of pay and allowances if the pension is over and above the amount set aside for each individual case.
- Q. They would receive their pension in any case?—A. Pensions are made at the present time through the D.S.C.R.

By Mr. Humphrey:

Q. They would receive just as much money if they did not work in the Vetcraft shops at all?—A. If they were receiving the full disability pension.

By Mr. Clark:

- Q. These rates are equal to the full disability pension, is that what you mean? —A. No.
- Q. How far short are they?—A. Dating back to last October, 1921, there was a reduction made of about 223 per cent in the case of each man. Representations were made to the Minister of Soldiers' Civil Re-establishment in that regard, and we were granted back 15 per cent of the original reduction.

Q. Are there any full disability men employed in these Vetcraft shops?—A. One

or two; I could not say exactly.

Q. Do they receive less than they would receive if they were not working there?

—A. They just receive the amount of their pension.

Q. So where the pension is greater than those amounts they receive their pension?

—A. Yes.

Mr. Parkinson: The pension goes on.

By Mr. Caldwell:

Q. If the pension is less than the rate of pay the pension is augmented?—A. I

beg your pardon?

Q. If the rate of pension is less than the rate of pay the pension is made up?—A. It is made up to these figures: The single men receive \$69 including pension. Married men receive \$97.25. A man, wife and child receives \$109.25. The maximum, which is a man, wife and five children, amounts to \$138.

By Mr. Clark:

Q. Do you suggest that the men working there do not improve in health?—A.

They do improve in health.

Q. I thought you answered Mr. MacNeil to the effect that they did not?—A. No. Mr. MacNeil asked me a question as to whether they improve that much that they were fit to go into the labour market.

Q. But they do improve?—A. Yes.

Q. You believe it is of great benefit to them to have something to do?—A. Yes; it occupies their minds.

[Mr. Robert Aldridge.]

By Mr. Knox:

Q. Do I understand that the amount of work done by the men has no effect on the amount of pay they get?—A. I do not get your question, sir.

Q. Do I understand that the amount of work turned out by the men has no effect on the amount of pay they receive?—A. (No answer).

By Mr. McKay:

Q. In other words, if a man does twice as much work as another man in the same time, does he get twice as much pay?—A. There is no discrimination except with regard to the scale here based on the size of the families or number of dependents.

By Mr. Knox:

Q. I thought that was the answer, but I see here: "with a proper incentive to the men to work, and economical management and administration, can still be further reduced." To what does that refer?—A. We think the administration which is administering the Veteraft shops could be reduced. By that suggestion here we are asking that three men form the disablement board; that is in respect of Toronto. Of course, we know there must be a higher board in Ottawa to deal with the more important matters, but we are dealing with Toronto, or with the D unit that is Toronto and Hamilton; and we think that three men representative of three different branches are sufficient to deal with those men. They can understand the man's physical condition, and the kind of employment to put the man to if such can be found. A representative official from the administration department can keep in close touch with the man's file so that they really could know about the man they were talking about. We do not see the necessity of having more than that. It does not need two doctors to know whether a man is fit or not. One doctor's word should be sufficient. It does not need a whole lot of administration officials.

By Mr. Knox:

Q. What I had in mind was your reference to having a proper incentive, and I thought it probably meant that there was more work for the men to do?—A. The incentive is there, and they could be given a higher rate of pay, especially the disabled.

By Mr. MacNeil:

- Q. Would you like to see it put upon a production basis?—A. Not on a competitive basis. We cannot compete with the open labour market.
 - Q. Could you have the men paid by piece work?—A. No, we could not do that.

By. Mr. Clark:

- Q. Would you not suggest giving them a bonus in accordance with increased efficiency over and above these general rates of pay?—A. As regards bonus, we have thought that a certain amount of favouritism might be shown. We only think that, or the men might think that.
- Q. If it is based entirely upon what a man produces, you cannot very well have favouritism?—A. Well, there appears to be amongst the men some who have been used to do particular work; they are practical men at the game, although they would not be able to earn a living to support themselves in the open labour market; yet they might be far superior to the other kind. They would be interested in this bonus continually and it would not make an atom of difference how much the other man tried, he would not be able to come up to the practical man.

By Mr. MacLaren:

Q. Do you think there is any satisfactory way of differentiating among the men as regards remuneration, or do you think it is desirable to differentiate?—A. I do not think so.

By Mr. MacNeil:

- Q. The objection is sometimes made to schemes of this nature that they become a refuge for men who are not industrious, for loafers?—A. No.
- Q. Have you any experience in that regard?—A. We have had one or two cases taken on there during the present depression, during the unemployment, during the Christmas period, but they were gradually got rid of when they were found out.
- Q. You are confident that the scheme may be safeguarded against any such abuse?—A. I am confident of the officials who are in the shops at the present time in respect to that, and I am confident as regards the men that they would not allow slackers or any malingerers to be there because it is a thing provided for their special interests.

By Mr. Humphrey:

Q. Have you any satisfactory or unsatisfactory comments with regard to the social service efforts?—A. When a man is sick and sends in his report, which he is instructed to do, either by phone or otherwise, in the majority of the cases the visiting sister visits that man while he is away sick. But in a good many cases a man is disabled in some way that it is impossible for him to describe to a lady his condition, and we think that when a man wants a doctor, it is a doctor he is asking for. He is sick, and he is asking for a doctor, and it is a doctor's duty to visit him. After the doctor has made his visit it should be for the sister to keep in touch with that man and see how he is progressing. That is alright, but the doctor should be the first to attend any sick man.

By Mr. MacNeil:

- Q. Do you believe that the Government would save money by maintaining such shops in so far as they would not be compelled to take any of those men into hospital?—A. I do, because the hospital rates are far higher than the rates the men in the Vetcraft Shops are receiving. They are far higher in the hospitals than they are in the vocational training.
- Q. It is not in your opinion a scheme of vocational training but rather one of sheltered employment?—A. As regards vocational training, when you apply for it you expect to be trained for a trade where you can get your living at eventually, or after you have completed your course, and this we do now. But no man could individually get a living by it unless he could start a factory of his own and then he would neet to employ capital to get others to turn out the work for him.
- Q. Is it not the fact that the majority of the men in the shops have been trained and have attempted to take up some vocation?—A. Yes.
- Q. You believe that this system of sheltered employment is such benefit to the men that it should not only be continued but extended?—A. I think it should be made permanent until such time as they are either all dead or gone or something or other.
- Q. You are now convinced that the experiment is of such value that it may be widened to include many more men suffering from similar conditions?—A. Yes, I do. There are hundreds of men walking round who are probably as much disabled as the men employed there but the officials do not know who these men are. There are such cases.

By Mr. Humphrey:

Q. I quite agree with you there, but I do not think it is publicly known that there are institutions of this kind.—A. And if it could be enlarged upon, more disabled [Mr. Robert Aldridge.]

men could be taken in eventually. It would pay for itself. It must cut down the cost, the figures have proven it or will prove it; the figures on file.

The CHAIRMAN: I think we have got all the information from this witness that we desire.

The witness retired.

The Chairman: We have another case here, Mr. Hurst, of the 224th Forestry Corps, Vancouver. He has a claim against the Militia Department for work and pay. I think it is the desire of the Minister that this man be permitted to make a statement.

T. Hurst, called and sworn.

By the Chairman:

- Q. What is your full name?—A. Thomas Hurst.
- Q. And you come from where?—A. Vancouver.
- Q. You have a statement to make to the Committee, but first I would like to ask one or two leading questions. What was the date of your enlistment?—A. Twenty-ninth March, 1916.
 - Q. You enlisted where ?—A. Vancouver.
- Q. Will you please make your statement as concisely as is consistent with your case?—A. (Reads):—

"Short statement of Claims re Forestry Corps Operations

Previous to March 29th, 1916, I was introduced by Col. Duff Stuart, D. O/c at Vancouver, to a civilian, (D. B. Campbell), who, Col. Stuart told me, was appointed by the Government to pick out lumbermen for the 224th Forestry Batt. Campbell took me over to his office in the Williams Building, (Cor. Granville and Hastings) and after talking lumbering from A-Z, he told me there was no position in the lumbering battalion that I could not fill and that in any event I would receive higher pay as B.C. wages was to govern—a faller—faller's wages, a foreman—foreman's wages, etc. On the strength of Campbell's arrangement with me I enlisted March 29th, 1916. Left Vancouver April 3rd, 1916, and reached Quebec April 8th. An officer by the name of Cochrane, called me and said I have some papers here that say you are a lumberman (we talked lumbering awhile). He said, you will go with me in the first draft. I landed with him on the 6th May, 1916, at Salisbury Plain. Cochrane disappeared. It was said that Quebec Canteen Funds and some trouble in London were the cause, but he had my papers with him.

"On May 22nd, 1916, I was sent to Bagshott, from that on the nearest I came to doing common labour was swinging a broad axe making the timber for the Bagshott mill. My work from then on to July 24th, 1917, was to build cars and keep the rolling stock of our Bush railroad up to the mark. Added to that I had to keep the running gear of the teams in shape.

"On July 24th, I was sent to Longmoore to (118 Coy. Major Sprague) as a car expert to build the cars there and put in the approaches to the mill. On completion of that work I was wired for and underwent a technical examination by three officers on all lines of logging. I was then put in charge of the bush for 131 Coy. and sent to Cumberland and was with that Coy. until the early summer of 1919 (demobilizataion).

"Now, I wish to say that in 131 Coy. I was three men in one, as there were three Bush sergeants in every other camp I know of. I was also my own car expert and built my own cars and kept a steady stream of logs at the mill.

[Mr. Thos. Hurst.]

"I submit that the Government that makes the laws compelling me to pay what I owe should not make a bargain with me and the next year pass an Order in Council ignoring said bargain and get behind it.

"I attach some other papers bearing on the case, but I wish to say that every male in my family was in the late war. We were shot all to hell, financially and physically. We have received no civil re-establishment assistance. But I could make the grade if the Government would pay me what they owe me. I am in the same position as a horse on a hill with a heavy load, with the wheels blocked in front. Since the war I have been on a hill with a heavy load and the wheels blocked with poverty. Had the Government paid me a fraction of what they owe me and mine, I could have removed the poverty block and been on top of the hill now. But I am still on that damn hill."

I have here a questionnaire sent to me when the question was up before the late Government. This questionnaire they have on file. Will I read it?

By the Vice-Chairman:

Q. I think the Committee would like to ask you some questions with respect to your statement, and I would like to ask you some questions myself. When you enlisted first and when you had this talk with Mr. Campbell, did Mr. Campbell specifically state the rate of pay you were to receive?—A. No, sir, he did not.

Q. What did he say specifically with respect to this pay you were to receive?—A. He seemed to be greatly impressed with my knowledge of lumbering and he had no limit to what I might receive but said in any event the pay would be graded

according to the position I filled. I thought I made that plain.

Q. I quite agree with you. Did you know that Mr. Campbell had any authority at that particular time to lay down any scale of wages of any kind?—A. I did not because he went over to Westminster with officers in uniform while he was a private and they picked men out of the 121st and 123rd Western Irish and another regiment, took them right out of there after looking what they were listed as, loggers, and they were part of the ninety men that left on the 3rd of April with me for Quebec, and he had authority of some kind when he took those lumbers on right out of units

and put them in the Forestry Corps.

Q. I have in mind now what authority Campbell had to name any figure of pay, because as I understand it, the Order in Council was passed subsequent to your enlistment and the amount of pay. I might be wrong in that. That is my impression, that the Order in Council was passed subsequent to the discussion you had with Campbell.—A. The one that was read to me in the Militia Department was dated the 17th. We never knew there was an Order in Council overseas. There was a listing came out in the fall, in October, 1917, of the men that would draw technical pay. The woods was left entirely out of it. The little mills were double crewed all around with millwrights, sawyers; every single position in the mill was double crewed in the little mills, but a man with a little brains could manipulate this foreign labour we had in the woods and in the railroad, manipulate labour and keep the mill running steady and he could not be considered a man worth more than \$1.10 a day. It looked to me as if two men had been appointed to make the listing for the Forestry Corps and that the lumberman forgot to make his and the mill man made his, because a man that can manipulate labour, keep a mill steady in logs, that is really labour calling for higher priced men than any men in the mill, but he was absolutely ignored. I never knew I had a claim under that Order in Council, that I found was an Order in Council on my return. I just claimed that in justice that I should be paid according to my arrangement made with the Government official on enlistment. At no time did I claim that I was under that Order in Council passed almost a year after I had been at work.

Q. In other words, you took for granted that Mr. Campbell would secure for you the pay equal to what you would get if you were in British Columbia doing similar work?—A. He just simply said that every position would be graded and that if I filled the bush foremen's job, I would get bush foremen's wages, therefore whatever would be coming to me would be based on the line of work or the position I filled overseas. He never stipulated if I was a roustabout or no good I would get special pay.

By Mr. Clark:

- Q. You were a regular soldier?—A. I am a line sergeant.
- Q. You were first sworn in in Vancouver. You put on a uniform there?—A. No, sir, I got my uniform in Quebec.
- Q. What uniform did you put on? The same uniform as worn by the Infantry men?—A. Yes.
 - Q. You were a private soldier then ?—A. Yes.
 - Q. Subsequently you were promoted?—A. Yes.
 - Q. What branch did you hold?—A. Just sergeant.
- Q. You were promoted from private to sergeant after you arrived in England?—A. In this I show when (referring to discharge).
- Q. Do you remember when you were promoted?—A. In December, 1917. I am not sure of the date; about the first of December.
- Q. From April, 1916, to December, 1917, you were a private soldier, is that correct?—A. From enlistment until about the 1st of December, 1917, a private soldier.
- Q. And then you were promoted from private soldier to sergeant, and you were a sergeant on discharge?—A. Yes.

By Mr. MacLaren:

Q. Did you receive working pay?—A. No, sir.

By Mr. Clark:

Q. That is your complaint, that you did not receive working pay?—A. That is my complaint.

By Mr. MacLaren:

- Q. And the men in the mills did receive working pay; do I understand that?—A. Of the crew in the mill—there were two millwrights in our little mills, there were two sawyers, two saw filers, two setters, two engineers, two firemen, and the one mill I was first in at Bagshot was to cut seven and a half thousand feet a day, but they were double-crewed right through on technical pay.
- Q. Were you in charge of them?—A. The technical paid men? In the woods, after I was bush sergeant.
- Q. These men to whom you are referring who worked in the mill—were you in charge of any mill?—A. No, sir.
- Q. So that you were not in charge of any of these men whom you have specifically referred to as having received this working pay?—A. Sometimes they were sent to the woods when they could not be utilized around the mill.
- Q. You never were in charge of them when they were working in the mill, but sometimes you were in charge of them when they were sent to the woods because they could not be used in the mill?—A. That is so, sir. This is a short sketch got out, sir, before that, when the case first came up. It is a sketch which covers some ground that is not covered in that.

By the Vice-Chairman:

Q. Can you leave that with us?—A. Oh, yes, or I will read it and leave it.

The Vice-Chairman: Well, if you leave it with us we will have it as evidence in the case.

Mr. MacLaren: Is there any question, Mr. Chairman, of disability in this case? The Vice-Chairman: No.

Mr. MacLaren: Just a question of insufficient pay?

The Vice-Chairman: As I understand it, a question of failure to carry out the agreement made with Mr. Hurst.

Mr. MacLaren: Does this question of this claim in the ordinary course come before this Committee?

The Vice-Chairman: It was sent to this Committee. The Minister of Militia asked the Chairman to bring this case here.

Mr. CLARK: Had the Minister of Militia any recommendation to make?

The Vice-Chairman: I do not know anything about that. He simply sent the case here to have it heard and to have Mr. Hurst's evidence taken here. Mr. Cox is here, if he will just come forward.

Mr. MacLaren: Mr. Chairman, I would like to ask just one question. What kind of sergeant was he?

The WITNESS: Bush sergeant.

By Mr. MacLaren:

Q. Did any other bush sergeant in the service receive working pay, that you know of ?—A. I am not aware of any in the 92—I think it was—that left Vancouver the same time that I left there. I think I was the only bush sergeant that came through out of that bunch of men, you understand, and further than that I know nought.

Mr. Cox: Mr. Chairman, no other bush sergeant received technical pay.

By Mr. Humphrey:

Q. Did you have steady employment before you enlisted?—A. I locked my office door to go overseas, but I admit I was not very busy in the office.

Q. Did you have your own business?—A. Yes.

Q. What was your business?—A. Well, I have always been in the lumber business, but the last few years I was trying to handle timber limits, and dabbling in real estate with the timber limit business. I was in the Dominion Building, 403, the old Dominion Trust Building.

By Mr. Clark:

Q. You were selling timber, were you?—A. No; I was handling timber limits, little blocks of timber.

Q. Buying and selling?—A. Yes—Well, no; commission man entirely.

Q. You were not operating?—A. No.

Q. That is, you were selling on commission?—A. Yes, that is it, sir.

THOMAS O. Cox called.

By the Chairman:

Q. What information have you, Mr. Cox, with respect to this case?—A. When this claim was received we communicated with Col. Campbell regarding the alleged promise on enlistment.

The CHAIRMAN: Mr. Cox, I think we should have you sworn.

(Witness sworn).

The WITNESS: We communicated with Colonel Campbell, and Colonel Campbell replied: "I enlisted some four hundred men in Vancouver, and there were no promises of any kind made to anybody, as there were none to make. At that time there was no mention of technical pay." The Order in Council providing for technical pay to the Forestry Battalion was passed on the 17th January, 1917, and provided that technical pay at certain rates should be granted to certain classes of workmen, limited to an establishment for each Company. Mr. Hurst was not employed in any of the capacities for which working pay was authorized. We obtained reports from the officers under whom he worked, and those reports show that he was employed in a technical capacitiy of some sort or other during practically all his service. He was bush foreman for a long time, and he constructed cars, and apparently he was a good man. But there were many other categories for whom working pay was not provided, and who have claimed working pay and have been refused because there was no provision in the Order in Council. So far as the Forestry battalions are concerned, we received claims from bush foremen, log sawyers, foremen teamsters, and even from the ordinary bushmen. Those have all been rejected. I am not sure, but I think there were eight logging camps working in England and France, and we paid to no one outside of those who were actually covered by the Order in Council.

By Mr. Humphrey:

Q. Was the working pay provided under the Act for those employed in the bush? -A. No; only for mill men. I have the categories of the men who were authorized, if you would like to hear them.

By Mr. Knox:

Q. Would the man who was constructing cars be classed as a bush man?—A. No; he would be a skilled carpenter, I suppose.

By the Vice-Chairman:

Q. Would be come under the Order in Council ?—A. No. This case has been reviewed on many occasions by the Militia Department, and it has always been turned down because it did not come within the regulations, and Mr. Hurst has come specially from Vancouver to lay it before the Committee.

By Mr. Brown:

Q. What classes of workmen were included in that work?—A. For each company, two millwrights, two mill sawyers, two edgemen, two saw filers, two engineers, two log setters, two cooks and one saw hammerer for three companies.

Bu Mr. Caldwell:

Q. Any reason given why carpenters who were skilled enough to build cars should not be included in this classification?—A. There were hundreds of carpenters, pioneer sergeants, working around the camps on various jobs, and it would be difficult to draw the line between those who were and those who were not.

The VICE-CHAIRMAN: The witness desires to read a statement. Is it the wish of the Committee to hear him?

Agreed to.

Mr. Hurst: In reference to what Captain Cox read, I was engaged by a private civilian named D. B. Campbell, who, I understand, went overseas afterwards, but I never met him overseas, nor do I know what rank he attained or whether he is the same man as "Col. Campbell." I have here copies of affidavits produced to the Department. In the first place the Department admitted this bargain. This is my affidavit with regard to Mr. D. B. Campbell. Whether he is the same man or not I do not know:—

[Mr. Thos. Hurst.]

"I, T. Hurst, of the City of Vancouver, in the Province of British Columbia, do solemnly declare that I enlisted in the 224th Forestry Battalion, March 29th, 1916, and that previous to enlistment, I was examined by one Mr. D. B. Campbell as to my knowledge of lumbering, and was told by him that I would receive work or technical pay over and above my regular army pay. Such pay to be based on my knowledge of lumbering and the position I filled on the job.

"B.C. Logging pay to govern.

"From the 29th of March, 1916, until the 18th of December, 1917, I was paid only \$1.10 per day, and from the 18th December, 1917, until June 26th, 1919, I received \$1.50 per day. My bargain with Mr. Campbell having been ignored.

"That he was introduced to me by Col. Duff Stuart, D.O.C., as an expert lumberman, appointed by the Government to select the men for the 224th Forestry Battalion."

I have also two other affidavits from two other men in this connection. I offered to supply the Government with other affidavits but they said I had proved my case when I was here before in connection with this matter. (Documents handed in as follows):

"I, Harry Haigh, No. 4127, of Burnaby Lake, in the Province of British Columbia, do solemnly declare that I enlisted in the 224th Forestry Battalion, March 25th, 1916, and that previous to enlistment I was examined by one Mr. D. B. Campbell, as to my knowledge of lumbering and was told by him that I would receive work or technical pay over and above my regular Army pay. Such pay to be based on my knowledge of lumbering and the position I filled on the job.

"B.C. logging pay to govern.

"From the 25th March, 1916, until June, 1917, I received \$1.10 a day, then

I was transferred to the Medical Corps."

"I, A. Mellema, of the City of Vancouver, in the Province of British Columbia, do solemnly declare that in the spring of 1916, I belonged to the 121st Battalion (Western Irish) training at New Westminster, B.C., and on or about the 1st of April, 1916, a man said to be a Government official, accompanied by some of our officers, came to select some lumbermen out of the 121st Infantry Battalion and to transfer them to the 224th Forestry Battalion. To get me to consent to transfer, he told me I would get higher pay than in the Infantry as my pay would be graded on the same basis as paid in the logging camps of British Columbia. That was the condition under which I transferred."

By the Vice-Chairman:

Q. Have you anything there to indicate that the Government admitted your claim?—A. I arrived, on the occasion of my first visit in regard to this case, on the 20th or 21st December, 1919. I took sick and left here on the 14th January, 1920, It was never claimed that I was under that Order in Council which we overseas did not know was an Order in Council—because my work was different and more far-reaching and was not included in that Order in Council at all. based my claim on that bargain made with me, and the work I performed, and, were it not shaded by an influence which I did not think would affect this Committee, we would have got different results. The Department has one letter from a Major Sprague, to whom I was sent as a car expert. Major McDonald said he was stuck for a car man, and I was sent from Bagshot on the 24th July to build the cars for the Longmore Camp. I built 16 cars and put in the approaches to the mill, when No. 4 district wired for me. I went to the base and underwent a technical examination, and the officer asked me why I was a private. He examined me on cruising and Then I was given entire charge of the woods with the everything about logging. 131st Campany when it was formed and sent to Cumberland. I claim that a man

[Mr. Thos. Hurst,]

who drew down \$6,000 a year as a lumber manager in Ontario before he went to the Coast and who is an expert in every department of short logging right through to marketing the goods, and who has handled men since he was sixteen years of age, should have as high pay as any solitary man that was a technically paid man under that listing, when he had a set bargain with a Government official six months before he went overseas.

By the Vice-Chairman:

Q. You made the statement that the Government admitted to you your claim? Have you anything to indicate that?—A. I was told here verbally that I had proved my claim, and in one letter they used those words. The letter was to the private secretary of the Minister of Trade and Commerce, and in it these words appear, after saying I was not eligible for technical pay because I was not in that listing, "but it is apparent, however, that Sergeant Hurst understood on enlistment that he would receive extra rates of pay." Here is a questionnaire which I filled out. It was sent to me from Ottawa. I do not desire to detain the Committee too long, but on account of something which Captain Cox' remarks brought to my mind, I desire to read it. Part of his reading will rehash my previous statement, and part of it will be new:-

Claim for Technical Pay-C.O.R.C.S. and S.R.E.

"1. The regulations for the Canadian Expeditionary Force provides special rates of technical pay in the cases of Canadian Overseas Railway Construction Corps, and Skilled Railway Employees, subject to prescribed qualifications and conditions.

"2. In some instances, however, claims have been made for soldiers who

are not properly entitled to such special rates of technical pay.

"3. It has therefore become necessary, in order to properly safeguard the interests of the individual and the Canadian public, to obtain detailed information in regard to every case.

"4. In furnishing the required information, it is to be understood by the soldier that the replies made by him will not necessarily affect conditions under which the special rates of technical pay are granted, the issue of such special rates being in all cases governed by the Regulations authorized for the Canadian Expeditionary Force.

"5. Care is to be taken that correct replies are furnished in each case.

"Questions to be Answered by the Soldier

- "Regtl. No. 297807. Rank, Sergt. Name in full (surname first), Hurst Thomas.
- " 1. Where were you enlisted?
- " 2. What was the date of your enlist-
- "2(a) Were you attested under the M. S. A.?
- "3. What was the name of the Officer by whom you were enlisted?
- " 4. What was the Original Unit with which you enlisted?
- " 5. What was the Unit for which you 5. 224th Forestry Batt. were enlisted?
- "6. With what Unit did you proceed 6. Same. overseas?

- 1. Vancouver, B.C.
- 2. March 29, 1916.
- 2 (a) No.
- 3. Mr. D. B. Campbell, now Major in C.F.C.
- 4. 224th Forestry Batt.

Questions to be Answered by the Soldier—Continued

- " 7. For what work, capacity or trade were you enlisted?
- "8. What was your employment in civil life for the three years immediately prior to enlistment?
- "9. Did you understand that special rates of pay were authorized for the trade or capacity as shown in Clause 7, for which you were enlisted?
- " 9a. If not, did you understand you were to receive ordinary regimental rates of pay and allowances during your period of service?
- "10. Were you promised Working Pay on enlistment?
- "10a. If so, by whom?
- "11. Did you understand that you would receive Working Pay only while employed at your trade or occupation?
- "12. If not, what were you given to understand?
- "13. Did you understand you would receive Working Pay only while you were considered efficient and your work proved satisfactory?
 - "14. If not, what were you given to understand?
- "15. Did you understand that there were only a certain number of Working Pay positions and that only those chosen by the O.C. for these positions would receive Working Pay?
 - "15a. If not, what were you given to understand?
 - "16. During what period or periods did you actually receive Working Pay, at what rate?
 - "17. For what period or periods are you claiming Working Pay, and at what rate?
 - "18. What reason do you give why Working Pay was not granted to you for the period claimed?
 - "19. Give particulars of transfer, if any?
 - "20. Give particulars of appointments, promotions and reversions, if any?
 - "21. During what period or periods were you actually employed at your trade or occupation?
 - "22. During what period or periods were you a patient in hospital, and with what disability?

- 7. For an expert lumberman in any capacity.
- 8. In business for myself, timber limits, etc.
- 9. Yes.
- 10. Yes.
- 10a. D. B. Campbell.
- 11. From the time of enlistment till discharge.
- 12. (See note attached).
- 13. If my work was not satisfactory I was to be sent home, but my work was always satisfactory and technical.
- 15. No
- 15a. What I stated above,
- 16. At no time did I receive working pay.
- 17. From March 29th, 1916, till June 26th, 1919, at \$5 per day.
- 18. See papers forwarded and papers enclosed.
- 19. None.
- 20, Bush Sergeant. No reversions made.
- 21. Always done special work.
- 22. Nine days from vaccination.

 Three weeks from hurt, in the back. Did not lose one day through sickness.

Questions to be Answered by the Soldier-Concluded

- "23. On what date were you finally discharged from the C. E. F., and in what district?
- "24. Furnish any additional information you think necessary not covered by above questions?
- 23. June 26, 1919, in Vancouver District.
- 24. I do not know where any of my late O.C.'s are. Major Walker was in England when I left. I attach a recommend handed me by Major Walker, on parting. Colonel Campbell, O.C. of District 52, who was frequently over my work, told me if I wanted any references to use his name freely. I also attach affidavits re the understanding prior to enlistment, Can furnish more if required. I enclose a short outline of my work while in the C.F.C.

[Mr. Thos. Hurst.]

"Certificate to be Signed by the Soldier

"I hereby certify that the replies made by me respect.	
determined the logging and was not mentioned and mill over only, and it was so arranged (although we was a doubled of the technical say man a	Signature of Solater.
The state of the secretary at the jet for which they note there were two services, two miliwrights, two a	Data
"Questions to be answered by the Officer of the Soldier. "Regt. No	(Sumama first)
"1. This soldier was on the Unit under my to be fully qualified in the capacity in which Clause 7. "2. He has not been employed in another cap Unit on account of misconduct or inefficiency. "3. I believe such declaration to be a true s	he was enlisted, as stated in eacity or transferred to another
Signature of Office	
"2. Under what terms were you instructed 2	eplained to him my knowledge

A foreman would get foreman's wages, a faller would get faller's wages, and so on according to the position occupied or how expert the man was. So having a unique experience in the lumber industry, from the cruising of a limit on through all the stages of logging the claim, to the mill, and buying and selling the finished product, I joined up on the strength of what Mr. Campbell told me (March 29, 1916) and on April 3, 1916, I with about 90 other men (who were told the same thing) entrained for Quebec.

"We were in charge of an officer of another unit. In Quebec I was examined as to my knowledge of lumbering by an Officer by the name of Cochrane. I was rushed into uniform and landed in England on the 4th of May, 1916, and was sent to Salisbury Plain. I understood from Cochrane that I was to be sent out in charge of the bush gang, with a Company that was just forming, but he disappeared. It was said that Quebec Canteen funds and some trouble in London were the cause. But he had my papers with him.

"I had by this time realized that the 224th C.F.C. was not founded nor officered by lumbermen. Knowing I could fill any position on the job I let things drift and landed in Bagshot May 22, 1916.

"We had no mill. I was handed a broad axe and hewed ties. As there was a rush order for ties for France we made them with the axe till our mill came, then I laid out and hewed the mill timber.

"After that I was mostly working alone as my job was to furnish all the running gear for the teams such as draws, sloops, tanks, etc.

" On Graded Pay

"About October a list came out of the jobs that were to carry extra pay and to the surprise of every one, the logging end was not mentioned. The extra pay applied to the mill crew only, and it was so arranged (although our mill was small) that there was a double crew of the technical pay men at the mill, drawing their extra pay, and not working at the job for which they were drawing pay. For instance, there were two sawyers, two millwrights, two edgermen, two engineers, two setters, two everything all through the mill. Often those extra men were sent to the bush gang under me. It seemed strange that men who were no good, could not even burn brush, should be forced on me to handle, when some of them were getting as much pay for one day as I was getting for three. But they were a nuisance to me as they would not work, saying they were technical paid men and would not work in the bush. I handed one of them twenty-eight days second field punishment to help change his views on bush work and to convince him that he was not loafing around the mill. Yet that man drew three times the pay that I drew. It took all the tact I possessed to keep the few good bushmen I had from rotting on my hands in face of such an unfair deal.

"In December, 1916, our O.C., was changed and a Major McDonald took charge of the Bagshot Camp. The bush rail road was not working properly, cars running away on the grades, breaking axles, leaving track and delaying things generally.

"Major McDonald put me in charge. His order was brief—'Make them run, Hurst. Build fifteen cars for those new wheels.' He did not tell me how to build the cars, he just said 'do it.' And I built an entirely new class of frame which worked well. I was a dollar ten (\$1.10) per day car building expert.

"I had all my other technical work to do besides. I had one man to help me.

"The last part of July, 1917, Major McDonald came to me and said, 'We are through here all but the pit props, you are a car expert and I want you to [Mr. Thos. Hurst.]

go to 118 Coy., Major Sprague, Longmore. He wants you.' I built sixteen cars for 118 Coy. besides other work when No. 4 District wired for me to be sent to Sunningdale. That was the fall of 1917.

"At Sunningdale I underwent a technical examination before three officers, on every branch of lumbering. They went into detail on cruising, the different modes of logging, and the class and weight of horses to get for work in the English woods. The last question they put was—'Why are you a Private?' I said my case was peculiar and asked them to put on record my statement as I intended to prove that my superior as an all-round lumberman did not stand in England.

"About this time 131st Company was formed and I was attached to it (under Major Walker, O.C.) and was given entire charge of the woods, and delivery of logs to the mill (bush foreman). We were operating about six miles from Penrith, Cumberland. I finished that cut July, 1918, and was sent with an advance party to How Mill, seven miles east of Carlisle, Cumberland, to lay out and commence operations there. This cut was admitted to be the most difficult to log in England as a large part of it was along the Gilt River Gorge and there was some perpendicular logging and no way to get it out by the low side.

"I was bush foreman for Major Walker from start to finish. I asked Major Walker to promote to sergeants two of my best men, but he refused, saying my work could not be improved on.

"The Forestry listings allows for three bush sergeants. I submit I did the work of three sergeants, as there were three bush sergeants at Bagshot, and the other camps I knew of.

"I based my claim for work or technical pay on the following reasons:

"1st. The arrangement made with me prior to enlisting.

"2nd. The work I did being all of an expert class.

"3rd. The technical pay list got out five months after my enlistment has no bearing on the arrangement made with me.

"4th. I submit the responsibility for the cut of the mill rested on me, getting a steady stock of logs, and that my position was a higher priced one, and more technical knowledge had to be used than in any position inside the mill. I base my claim for extra pay from enlistment to discharge on the fact that when technical pay was listed, it was made retroactive, and the men drawing it were paid at the same rate until discharged."

By Mr. Humphrey:

Q. May I ask what your claim is?—A. Five dollars a day. It is in this statement here that the Government had from the start.

The VICE-CHAIRMAN: A total of \$5,915.00.

By Mr. Humphrey:

Q. When did you first put in your claim?—A. I took it up with the Department on my return. I think my first letter would be in July. I got back in the first of June, and I think it would be in July.

Mr. Cox: July, 1919.

By Mr. Humphrey:

Q. Did you ever consult a lawyer about it?—A. Yes, I consulted a good lawyer, but not with the intention of suing, because I am not large enough to sue the Government, but to know if I had a legal claim. The lawyer I consulted, I noticed him in the city yesterday.

The VICE-CHAIRMAN: You have given us very clear evidence in your case.

[Mr. Thos. Hurst.]

By Mr. McKay:

- Q. When you received your first pay it was \$1.10 a day, wasn't it?—A. Yes.
- Q. What objection did you raise, if any?—A. Everyone at that time was getting \$1.10.
- Q. I know that, but did you raise any objection, and if so to whom?—A. When the technical pay list came out?
- Q. When you got only \$1.10 it must have been some surprise to you; did you raise any objection, and if so, to whom?—A. It was common knowledge around the camps when the first pays came through but the listing was not available, do you see? And we all took it as a matter of course, we took our \$1.10 without a kick until the listing came through saying what kind of jobs was to get technical pay.

Q. You did object after that ?—A. Yes, I brought it up with Major MacDonald.

Q. What did he say to you?—A. He said he had men drawing technical pay that did not know as much as Jennie, a big eared mule that he kept as a mascot, and that as building cars was not listed as technical pay he could not put me on. I do not know whether there are any of you here who knew him. He was commonly known as "Foghorn" MacDonald. I cannot describe the language he used when he was describing the technical pay men that he had.

The CHAIRMAN: Are there any more questions to ask the witness?

Witness retired.

Mr. MacNell: May I petition the Committee to hear Messrs. O'Sullivan and Gammon. These gentlemen have been placed in a serious plight through circumstances already related to this Committee. Their case has been carried through to the Minister and to the Civil Service Commission and it is necessary that they should be given a hearing which might be given to them to-night in order that the injustice which has been inflicted on them may be rectified. I have here the statement of the Deputy Minister of the Department of the Interior in the matter, which briefly outlines the situation.

The VICE-CHAIRMAN: Is it the wish of the Committee to hear these two gentlemen?

Mr. CLARK: I did not quite catch the nature of the case. I wanted just a general objection to the hearing of the similar cases to that last heard. How I understand it was referred to us by the Minister of Militia?

The VICE-CHAIRMAN: Yes.

Mr. CLARK: I would like to place myself on record that it is absolutely wrong to refer to this Committee such cases. That is a matter to be settled by the Militia Department and they are simply passing the buck to this Committee. This Committee has already so much to do that it seems to me we have very little chance of accomplishing anything if we are going to have our time wasted by such cases as that. That man may have a perfectly good claim, but it is not a case to be brought before the Committee and I think we should place ourselves on record most strongly to the Minister of Militia and also to the Minister of the Department of Soldiers' Civil Re-establishment and I feel that we are not going to get anywhere if we are going to take up all these cases.

Mr. MacNeil: I appreciate the point made by General Clark as this might require an amendment to the existing legislation so that their circumstances may be cared for. It is a clear case of injustice. They were required to serve longer and they are now being excluded from employment in the Government service simply because they were required to remain a little longer on military service. The Department is in favour of it, but the legislation is so framed that nothing can be done.

Mr. CLARK: Does that apply to the Pension Act?

Mr. MacNeil: No, to the regulation and Order in Council relating to blanketing in of civil servants.

Mr. CLARK: What have we got to do with the Civil Service?

The Vice-Chairman: Mr. MacNeil, you say there is necessity for an amendment to the Civil Service Act.

Mr. MacNell: A recommendation from this Committee would clear the atmosphere on behalf of them and all in their category.

Mr. CLARK: What Department does the Civil Service come under?

The Vice-Chairman: I don't know.

Mr. CALDWELL: Griffenhagen's.

Mr. CLARK: Surely there is some committee to which such matters can be referred. My understanding is this Committee is a committee on Pensions and Soldiers Civil Re-establishment.

Mr. CALDWELL: We have a re-establishment sub-committee.

The Vice-Chairman: The re-establishment sub-committee has not much authority. I understand the desire is that we should make certain recommendations as a whole.

Mr. CALDWELL: The sub-committee can only recommend to us, and we will have to rehash it.

The VICE-CHAIRMAN: You will have to rehash it.

Mr. MacNeil: I know the predicament in which you are placed.

The Vice-Chairman: I am entirely in the hands of the Committee. They are the masters.

Mr. Caldwell: In view of the fact that Mr. MacNeil's requests have always been very reasonable in advocating such cases, I am quite willing that these gentlemen should be heard. The motion is that these gentlemen should be heard before the Committee.

The Vice-Chairman: Is that the wish of the Committee?

Motion agreed to.

Messrs. A. O. Gammon and J. F. B. O'Sullivan, called, sworn and examined.

The Vice-Chairman: Is it Mr. O'Sullivan's desire to make a statement, Mr. MacNeil?

Mr. MAONEIL: Yes.

Mr. O'Sullivan: This case is a case where we two overseas men have been debarred from the possibility of being even recommended for permanency in our department because we were overseas and it rests on a technicality in connection with an Order in Council regarding blanketing in of November 10th, 1919. We were compulsorily retained overseas beyond that date. We have supplied affidavits to that effect to the Civil Service Commission, but they being sympathetic in every way can do nothing without an amplification of this Order in Council. What we hoped you might be able to help us in was to get an extension of the interpretation of the Order in Council.

By Mr. Caldwell:

Q. Are you the only two men affected by this condition?

Mr. O'SULLIVAN: As far as we know.

Mr. Caldwell: Do you know of any others affected, Mr. MacNeil?

Mr. MACNELL: There might be one or two.

By Mr. Caldwell:

Q. The other one was, why were you detained overseas?

Mr. O'Sullivan: We were both with the Imperials, where the demobilization was slower, and I was in the Egyptian Expeditionary Force where the demobilization did not start for officers until the early months of 1919, was suddenly cancelled on account of the rising of Cairo, and when the demobilization was once more ordered, I was sent to Damascus under special orders and I could not get away until the end of 1919.

By Mr. MacNeil:

Q. You were employed in the department prior to enlistment?

Mr. O'Sullivan: Yes, we were both employed from the early months of 1913, and left the department to go overseas.

Q. You have both produced satisfactory evidence that through no fault of yours you were detained overseas an extraordinary length of time?—A. Yes. We have supplied evidence to that effect to the Minister.

Q. When were you demobilized?—A. In December, 1920, and Gammon in 1919.

Q. You returned to your employ in the department?—A. We reported our return, I in December 1920, and Gammon in 1919, December. I was taken on again in the spring.

Q. You believe it is still the desire of the Department to employ you?—A. Yes. They have emphatically stated that. This case has the sympathy of the Department immediately concerned, the Topographical Survey Branch. It has the sympathy and consideration of the Minister, the Deputy Minister of the Interior, and also the Civil Service Commission, but all their hands are tied on account of this blanketing-in order.

Mr. Caldwell: Do I understand the time had expired before you got back? Mr. O'Sullivan: Yes.

By Mr. MacNeil:

Q. Under the terms of the Order in Council you speak of, if you were here in November 10th, 1919, you would have secured your permanency?—A. Yes, or our recommendation for permanency. On account of not being here, we were recommended for permanency and we are now thrown out of employment altogether, simply because we were overseas.

By Mr. Caldwell:

Q. That is, you are only able to get temporary employment?—A. We are not able to get that. We are thrown out of employment altogether.

By Mr. MacNeil:

Q. On November 10th, 1919, you were overseas on duty?

Mr. O'SULLIVAN: Yes, both of us.

Q. And you cannot obtain seasonal employment?—A. No, sir. From the end of this month we cannot obtain any employment at all. We have both received notice to that effect.

By Mr. Power:

Q. Would the extension of that time limit six months cover the whole case? Mr. O'Sullivan: No, I don't think it would. It would just cover Mr. Gammon. It would not cover mine.

Q. What would your status have been with the Department if you had not enlisted?

Mr. O'Sullivan: If we had stayed one year longer, we would have both become chief of the Department party and have established our position.

[Messrs. A. O. Gammon and J. F. B. O'Sullivan.]

Q. What would your status be now if you had returned during the period of demobilizataion?—A. We would be permanent chief of party or assistant chief.

Q. Is not this a fact too that your profession is one that requires long training?

—A. It is one wherein you have to have three years articled pupilship before you become a Dominion land surveyor.

Q. Usually this training is conducted by the Dominion Government?—A. It

has to be.

Q. If circumstances debar you from employment in the Government service, it is very difficult to get work in your profession?—A. Yes, almost impossible now.

Q. It is clearly because you carried out your duty you are placed in a very serious plight now?—A. Yes, with very little chance of getting any employment at the present time.

Q. Have you any suggestion to make to the Committee of what action on their part would clear the atmosphere for you?—A. I think if they take into consideration our affidavits and the undoubted fact that we were serving with the Department before the war and we were taken on when we got back, they might make a special case of ours and extend the interpretation of that already existing blanketing order.

Q. Is your case supported by the Commission?—A. It has the sympathy of the

Commission but they say they can do nothing.

Q. Is your case supported by the Department?—A. Yes.

Q. Is your case supported by the Association of Surveyors?—A. Yes.

Q. Might I call Mr. McCloskey on that?

By Mr. Clark:

Q. Are they reducing the staff at present?—A. Reducing the temporary staff. Witness retired.

MICHAEL D'ARCY McCloskey called, sworn and examined.

Witness: I am representing on behalf of these gentlemen a Committee of returned soldiers of the Topographical Survey Society and perhaps I might give some information that may not come to them. The one thing I would like to impress upon you is that their record has been first class, that there is nothing against them in the Department. In fact one of the chiefs of party applied to the Comptroller of Surveys asking that one of them be appointed to his party this year, and he told me the Surveyor General had special work for him, so their record in the Department is first class, and that the point Mr. O'Sullivan wished to bring out was the interpretation of the blanketing Order in Council. The Civil Service Commission has given various interpretations to this.

By Mr. Clark:

Q. I did not catch that. What kind of Order in Council is that?—A. This Order in Council in which the blanketing in was instituted, stating the positions must have been held on the 10th of November, 1919, but as these gentlemen did not return from overseas until after that time, the Civil Service Commission claims owing to that technicality, they are not able to recommend them for a permanency. I think it can be interpreted in this way "on leave of absence without pay when overseas" because I know of other surveyors who were on a temporary basis or unseasonal employment who are now on the permanent staff. I think it rests entirely with the interpretation of the Order in Council.

By Mr. Caldwell:

Q. Your contention is that under the present Act the Civil Service Commission could interpret these men's condition as having been on leave of absence without pay,

[Mr. Michael D'Arcy McCloskey.]

and could without any further recommendation grant them permanency?—A. That is my opinion, because I know of other men who were on leave of absence prior to the passing of the Order in Council.

Q. But were not overseas?—A. One of them was overseas, but his position was not the same position. It is a little different in that respect, but it was always understood in the Department that when surveyors went overseas, or at least even a temporary employee that left and enlisted for active service overseas that he was on leave of absence. In the case of surveyors, of course they lost their pay.

Mr. O'Sullivan: In connection with this, we both had letters from the Secretary of the Dominion Land Surveyors stating our time overseas would count towards our

articled pupil period. We both have letters to that effect.

By. Mr. Clark:

Q. Have you been admitted as surveyors since?—A. We have been on the Topographical Survey.

Q. Are you both land surveyors?—A. Yes, we took examination after we came back from overseas.

Q. Do you have to put in a certain amount of time?—A. Yes.

Q. Did your time actually run while you were overseas?—A. Yes.

Q. You took advantage of some of that time while you were overseas —A. Yes, a year and a half. (Reading). "Lr. 17070—16599.

Ottawa, Nov. 7, 1914.

SIR,—I am in receipt of your letter of October 27 and in reply beg to inform you that the Board is prepared to count the time which you may spend on active military service as time spent under articles to a D. L. Surveyor.

Your obedient servant,

Signed) J. Aurèle Coté, Secretary.

A. O. Gammon, Esq., 474 St. Mary's Avenue, Winnipeg, Man.

According to the interpretation of this letter, which apparently was approved by Dr. Deville, Mr. Gammon was on leave of absence, without pay, during this period of enlistment."

(Discussion).

Mr. CLARK: I move, Mr. Chairman, that this case be referred back to the Minister of Militia without recommendation.

Mr. Caldwell: I second the motion. Would you wish to add a protest to that resolution?

Mr. CLARK: We could send the statement in the words of my protest, if the Committee will endorse that.

Mr. CALDWELL: I think that is right.

(Discussion followed).

The Vice-Chairman: Please repeat the motion.

The Secretary: It is moved by General Clarke, seconded by Mr. Caldwell:

That having heard a statement made by Mr. Hurst regarding his claim for working pay for overseas service, the Committee is of the opinion that this case should be dealt with by the Militia Department because it is beyond the scope of our reference.

[Mr. Michael D'Arcy McCloskey.]

Mr. MacNeill: May I ask a question?

The VICE-CHAIRMAN: Certainly.

Mr. MacNeill: If a motion in that wording is placed on the minutes of this Committee, does it mean that this Committee does not intend to inquire into any question affecting the welfare of ex-service men apart from that under the existing legislation?

The VICE-CHAIRMAN: I am afraid so.

Mr. MacNelll: Then I would ask that no such motion be placed on the minutes of this Committee. If, for instance, we find within the next few weeks that certain groups of men appear to be dealt with unjustly under the existing legislation with regard to working pay, we might desire the opportunity of placing some recommendation before this Committee that all legislation and Orders-in-Council relating to working pay be consolidated, and that subsequent procedure be defined in order that we may ascertain our position in regard to the matter.

Mr. Humphrey: I take it for granted that the motion which has been read applies only to this special case?

Mr. Brown: It would include all questions of a similar nature where working pay was involved.

The Secretary: In view of the fact that Mr. Hurst's name appears in the resolution, I take it that the resolution covers only Mr. Hurst's case.

Mr. MacNelll: There are many matters relating to working pay and allowance in lieu of quarters that are proving very troublesome throughout the country, and I would like the door left open for legislation on behalf of classes of men who feel they are being unjustly dealt with under the existing legislation. There is a general ambiguity about Orders-in-Council relating to working pay, and their interpretation is rather indefinite; so much so, that in recent months the Department has seen fit to make awards totalling thousands of dollars. I am prepared to give evidence to that effect, and I presume Mr. Cox is also prepared to do so, and the question may have to be examined into. I would therefore ask the privilege of introducing the subject on behalf of a class of men, not any individual, and also refer to the question of allowances in lieu of quarters. Mr. Hance Logan is particularly interested in this question, and desires that it be brought before this Committee. In recent conversation with him he told me that it affected a large number of men in Nova Scotia. There are numerous little questions like this which, I think, should be dealt with by this Committee; otherwise we have no court of appeal.

Mr. CALDWELL: As far as I am concerned, I do not think there is any desire on the part of this Committee to shut out any investigation of a soldier's case where an injustice has been done.

Mr. Humphrey: I can assure you, Mr. Chairman, of my own personal knowledge, that there are a good many cases which it is claimed have been unjustly dealt with, and they are looking forward to having an opportunity of placing these cases in classes to be dealt with by this Committee. I therefore feel I cannot approve of a motion that would close the door on any other cases except this particular one. It is merely as a word of warning, so that there will be no misunderstanding or misinterpretation of the motion.

The Vice-Chairman: The motion is before the Committee. All in favour of the motion will indicate by a show of hands. All opposed to the motion? The Committee appears to be all in favour of the motion.

Mr. Caldwell: With regard to the two last cases, I understand this may affect more than the two men before us, but very few, and I feel injustice would be done to these men by debarring them from the privilege of the blanketing-in clause. At the same time I am at a loss to know what action this Committee should take with regard

to the matter. It means an amendment to the Civil Service Act, which does not come within the purview of this Committee.

Mr. MACNEIL: It is a question of the interpretation of the Order in Council.

Mr. CLARKE: I move that this Committee recommend that the interpretation of the Order in Council No. P.C. 2958, 16th December, 1920, be such as to allow Captain A. O. Gammon, M.C., and Captain J. F. B. O'Sullivan the time during which they served overseas just as though they were present here and continuing the employment which they held before they went away, and that they be not penalized because of the fact that they were not able to be confirmed as permanent employees prior to November 10, 1919, due to their enforced absence overseas.

This is a recommendation that this Committee could place before the Department for its consideration. I do not think we need go any further.

The VICE-CHAIRMAN: These two specific cases?

Mr. CLARKE: Yes.

The VICE-CHAIRMAN: No others.

Mr. Humphrey: I take pleasure in seconding that motion.

The VICE-CHAIRMAN: Gentlemen, you have heard the resolution.

Mr. MACLAREN: To whom do we recommend this?

The VICE-CHAIRMAN: To the Department, I understand.

Mr. Parkinson: It is an interpretation of the Order in Council by the Civil Service Commission. The Department concerned will have no jurisdiction.

The CLERK: The Department concerned, or the Civil Service Commission.

Mr. McKay: Can the Civil Service Commission act upon a recommendation of this committee?

The VICE-CHAIRMAN: We do not know.

Mr. Parkinson: They will probably act on a representation of the Government based on a recommendation from this committee.

Motion agreed to.

Mr. CALDWELL: I think it is necessary to get the number of that Order in Council. It does not say what year. It would be necessary to get the date and the number of that Order in Council.

The CLERK: Yes, I will have them get the date.

The Vice-Chairman: You have already heard the resolution. Any opposition to it?

Motion agreed to.

Mr. T. O. Cox: Mr. MacNeil made reference to the question of allowances for quarters. Captain Colborne of the Army and Navy Veterans is here, and he is interested in this. If you desire to take up this question now, it will take only about ten minutes.

Mr. Cox: This is a claim for an allowance of 30 cents a day in lieu of quarters by men of the C.E.F. and the active militia principally quartered in Halifax district These men obtained their food in the camps and state they slept at home. They sent in claims for 30 cents a day, in some cases extending over four years. I have about five hundred claims here.

By Mr. Clark:

Q. Does this come from the Militia Department, too?

Mr. Cox: I think Mr. MacNeil brought this up

[Mr. Michael D'ArcyMcCloskey.]

By Mr. Clark:

Q. Does this come from the Militia Department?

Mr. Cox: No.

By Mr. Clark:

Q. Where does it come from?

Mr. Cox: Mr. MacNeil mentioned it in his remarks.

By Mr. Clark:

Q. To whom have these claims been sent?

Mr. Cox: To the Militia Department.

By Mr. Clark:

Q. These are claims that are now before the Militia Department, and have been refused.

The Vice-Chairman: Mr. MacNeil is bringing them before the Committee. Is that what you understand?

Mr. MacNeul: There is no definite information. If you wish the matter to be inquired into by this Committee, we would ask, to save the time of the Committee, that Mr. Cox be allowed to give brief evidence on that point.

By Mr. Clark:

Q. Before you go on, were those men actually serving in the militia during the period for which they are making these claims?

Mr. Cox: They were.

Mr. CLARK: I move we don't hear it.

By Mr. Caldwell:

Q. Did they serve in the militia, in the enlisted forces for overseas?

Mr. Cox: Some were in active militia and some in the Canadian Expeditionary Forces.

Mr. CLARK: There again is a matter for the Militia Department; if these men have a just claim and an apparent injustice has been done them, and if it is a matter which they feel should be further inquired into, the Minister of Militia or his Department should take steps to have some one appointed to deal with it, but we are going to get nowhere if we are going to deal with these cases. It has nothing to do with soldiers' re-establishment.

Mr. MacNeil: The matter was brought to our attention by men in Halifax who were affected in the Halifax explosion, men kept on duty there. They claim they have not received equitable justice. They claim because they have not received their just dues, it has interfered with their re-establishment. It also affects a number of men from Amherst, and I know there are a number of men from the province of Nova Scotia who have discussed this with us, and it is now a matter of investigation in the province of Nova Scotia, and it is earnestly desired by many interests that the matter be examined, and we do ask that those questions when they have assumed this size, that they become a matter of investigation by this Committee, as they affect the welfare and re-establishment of quite a number of men who served.

Mr. CLARK: I don't want to be considered unsympathetic, but it seems to me the proper method of proceeding in such cases is to go to the Prime Minister himself or the Minister of Militia and see if steps cannot be taken to have these cases dealt with, and I cannot see that it can possibly be considered as coming within the purview of this Committee. We have enough work ahead of us, if it is proposed to reach definite conclusions.

The VICE-CHAIRMAN: What do you think, Mr. Caldwell?

Mr. Caldwell: I don't feel like shutting the door to any legitimate inquiry as to the soldiers' conditions.

The Vice-Chairman: Is it in your judgment correct to say that the consideration of these cases does not come within the purview of the reference to the Committee?

Mr. CALDWELL: I would not like to go that far.

The CLERK: That is because there are members of the C.E.F. which this affects?

Mr. Caldwell: Yes. If they drew pay our jurisdiction would extend to that. That is why I asked that question. I would just like to ask a question. Do these men sleep at home at their own request or because they do not have quarters for them to sleep in?

Mr. Cox: The men claim they slept at home because quarters were not available.

By Mr. Caldwell:

Q. At their own request?

Mr. Cox: The men claim at the request of the authorities. We have no evidence in support of that, in a great many cases.

Mr. Caldwell: The reason I asked, I had two sons in the C.E.F. They each wintered in St. John, New Brunswick. They were married and their wives were in St. John, and they were glad to get home to sleep at home at night. They made no claim for it. The question in my mind is whether they slept at home at their request or whether they did not have quarters for them.

The Vice-Chairman: General Clark, do you presse your motion?

Mr. CLARKE: I withdraw it.

Mr. CALDWELL: Let it stand. Mr. Logan will appear before the Committee.

The Vice-Chairman: General Clark withdraws his motion.

Mr. CALDWELL: I move the Committee adjourn.

The Committee adjourned at 11.45 o'clock p.m. until Tuesday, May 9, 1922.

COMMITTEE ROOM No. 436,

House of Commons, Tuesday, May 9th, 1922.

The Special Committee appointed to consider questions relating to the Pensions, Insurance and Re-establishment of Returned Soldiers met at 10.45 o'clock, a.m., Mr. Marler, the Chairman, presiding.

Other members present:—Messrs. Arthurs, Brown, Caldwell, Carroll, Chisholm, Clark, Humphrey, Knox, McKay, Maclaren, Miss Macphail, Raymond, Robinson, Ross, Speakman, Stork, Sutherland and Turgeon.—19.

Mr. Arthurs presented the report of the general sub-committee.

Mr. Caldwell: I move that the report of the general sub-committee be confirmed.

Mr. RAYMOND: I second the motion.

Motion agreed to.

The Clerk read the report of the sub-Committee on Re-establishment.

The CHAIRMAN: Any questions regarding this report from the sub-Committee?

It was moved by Mr. Stork, seconded by Mr. Speakman, that the report be concurred in.

Motion agreed to.

Mr. Logan: Before I make this statement on behalf of some of the men in Amherst, N.S., may I ask what procedure I would adopt in order to bring before the attention of this Committee the cases of one man with one woman in Cumberland County who are dissatisfied with the decision of the Pension Board. These are two particular cases that I would like to bring before this Committee. What would be my procedure? They cannot very well come here themselves.

The Chairman: I think a letter to the Parliamentary Committee, which will be taken up by the sub-Committee and on which they will report and a decision be given you and you can transmit it to those people. You also can be heard.

Mr. Logan: I would like very well to be heard. The case before you this morning will not take long to explain. We had in Amherst during the war a detention camp for alien prisoners. A number of the strength of E Company were on guard duty over the prisoners of war in Amherst from 1915-20. The barracks there were not available, so some were forced to sleep at home. They did so with the permission of the D.S.O.C. An order was published in our District Orders, MD-6 in connection with the recent ruling and a delegation from the men waited on the O.C. and prevailed on him to give an allowance in lieu of quarters which he granted. On application for the back money, the men were turned down. They were told at Halifax they could get it if the O.C. would O.K. it, which he would not do. It would be a considerable amount. Now, Mr. Chairman, I am not conversant with the technical matters in connection with the Department. These men consider they have a very serious grievance; they consider that this was proclaimed in an official order and that they are entitled to consideration. They have brought their case before the Department of Militia and the matter has been referred to this Committee. Now what I want to ask this morning is, that in the first place, as I am not conversant with the technical matters, you hear Capt. Colebourne of the Army and Navy Veterans' Association, who knows this matter in detail, and after you have heard him that you will not refer this matter back to the Militia Department but that you will make some recommendation, if you cannot recommend that the claim be allowed, that you recommend that the Militia Department at least send an officer or a Board to Amherst to investigate this matter. In other words, I don't think it is the desire of this Committee to have requests of this kind coolly sent back without very much consideration to the Militia Department. These men are appealing to you, and that would be the desire which they have and which I suggest, that you either deal with the matter yourselves and make a recommendation after hearing Capt. Colebourne, and I presume, Mr. Cox and other gentlemen from the Militia Department, that you either make your recommendation to allow their claim, or else that you recommend that the Department of Militia have this matter properly investigated. The men consider that they have a grievance, and to my mind it is a part of the duties of this Committee to allay their suspicions and their fears as far as you can, and at least to give them a chance to present their case before the proper Board. If you will allow Capt. Colebourne to be heard, I will be very glad.

The CHAIRMAN: Certainly, Mr. Logan.

Captain H. Colebourne, called and examined.

Mr. Arthurs: While Captain Colebourne is here and before he is heard, I would suggest to you and to the Committee that these classifications, so far as my belief runs, are not capable of any decision by this Committee. In other words, the reference to this Committee would not cover anything concerning pay and allowances. I grant readily that there are certain claims. This may be one of them properly belonging to the pay and allowance branch of the Militia Department. I have some matters that I have held back for the reason that I did not think the reference to this Committee covered that class of cases. I have no objection to hear Captain Cole-

[Capt. H. Colebourne.]

bourne but under the circumstances if this matter is opened this way others may have an equal chance.

The Chairman: I do not think possibly it is under the purview of this Committee, but I think we should hear Captain Colebourne, and if he can be of assistance in any way, I think we should avail ourselves of that assistance.

Mr. ARTHURS: I think it is proper to hear this witness coming from such a distance, but I think others might have similar cases to bring forward.

Mr. Logan: This matter is not an ordinary grievance that someone may have. This matter has been referred to this Committee by the Militia Department and if this is not a claim for this Committee to consider I would like to know what this Committee is for. This is referred to this Committee by the Department. If the Committee says we are not going to consider this, there will be a grievance larger than we think we have.

Mr. ARTHURS: If the Department makes a mistake there is no reason why we should duplicate that mistake. While the matter has been referred to the Committee, I think we are right in hearing the evidence, but at the same time I question their right to send questions of this kind to the Committee.

The CHAIRMAN: I think we will hear the evidence and we will do the best we possibly can.

Capt. H. Colebourne: Called and sworn.

The CHAIRMAN: Will you please proceed Captain.

The Witness: Mr. Chairman, I think that Mr. Logan has more or less covered the ground in connection with this case. The statement that he has made is in accordance with the facts as reported to me. I would just like to state, in endorsation of what Mr. Logan has said, that I have a document dated August 6th, 1921, from Capt. Wightman, the formed Adjutant of the internment station at Amherst. This document reads:

"To WHOM IT MAY CONCERN:

"Regarding the enclosed applications, for Quarters Allowance made by men of "E" Company, 6th C.G.R., C.E.F., who were stationed at the Internment Camp, Amherst, N.S., during the past war.

The quarters that were provided for troops at this station were designed and built during the period I was Adjutant at this station, and would quarter at full capacity 160 N.C.O.'s and men.

As the average strength of the force was about 240 N.C.O's and men you will thus see that a large number of men were required to find their own quarters.

This was accomplished by placing the married men of the detachment on a list and issuing passes from the list sufficient to take care of the difference between the total strength and quarters available. In this manner the strength in barracks was always kept at 160 men and those sleeping out were required to answer roll-call at stated periods.

As the majority of these men were residents of the town of Amherst and paid taxes during the war to this town, I would, therefore, recommend that the claims of these men for Quarters Allowance be given careful consideration and granted."

Now, the letter that has been referred to by Mr. Logan is as follows:

"In reply to your letter of the 28th ultimo, relative to the marginally noted subject, I would advise you that it is not the intention that married men who are permitted to live with their families, should forfeit allowance in lieu of quarters, because single quarters are available. Such men will receive full rate of subsistence allowance irrespective of whether single quarters are available or not."

[Capt. H. Colebourne.]

Now, as a result, a number of men concerned at Amherst were granted this allowance but it was afterwards discovered or ordered by the Militia Department that the order ought not to have been issued, that it was an error and afterwards cancelled. I understand also that the application has been turned down by the Militia Council. Now it appears to me, sir, that if there were not sufficient quarters for a number of men in the internment camp that that in itself means that these men have a just claim. As to whether they are entitled to the amount claimed I cannot speak with confidence, but I can speak with respect to the manner in which the matter has been treated by the Militia Department. I am afraid that when they came to investigate they were of the conclusion that it would cost the country a lot of money and that therefore they were not able to entertain it. I would submit, however, that that way of looking at it prejudiced their decision in this matter. I certainly think myself that if justice is done these men should receive if not the whole, then a part of their claim. I would also submit, sir, that the fullest investigation has not been made. I certainly think that before the Militia Department arrived at any decision in the matter they should have made the fullest possible investigation which I do not think has been done. I don't think I can say anything further.

The CHAIRMAN: Thank you very much, Capt. Colebourne. Have any of the officers of the Militia Department got anything to say that may throw light on this matter?

T. O. Cox: Called and sworn.

The CHAIRMAN: Will you please give a brief statement as regards this matter which is now before the Committee?

The Witness: Mr. Chairman, first of all, this matter was not referred by the Militia Department. It was brought up at the last meeting in accordance with a statement made by Mr. MacNeil but it has not been referred by the Militia Department.

Mr. Logan: I must differ from Mr. Cox in that regard because the Deputy Minister himself promised that this matter would be referred to this Committee and I presume that his promise was carried out.

The WITNESS: I am just correcting a statement. It will be referred, but it came up a little ahead of time. The trouble in regard to the allowance in lieu of quarters is that we have had thousands of claims from all over Canada resulting from this order which was erroneously published in Halifax and it is impossible to get evidence at the present time as to which men could not be provided with quarters. and which men were allowed to sleep out at their own request because they wanted to live with their families. I am referring not to Amherst alone, but to all over Canada, because when the claims started to come from Amherst they came from Halifax, Toronto and the Welland Canal and altogether I think I have handled about 5,000 so far. There is no such allowance to the Active Militia or the C.E.F. as 30 cents for quarters allowance. Men of the permanent force would get an allowance of 30 cents in lieu of quarters provided they were on the married establishment and married quarters were not available. But the rates of pay for men of the permanent force and allowances were much less than the rates of pay to the men of the C.E.F. and the Active Militia. At the outbreak of the war the permanent force man received 50 cents a day for his first year's service, 60 cents a day for his second year and 70 cents for his third year. His total pay and allowances for dependents—that is men of the permanent force—outside of his pay amounted to about \$25 a month which included his quarters allowance of 30 cents a day, but these allowances were not granted to all married men but only to married men who were on the authorized establishment of the unit and they formed a very small percentage of the married

[Mr. Thos. O. Cox.]

men. Now this mistake arose from the officer who was dealing with the particular case in question dealing with it under permanent force allowances. A letter came from Halifax asking that a certain man might be granted an allowance in lieu of quarters and the officer replied that provided the C.O. recommended it and that married quarters were not available it could be granted, and it was granted and paid in Amherst for a period of five days only. Then it was discovered that a mistake had been made and the men for whom quarters were not available were put on subsistence allowance and did not eat in camp at all. They drew all their food and quarters outside. The great difficulty about this question is that if it was granted at Amherst it would open up Halifax and all over Canada. And it would be absolutely impossible to get actual evidence as to which cases were genuine and which were not genuine. I think that Mr. Caldwell stated the other night that he had two boys who lived at home and requested permission to live at home. There were in my unit at Cobourg about 100 men in the same category, anad every one of these men would claim that quarters were not available. I know that quarters were not available, but we all preferred to sleep at home. If you open it up, you will open it to all Canada and you will have thousands of claims. I do not believe there is any genuine claim because men of the C.E.F. received separation allowance, and men in the Active Militia received separation allowance from October, 1917, and they also received married men's subsistence allowance for their wives prior to that date which members of the permanent force did not receive. Thirty cents a day which they claim is the allowance for the permanent forces for a married man, that is for his wife and himself. Now the active militiaman and the C.E.F. men are already receiving the wife's portion in the separation allowance and the married men in the subsistence allowance, say thirty cents a day, is beyond the amount that could be granted. I may say for the 24 claims we have received from Amherst, the amount is over \$5,000. According to this statement, there would be about 90 or 100 claims from Amherst which would bring that to \$20,000 and if there had been any question during the early part of the war of paying \$20,000 for quarters for one hundred men they certainly would have erected barracks which would have covered the whole situation. I believe some men in Amherst have a moral claim, but I don't see how you can ever deal with it.

Mr. Logan: When you speak of other parts of Canada, do you think this situation in Amherst can be applied to hundreds of others in Canada. Was a similar order promulgated in other districts? Was that promulgated in other districts?—A. No, only in Halifax and as soon as it was discovered that it had been issued in Halifax, we did not know that order was published in Halifax, but a letter was written to Halifax, by General J. G. Langton cancelling it. He said the situation at Amherst was similar to that which prevailed all over Canada during the war. Men enlisted for internment camp duty were furnished with quarters and rations; their families received separation allowance in lieu. This was in the nature of an indulgence, and not a public expense. Why the question of lodging allowance should have been brought up is inconceivable and I can only believe a grave error has been committed by someone in applying the contents of my letter of the 26th of March and not my letter of the 28th of February to this situation. As soon as this was published, an effort was made to remedy it, because the situation got wild. Everyone applied for a similar indulgence.

By Mr. Arthurs:

Q. For what length of time was this allowance paid?—A. Five days, they got thirty cents for five days and they could not provide them with quarters and they gave them eighty cents a day for subsistence. That was the rate at that time.

[Mr. Thos. O. Cox.]

By Mr. MacLaren:

Q. This order was issued only in one district?—A. For Halifax. For all Military District No. 6.

Q. As it was issued for No. 6 District only, could it apply to any other district?—A. They could not pay any claim under any other district, but you would be morally bound to make it conform more or less no matter where it occurred, because you would have Toronto and all the other districts. As a matter of fact, I think that order states the active militia—no, just active in the permanent forces of the C.E.F. These men were active militia although they became C.E.F. later on.

The CHAIRMAN: Any other questions by members of the Committee?

Capt. Colebourne: Just in connection with the facts as to quarters, it is stated, as I said before by the adjutants, that the nominal strength was 244 non-commissioned officers and men in May and it was also stated that the quarters were for 160 non-commissioned officers and men. Do you not think under those circumstances there is just cause for the claim?

Witness: In the summer months there were tents. There were only one or two months the tents could not be provided. If it was a question of paying 30 cents a day at that time, it would be reported. I have no doubt in my mind that in the beginning these men asked to sleep at home.

By Mr. Logan:

Q. Should not that be investigated, if they were compelled to sleep at home, and there were not enough quarters?—A. From my experience the reports at this stage of the game show that it is unreliable. I got a certificate from an officer the week before last certifying that a certain man was employed as a shoemaker for a year and nine months and I wrote and asked him if he knew he had been employed as a shoemaker and he wrote back and told me he had been employed as a cook. He sent him a certificate that he was employed as a cook.

Q. Is that not reason why that should not be investigated, that the man on the spot should get the real facts of the case?—A. If we can locate the officer or the man who had knowledge of the conditions, but the great majority of them are scattered.

Mr. Colebourne: I would submit as you have all those records and know where to find the officers, it would be an easy matter to get the facts from them.

WITNESS: We would get contradictory evidence. One officer would say quarters are not available, and another would say, these men asked permission to sleep at home. From what I understand it would probably be certified to that these men asked permission to sleep at home.

Mr. Logan: That is the reason we should have all available evidence. You are presumed to say so and so, and I am presumed to say so and so. Why should not the matter be investigated, at least to satisfy these men.

WITNESS: I must say the claim they put in is retroactive.

By Mr. Caldwell:

Q. What is the date of that order?—A. March 29th, 1919.

Q. Has there ever been any claim for this sleeping out allowance previous to that?—A. That has not reached me. There may have been a verbal kick, but I have no evidence of it. If they could not provide him with quarters, they would put him on subsistence. That is the practice that should have been followed. In the early days of the war the subsistence allowance for the men was only 30 cents a day.

The Chairman: Any further questions? This matter will be investigated and a report sent to you.

Mr. Logan: Thank you.

WITNESS: I have here copy of the letter from General Langton (reads)

"The situation at Amherst was similar to that which prevailed all over Canada during the war. Men enlisted for Internment Camp Guard Duty were furnished with quarters and rations, and their families received Separation Allowance in lieu. If the family lived in the vicinity of the unit or place of duty, sleeping out passes may have been granted by the Commanding Officers when it did not interfere with the soldier's military duties but this was in the nature of an indulgence and not at public expense.

"Why the question of Lodging Allowance should have been brought up at this late date is inconceivable, and I can only conclude that a grave error has been committed by some one in applying the contents of my letter of the 24th March in a general way, and not as it specifically stated—a reply to

yours of the 28th February.

"Payment of the claims in question is not authorized and cannot be considered under any circumstances."

Mr. N. F. Parkinson, recalled and examined.

By the Chairman:

Will you please outline to the members of the Committee in very brief form the ordinary procedure which a soldier undergoes when he applies to your Department for assistance or to go to a hospital? I want it very briefly.—A. Are you speaking of assistance in general?

- Q. As regards disability.—A. You mean applying for treatment or for examination?
- · Q. He applies for treatment first and examination at the same time, does he not?—A. He may apply for treatment or he may apply for examination on account of pension.
- Q. I refer to both.—A. I will cover treatment first. Our medical services consist at the present time, of certain centralized offices in the various districts or provinces throughout Canada. These offices are administrative as respects the hospitals, the clinics and the examination facilities in the district concerned. They also are administrative as regards examination facilities in that particular office. A man therefore becoming ill, requiring treatment, will either get in touch direct with the office concerned if he is located in a larger centre, or if he is located outside a larger centre he will get in touch with one of the representatives of the Department who are scattered throughout the various smaller sections in Canada. They are medical representatives. In other words as well as having the administrative offices, we have located in practically all centres of any importance, a medical representative, paid on a salary basis, either part time or full time, as respects the requirements in that locality, who is paid a scale of fees in accordance with the fees allowed by the Workmen's Compensation laws in the various provinces, that is to say, if he is located in a smaller centre, he will get in touch with a representative of the Department there, and state he requires treatment. He will get immediate examination. If it is considered he requires treatment on account of war disability, he will get treatment in the vicinity as near as possible; if not, he will be sent to the nearest centre. If he requires treatment he will get it in the first place, and eligibility will be checked up later on. We have had men taken into our outside institutions, who have been given treatment, and later we found it was not due to war service, but from a humanitarian view we cannot afford to do anything else. If a man is ill, we cannot wait to question his documents in Ottawa or in the centre that he happens to be located in. As far as examination on account of pension is concerned, if the man is already a pensioner-I divide it into two

[Mr. Parkinson.]

classes, a man is already a pensioner, he is of one of two classes. He might not have been considered as a permanent pensioner, that is to say, a man whose condition respecting war service is not likely to change; he is catagorized as a permanent pensioner, and he is not subject to re-examination, that is to say we do not require that man to come in at stated periods for re-examination. If on the other hand, his condition becomes such that he feels he requires treatment, or a greater pension on account of his war service disability, then in view of the fact that through careful examination previously, which is done by the Board of Pension Commissioners, his condition is not likely to change, it is necessary for that man to provide the Board of Pension Commissioners with definite information as to his condition. That is to say, he is required to proceed to a physician for examination on his own account and get a statement as to his condition and submit it to the Board of Pension Commissioners when they will give their opinion and decide whether or not there is any change due to his war service and may either increase or decrease or confirm the previous pension award.

By Mr. Arthurs:

Q. Who may increase or decrease?—A. The Board of Pension Commissioners only. If there is a change in his pension on account of an examination, that is to say if his pension is increased, or his claim is justified or is proven to be justified, he is reimbursed the amount of money that he has expended in providing himself with that information, or in providing the Board of Pension Commissioners with the information. If a man is not a permanent pensioner, that is to say his condition is not considered to be permanent, he is subject to periodical examinations. He is advised when he gets his examination that he will be subject to another examination in six months or a year, and he is either called in for that examination or he is visited by the travelling medical board operated from the various centres.

Q. Or by a local practitioner?—A. He may be examined by a local practitioner, yes. If, however, there is any doubt as to his condition, or his condition is an involved one, the examination of the local practitioner will not be accepted. He is sent to a specialist. In chest cases, they are all sent to specialists. The man who is on pension and is applying for pension, can get in touch with any office of the Department or any of the local examiners and his condition is sent in to the Board of Pension Commissioners. His previous documents are checked up with his present condition, and if it should appear that his condition is likely due to war service, it is either accepted on the examination submitted, or if necessary, referred back for further examination by specialists if the case seems to warrant it.

Q. Just before you leave that. You have been called here for the purpose of giving this information to this Committee. A part of it they did not know. A number of the members of this Committee have been on this same job for a number of years. Early in the meetings here the trouble came up that the men did not know the facilities which they had or the means they had for the purpose of placing their condition before your Board or the Board of Pension Commissioners. This is one of the greatest troubles we have in Ontario. I think you will be willing to admit now that having been called here to-day, that these men have not the knowledge they should have as to what course they should pursue in these various events, as to whether they require medical treatment or whether they require increase or decrease in pensions.—A. I don't think the case is quite parallel, because the men who are requiring treatment or asking for pension have been, I think I am safe in saying, much more closely in touch with the facilities and with the Department since the time of their discharge than the average member of the Committee, because it is a matter of vital importance to them.

Q. You say a man who believes he is suffering from a war disability and his condition has been aggravated, that he shall apply to the nearest medical authority

under your jurisdiction?—A. I think I am correct in stating that in broad terms? Yes.

Q. Take any town where you have a local practitioner who is acting for your Department, has there been any means of advertising the fact that that man is acting for the D. S. C. R., or do the majority of the men in that town know that he is acting for the D. S. C. R.?—A. Well, we have used the advertising facilities available on a very broad scale in several ways; first of all, during the early years after demobilization we advertised definitely in the newspapers and periodicals and veterans' magazines; we established a special branch, the Information Service Branch, for the purpose of providing information after demobilization and also assisting them in finding employment, and we also issued publicity by way of signs at every railway station and on boards of every kind after demobilization. Further, the Department has been at all times in touch with the veterans' associations, with the G.W.V.A. especially. They have a special office here in Ottawa and have handled a great many cases of inquiry through the Department and we have always been glad to co-operate with them. Recently they put on what they called a clean-sweep campaign which we were very much in accord with and very glad to co-operate with. So publicity has been carried on to a pretty broad extent and while a man may not know definitely the name of the local physician in some small communities because he may not have come before him in the past, we have many letters coming direct to the Department. They know that the D.S.C.R. and the Pension Board are the bodies with which they should deal and they write directly to us and we write back to them and ask them to report to the man in their centre. While the soldier may not know the name of the doctor who is acting for the Department in a small community, because he has not had occasion to come in contact with him, he can get to know his name by simply writing a letter to the Department, as many of them do, and through the Department or through the various soldiers' organizations he can be referred to the doctor concerned.

Mr. Arthurs: I differ very strongly from you, particularly in regard to men who are at a distance from anybody. I find from men who are in touch with the situation that there has been a great deal of trouble in the country districts where men have gone to a local practitioner and not to the doctor appointed or paid by your Department; and they have incurred a certain amount of expense. They have gone to hospital with a disease which proved to be manifestly due to their war service and they have found very great difficulty—in fact, they have found it almost impossible to pay for their hospital treatment when that has not been granted by the D.S.C.R. In the circumstances, I am going to press very strongly for some circular being sent to those men by which they will know exactly what course to take.

The Witness: I would say that so far as we are concerned, we will be very glad to have any suggestion as to any way in which publicity can be improved upon. I just wanted to make it clear that we have gone pretty far in the way of publicity.

Mr. Arthurs: I acknowledge that, and I have no complaint to make as regards

your Department except in regard to outlying districts where your men are not known, and where returned men have to pay at times for treatment. That is manifestly unfair to the men.

The Witness: It has been our endeavour to discourage ex-soldiers going to outside sources for treatment. That is only natural—we were forced to do that, because we have the treatment facilities, and it is up to us as a Department to insist as far as possible that they will not go to outside sources. There have been cases where we have paid the bills which have been incurred by those men, but they are very few.

[Mr. Parkinson.]

By Mr. Humphrey:

Q. Is it not a fact that you are continually getting appeals from returned men to the effect that they are not getting proper satisfaction from the local units, the satisfaction they consider they are entitled to; is it not a fact that in the last year especially you have received appeals on this ground, more especially in regard to the administration of the local units?—A. I would not say that there has been any change in the last year. We have always had a certain number of complaints referred to the head office, which is only natural, I think. So far as the men are concerned, we are the court of appeal respecting the Department, and if a man is not satisfied locally, he is at perfect liberty to write to the head office and we are very glad to investigate his case. That has happened, but not any more during last year than previously.

Q. Have you not found during the past year or so that those at the head of local units were not giving the satisfaction which should have been given?—A. No,

I have not.

Q. Has it not been brought to your attention along those lines?—A. It has not. I think it is just the reverse, because the officers of the local units are certainly more familiar with the operations and routine work of the Department now than when the work was newer.

The Chairman: I may say for the benefit of the members of the Committee that I am asking these questions because we have here to-day Dr. Keenan and Dr. Mc-Millan, who will give evidence in confirmation, or not in confirmation, as regards the particular questions I am asking. I am asking them in open Committee so that these two special witnesses whom we have here to-day will be in a position to know from the lips of the departmental officers just what procedure they adopt; and when these special witnesses are on the stand, I would suggest that questions be asked of them in relation to the particular questions I am asking. That is the reason why I am asking the officers of the Department to give this preliminary evidence. The officers of the Department will subsequently come before this Committee in rebuttal, and they can be asked questions then by any hon, member who may desire to do so.

By the Chairman:

Q. Will you please tell the Committee briefly the extent of the time of treatment given to applicants?—A. That is as to the average length of treatment?

Q. Take the particular case of a man who comes to you for treatment, and he takes several months' treatment with you. What is the usual time?—A. That depends entirely on the nature of the disability which the man has. He may require treatment for only a few days or for a few weeks. He may require treatment for several months. We have several cases of men who have been on the strength of the Department from the day of their discharge from the army, and who probably will be on the strength of the Department until they die. The only way in which I can answer that in a general way is that treatment is carried on until in the opinion of the medical officers no further treatment is required.

The CHAIRMAN: That is the answer I wanted. Dr. Arnold will you be kind enough to come forward and answer a few questions?

Dr. W. C. Arnold, called and examined.

By the Chairman:

Q. Would you please tell the committee briefly the procedure you adopt in deciding the disability?——A. At the outset, I think your committee should know that we have at our disposal at headquarters a mass of information as regards every man's service. We have his attestation papers, his medical history sheets, his casualty sheets, copies of overseas medical boards, copies of all examinations of all the boards

[Dr. W. C. Arnold.]

that have been made in Canada at any time by officers of the Department. And these documents are perused at Headquarters and what is called a précis is made of them and is sent to each district on application. If a man applied for treatment and the medical description of his disability is put on a report and that is coordinated as closely as possible with his medical record and the medical paper in connection with his disability. We have for instance, tuberculosis, certain definite rules upon which attributability is admitted. That is to say, either disease on service, or a continuity of illness following service; the present condition is shown or evidence which would go to show a physical depravity from other causes which would be liable to lead to the condition found on examination. As a matter of fact, it becomes a question wholly and solely of the medical opinion as to whether the disease or disability from which the man is suffering coincide with his history in matters of that nature.

Q. To what extent of the disability? How do you estimate that, briefly?—A.

For pension purposes?

Q. And disability pensions also?—A. That is settled on what is called a table of disability, upon which a tremendous amount of work has been done, which is a fixed table of disability. There are certain basic disabilities upon which other disabilities are judged. For instance a stiff knee is adjudged at twenty per cent. Any disability in connection with that knee would be based on the basis of a stiff knee and the disability which it causes as a twenty per cent.

Q. And your table of disability has been the result of very great research and from all sources you could examine?—A. I could say that without a moment's

hesitation.

Mr. John Paton, called and examined.

By the Chairman:

Q. You are the Secretary of the Board of Pension Commissioners, I believe?

—A. Yes sir.

Q. The question has come up before this Committee that there should be a clearer channel for appeal to the Board of Pension Commissioners, in other words, it is stated that the evidence has been placed in the hands of the D.S.C.R. and has not reached the Board of Pension Commissioners as quickly; as speedily and as often as it should. Would you briefly give the Committee your opinion as to whether these contingencies do occur frequently or in only very exceptional cases? -A. I should say they occur only in very exceptional cases. Every applicant has the right of appeal, and no applicant has been denied the right of appeal, even though the evidence on file would show his appeal must fail unless he had other evidence to present before the Board. I don't think that I have knowledge of any case in which a man has appealed either through the S.C.R. or straight to the Board in which his appeal has been denied. In fact, every man who is dissatisfied, is distinctly told that he has the right of appeal in person to the Board and furthermore, he is told that if he considers an appeal is desirous, his necessary expenses will be paid and the doctor's fees, which he has incurred and witness fees and expenses, if any, will be defrayed.

Q. You think it thoroughly understood throughout the length and breadth of the land at the present time?—A. I don't think it is sufficiently understood, but we take every opportunity of advising the man that that is his right, that is in these cases of dissatisfaction, that we take that opportunity of letting him know exactly

what his rights are.

By Mr. Arthurs:

Q. You have no means of advising him unless he appeals to you?—A. It is or complaint.

[Mr. J. Paton.]

- Q. If the complaint does not reach you, if a man is not dissatisfied by the judgment of one of the local units or the decision from the local units and the appeal does not reach you, has the man any advice as to his rights?—A. I could not say exactly what he is told at the units, because the units are under the control of the S.C.R., but when the Board had control of the district officers, the men were distinctly told. The man has to be told what his rights are, and I believe that policy is still carried out.
- Q. We have been informed that the medical advisors are under the control of the S.C.R. I understand the medical advisers are a totally distinct body?—A. The medical advisers in the head office are attached to and under the direct control of the Commissioners themselves. The medical examiners in the unit are on the staff of the D.S.C.R. and report through the D.S.C.R. all their examinations to the local advisers in the head office, who check up the medical examinations and submit them for confirmation to the Medical Director of the D.S.C.R.
- Q. The disability rating, who is that fixed by?—A. The Medical Examiner in the unit tells the man when he examines him, what his recommendation will be. He bases that recommendation on his knowledge of the disability table. That recommendation comes in and is examined by the medical advisers in the head office and is confirmed or concurred in. If it is not concurred in, correspondence ensues with the medical examiner in the unit, until they can come to some basis of agreement. If they do not come to some agreement, the whole question is referred to the Board for decision. There are two doctors on the Board.
- Q. Do you favour the fact that the medical adviser, according to your statement, explains to the man what his disability would be?—A. The medical examiner in the unit states what he is going to recommend by way of pension.
 - Q. Is that always concurred in ?—A. Not always concurred in.
 - Q. Is it ever increased?—A. It has been.
 - Q. Very often? Has it ever been decreased?—A. It has.
 - Q. Most often ?—A. It is more often concurred in than decreased.
 - Q. I am trying to bring out the fact that a man is dissatisfied.

Hon. Mr. Beland: I think I can supply that information. I think the increases were 4,500 and the decreases about 7,700.

By Mr. Arthurs:

- Q. What I am trying to bring out is, when a man is dissatisfied because the local practitioner or the man who makes the decision himself says "your disability is thirty per cent." and another one would say it is more than that, would it not be better if the medical adviser would say what his disability is?—A. We had thought two years ago not to explain to the pensioner what his disability was, and we found out it did not work out satisfactorily. The present method is far more satisfactory to the pensioner. Suppose a man is on 40 per cent disability and the examiner says "I am going to recommend 25 per cent", the pensioner has an opportunity of discussing it if he is dissatisfied.
 - Q. Are you satisfied in all cases, the man is so informed?—A. I believe so.

By Mr. MacLaren:

- Q. Has the Board of Commissioners medical advisers under its control?—A. Yes. Ten medical advisers in the head office are directly under the control of the Commissioners themselves. The medical advisers in the units are not under the control of the Board. They come under the control of the Department of Soldiers Civil Re-establishment.
- Q. These medical advisers are not under the control of the D.S.C.R.?—A. No, not the ones in the head office. They are directly under the control of the Board.

By Mr. Arthurs:

Q. Are they distinct from the advisers for the Commissioner of Pensions of the D.S.C.R.?—A. The medical advisers in the head office are there for the purpose of checking up awards and recommending to the Board, and they are on the staff of the Pension Board Commissioners. They don't have anything to do, so far as I am aware, with the work of the D.S.C.R.

By the Chairman:

- Q. They are totally distinct from the D.S.C.R. and they are really the final arbiters as regards the disability?—A. Exactly. The Board considers the whole case on the recommendation of these men. If these men do not concur in the recommendation of the medical examiner in the unit—
 - Q. They always have the evidence placed before them?—A. Oh, yes.
- Q. As regards the question of whether the thing is attributable to war or not, is that a Department decision or is that a decision of the Board of Pension Commissioners?—A. When it is a matter of pension, it is finally a decision of the Pension Board.

By Mr. Sutherland:

- Q. In case of dispute, who decides that?—A. In case of dispute to the head office it would go to the advisers to see if they could not agree with the medical examiners in the units and if they could not, the whole question would be referred with all the papers to the Commissioners whose decision is final.
- Q. In case of dispute as to attributability, Mr. Parkinson made a statement that in urgent cases they could not wait. I have the case of a man where it was very urgent indeed, and the party had received a shrapnel wound in his leg and finally had to have his leg amputated; afterwards there was a dispute as to whether it was attributable to service or not, and a few days before the soldier died, he was taken after months of delay and receiving charity—it was an extreme case, in an outlying district where there was no representative of the D.S.C.R. I would like to know in a case of that kind, who was the deciding factor, whether it was the Pension Board or the D.S.C.R.—A. I presume you are alluding to treatment in the first case. The question of treatment as to attributability would be first decided by the officers in the D.S.C.R., because they would be taking that man on for treatment with pay and allowances if it was due to service. If it was not due to service, he would not get pay and allowances.
- Q. In this case, after having his leg amputated, he was turned out and informed his disability was not due to service. Who would be responsible for that order?—A. The Pension Board would be responsible for that decision so far as pension was concerned, and they would not be able to award him pension.
- Q. I would like the files of this particular soldier brought before the Committee to have it examined. The case is that of Bruce Carter, in the London district. I would like to see the files or an explanation.

The CHAIRMAN: Mr. Sutherland, the general procedure has been to refer those cases to a sub-committee dealing with those particular cases. Would you request this man be heard before the Committee as a whole?

Mr. Sutherland: If Dr. Arnold was here he would give a few words and that would be satisfactory.

The CHAIRMAN: Would you give an explanation of that case?

Dr. Arnold: This was a case of sarcoma of the knee. That I might explain to you is cancer. The man had had, according to his overseas documents, a through and through wound of the ankle I think, of the other leg; it may have been the same leg. In his attestation papers, a slight scar of the knee was shown to exist when he enlisted. He claimed he had a slight shrapnel wound of the knee. His casualty

[Mr. J. Paton.]

papers were drawn. I asked him to send me the names of those who could corroborate his statement. As a matter of fact, we never got any corroboration and there was shown on one of the casualty sheets, a three day entry in the hospital with a slight shrapnel wound of the knee. This took some time. In the meantime we had given him treatment and had supplied him with an artificial leg. Eventually we decided after some correspondence with his doctors, and our own men who had examined this scar, that there was a doubt. It was never proven and it is not proven to-day, but as a result of this doubt, we did take him on strength and paid him back pay and allowance. There was some hardship in the case, but it was a case where the doubt was but very very slight.

The CHAIRMAN: Is that satisfactory, Mr. Sutherland?

Mr. Sutherland: I would like to have the file of this case drawn if possible, and have the matter looked into.

The CHAIRMAN: Certainly, Mr. Sutherland, we will refer this case to the sub-committee for further looking into.

Mr. Caldwell: Might I suggest to Mr. Sutherland, would you rather have that come before the sub-committee or take it up with the Commissioner and then decide whether we have to bring it before the Committee or not. We find a good many cases that get the best satisfaction by going to the Department. It might be you would want to bring it to the Committee later, you know.

Mr. Sutherland: I would not want to take up the time of the Committee any more than possible. In looking over the files, I might be able to get the information that would clear the matter up.

The CHAIRMAN: I am sure the file is at your disposal at the Department.

Hon. Mr. Beland: May I make a statement. It is in connection with some information that Col. Arthurs wished to get. I have the information here. In the calendar year, 1921, there were increases of pensions to the extent of 4,500 and decreases to the extent of 7,700. I might add as further information that new pensions were awarded to the extent of 3,400 and old pensions cancelled to the extent of 3,400. The same amount was cancelled as new pensions were awarded. This is the information the Committee would probably like to have.

Mr. ARTHURS: Have you got the information as to the proportion of these pensions for disability?

Hon. Mr. BELAND: I have in the case of new pensions.

Mr. ARTHURS: But not in the case of discontinued pensions?

Hon. Mr. Beland: No. In the case of new pensions, dependants would be 942 and disability 2501.

Mr. ARTHURS: Of course under the recommendation of this Committee last year there were a number of increases in pensions which were not for disability, increases to wives and mothers, especially mothers.

The CHAIRMAN: Do you wish to make a statement, Mr. Parkinson?

Mr. Parkinson: There was just one feature of the discussion which I would like to have brought out a little clearer. The Board of Pension Commissioners' position has been outlined by Mr. Paton this morning. They have definitely under their control their own medical advisers. That to my mind should be carried a little further. The policy with respect to the granting of pensions is adopted by the Board of Pension Commissioners. While the Department is carrying on the detail work on the outside districts providing the information, the policy with respect to the gathering of that information and the granting of pensions in any respect is taken on instruction from the Board of Pension Commissioners. I would suggest, sir, if you think it advisable, that one of the medical officers of the Board of Pension Com-

[Mr. J. Paton]

missioners be asked to give a little further information on that point. Dr. Burgess is here, and he might clear up that point a little further.

The CHAIRMAN: The Committee would be very glad to have a short statement from Dr. Burgess.

The witness retired.

L. N. A. Burgess, called.

The WITNESS: There was a suggestion that the local units, or the local doctors of the D.S.C.R. were dealing with appeals, and that consequently these appeals were not coming to Ottawa. If that is happening in certain isolated cases, it is contrary to instructions. The districts have full instructions on the matter. If a man makes an appeal, they have instructions that that appeal has to be submitted to Ottawa with all the facts surounding it. When the documents come to Ottawa they go to the Pension Board. They do not go to the D.S.C.R. They come before the medical officers of the Pension Board and are dealt with by them. They do not come before the D.S.C.R. in any shape or form. They are dealt with by the officers of the Pension Board and are submitted to the Commissioners for decision. Quite often, as Dr. Keenan will be able to tell you, these cases are submitted to outside experts to decide.

Bu Mr. Arthurs:

Q. You have been on this board for a number of years?—A. Yes.

Q. I made a proposal before this Committee some time ago that no disability pensions should be reduced or cut off until the man had had a thorough examination before a board of doctors?—A. I think that is a very sound opinion, and it is what the Board have advocated. In certain cases a pension has been discontinued, but certainly that is not the policy of the Pension Board. They are making every endeayour to see that that does not happen.

Q. Would you make a recommendation along that line?—A. There is a recommendation along that line now; it is a general principle.

Q. Well, would you recommend that it be followed?—A. Yes, sir.

By the Chairman:

Q. There is no question that the D.S.C.R. does submit to you all necessary documents on all occasions?-A. There is no doubt that that has been done with the possible exception of a few isolated cases.

Witness retired.

Dr. Arnold recalled.

By the Chairman:

Q. Dr. Arnold, there is just one other question that I forgot to ask. It is with regard to disability attributable to war service. Am I correct in understanding that you have stretched that to the utmost in the interest of the soldier?—A. I have no hesitation in saying that I think we have. We have given them the benefit of every legitimate doubt.

Q. On every occasion?-A. There may have been isolated cases where we have

slipped up, but it has been our intention and our policy.

Witness retired.

The CHAIRMAN: Dr. Keenan, would you please come forward? [Dr. W. A. Burgess.]

Lt.-Col. C. B. Keenan, D.S.O., called and sworn.

By the Chairman:

- Q. Dr. Keenan, will you give the committee your full name?—A. Campbell Brown Keenan.
- Q. How long have you been a medical practitioner?—A. Since 1897, that is 25 years.

Q. Are you attached to any particular hospital?—A. The Royal Victoria.

- Q. Are you on the teaching staff of any medical faculty?—A. McGill, as surgeon.
- Q. In other words, you are a physician of the Royal Victoria Hospital?—A. Surgeon.

Q. And you are on the teaching staff of McGill University?—Yes, sir.

Q. I understand, doctor, that you went through the South African war?—A. Yes, sir.

Q. And you went through the war of 1914 also?—A. Yes, sir.

- Q. I think you were one of the medical officers of the Princess Patricia Regiment?

 —A. Yes, sir, for the first seven months.
- Q. You have been in close contact with and interested all your life in military matters?—A. Yes, sir.

Q. You are very much interested in soldiers?—Yes, sir.

- Q. In addition to that you have studied the relation between soldier life and civilian life?—A. Yes, sir.
- Q. And no doubt you are competent to judge as to what reasonable attitude should be taken towards the soldiers as regards pensions and disabilities both from a medical and a civilian point of view. I do not think I am saying too much in suggesting that?—A. I do not think so.
- Q. You have heard the evidence before this committee this morning by Mr. Parkinson and by Dr. Arnold, the Director of Medical Services, and Mr. Paton, the Secretary of the Board of Pensions. May I ask if you consider the procedure which they have outlined as an eminently fair procedure to be adopted towards the soldier?—A. Yes, sir.

Q. You have no hesitation in saying that?—A. No, sir, none whatever.

- Q. You have seen this procedure applied to many men and in fact you have applied it yourself?—A. Yes, sir.
- Q. As you know, an important question which has come before this Committee and previous committees is as to how much disability is attributable to war service or not?—A. Yes, sir.
- Q. In your opinion, have the D.S.C.R. and the Board of Pensions erred in favour of the soldier, or have they not?—A. We have always stretched it in favour of the soldier, practically always, or almost always. There may be a few exceptions; they are very few. Almost invariably cases of disability which are not even considered attributable to war service, and where any disability may have developed during service they have been given the benefit of the doubt.
- Q. Some of those cases are very difficult to determine as to whether they are attributable to war service or not?—A. Very many are; it is simply a matter of opinion.
- Q. But where there is a question of doubt, is the soldier given the benefit of the doubt as a rule?—A. As a rule, yes.
- Q. Can you indicate to the Committee cases where there is a doubt and where the soldier would not be given the benefit of the doubt?—A. I do not know of any, and I do not recall any where there is a doubt and where the soldier would not be given the benefit of the doubt. I would say that in cases of cancer, we will say of the stomach, or cancer of the intestines developed during active service they should re[Lieut.-Col. C. B. Keenan.]

ceive treatment free. They have been given the benefit of the doubt in those cases. In certain cases where a man has arterial sclerosis, disease of the blood vessels, he is given the benefit of the doubt there. In cases of chronic rheumatism, of chronic trouble in the joints—what we call chronic rheumatism—he is given the benefit of the doubt. In a case of tuberculosis developed after discharge, he is given the benefit of the doubt. There are many other similar cases.

- Q. And these might very probably be cases in no way attributable to war service?

 —A. Quite.
- Q. You have had under your examination or advice many hundreds of cases?—Yes, sir.
 - Q. You have also studied the question of disability, Dr. Keenan ?—Yes, sir.
- Q. And you understand how the disability table has been generally made up as explained by Dr. Arnold this morning?—A. Yes, sir.
- Q. Do you consider that the results of that table have been reasonably and properly arrived at?—A. Yes, sir.
- Q. And do you consider, in so far as you have found cases under your care, that a reasonable disability pension has been given to the returned soldiers?—A. Yes, sir.
- Q. Are there instances in your practice where you consider that an insufficient pension has been given in view of the circumstances produced?—A. Well, there have been a few cases where I would like to have seen a little more given, but they are few. There are a few. It is hard to recall them because many other circumstances come in. For instance, disability is based, and I think has to be based, on the man's disability in the general labour market, but very often the man concerned is a specialist in the labour market. He has been given a disability based on the general labour market whereas he is really a specialist. However, I have not seen any way of improving it. There have been cases where it did seem a bit hard, but they are few.
- Q. In other words, there are comparatively few cases that have come under your advice where the disability pension has not been fair to the soldier?—A. Comparatively few.
- Q. And those few cases have been where the man was a specialist and where it has been almost impossible to give him a disability rating which would make his earnings equivalent to what he made before the war? That is what you mean, is it not?—A. Yes.
- Q. You are conversant with the question of pensions, and I think you have sufficiently studied the Pension Act and the amounts of pension to know what the soldiers get and what their dependents get?—A. Yes, sir.
- Q. In your opinion, are the pensions now given sufficient or are they not?—A. I would say that they are sufficient.

By Mr. Caldwell:

- Q. Are you speaking of the pensions being sufficient, or are you considering the pension with the present bonus? There is 50 per cent of a bonus at the present time.—A. I only know the pensions that they get. I know the amount of money they get. I do not know what headings they come under. I only know the amount of money that they are getting.
- Q. One-third of the pension is bonus at present.—A. I did not know that; it is all pension to me.
- Q. A total disability pension at the present time is \$600, and there is a bonus of \$300, making \$900. You would not consider \$600 sufficient for a man under present conditions?—A. No. Naturally I consider the money which the man gets his pension.

By Mr. Arthurs:

Q. You have said that the pensions are eminently fair. Have you seen the scale?—A. No, but I know very many men who are getting pensions and they tell me they are getting 30 per cent or whatever it is. I do not decide the pension. They teil me that they are getting so much. Roughly speaking, I know the amount of money they are getting.

Q. You have not the scale?—A. No, I am only taking what the men tell me.

By Mr. Caldwell:

Q. You are speaking of the amount of money and comparing it with their disability?—A. Yes, that is all I know.

By Mr. Clark:

Q. Have you considered the Pension Act?—A. Well, I have not sat down and studied them, except that I know how it works out from seeing the cases. I see the disabilities and I have known very many cases, an exceedingly large number.

the disabilities and I have known very many cases, an exceedingly large number.

Q. Have you made a study of the ratings of disability?—A. No, it is a very difficult question. As an industrial surgeon you are always studying disability. You will say if a man loses a finger what the disability is. That has been a part of my work all my life. I have had a lot of that. I know the pension disabilities run very close. They are close to the civilian, what we would term "civilian work."

Q. I mean the actual scale and the percentage rating as defined by the Pension Act, have you made a study of that?—A. Not a special study of that, no more than

I see the results of it.

- Q. So you are not in a position to make a recommendation to this Committee as to whether the rating of disability should be altered in any respect. You can not say whether it is fair now, or whether it should be altered?—A. No. I said I think—
 - Q. You are only giving us a general opinion?—A. I am giving my opinion.
 - Q. Not from a special study?—A. No, I am not a specialist.

By the Chairman:

Q. The point I wanted to bring out, if I might say so, was from the practical viewpoint, from meeting men in medical and civil life, as to whether or not they considered the disability pension each was severally receiving was sufficient in so far as Dr. Keenan's experience with these men were concerned, and also as to whether he considers from a civilian viewpoint these men were given sufficient—let us put it in the way of money, for their disability, but I would ask Dr. Keenan the question which came up before this Committee the other day as to whether the percentage or the rating had been correctly made or not under the disability. It is the practical question I was bringing up. It is the application of it.

By Mr. Clark:

Q. I just wanted to be clear whether Dr. Keenan made a study of that scale. We have had particular cases before us, for instance of men with double amputations, the comparison of their disability with the disability of a man with a single amputation. I want to know if he made a study of the comparative ratings and what they should be under the Act?—A. No.

By the Chairman:

Q. You have not, Dr. Keenan?—A. No.

By Mr. MacLaren:

Q. I presume Dr. Keenan is giving his opinion and his experience in Montreal?

—A. Quite. Only of Montreal.

Q. Not with a view of what obtains in Canada generally. It is what comes under his observation in Montreal, is it, Doctor?—A. Yes.

By the Chairman:

- Q. I think I am right in saying you have had many cases coming under your observation not coming from Montreal?—A. Many.
 - Q. Outside of Montreal?—A. Yes.
- Q. In fact I think you have had cases from all over Canada, have you not?-A. Yes, for treatment.

By Mr. MacLaren:

- Q. The tubercular cases would not be included?—A. No.
- Q. Pulmonary cases?—A. No.

By the Chairman:

Q. We have had the question up, Dr. Keenan, before this Committee on many occasions, that some further board should be constituted in which soldiers might enter their complaints and which Board would have among other objects, the idea of looking after the Departments of the Government in the interests of the various soldiers. From the viewpoint of a physician and also from the viewpoint of having been in military work for some time, would you consider such an additional board necessary, or would you not ?-A. I would not, sir.

Q. This board might even be an appeal board as regards certain decisions made by the D.S.C.R. or the Board of Pensions. Would you favour such a Board being constituted?—A. I don't think I would, sir. I think the present Board is

acting as well and as fairly as any board you could get.

Q. You think therefore the activities of the D.S.C.R. and the Board of Pensions, in so far as you can see, amply provide for the welfare of the soldier?

By Mr. Clark:

Q. Is the co-ordination between the Board of Pension Commissioners and the D.S.C.R. officials perfect in your opinion?—A. I know nothing about that. I only

know the results. I d'ont know anything about that.

Q. I think the results would speak, but that point has come up before us on several occasions that there seems to be difficulty in co-ordinating the reports and work of the D.S.C.R. with the Pension Board. I wonder if you had any difficulties come before you?—A. The only way that comes to me is the time it takes you to get their files. I don't think there is enough difficulty in obtaining the information to make it worth while to consider it. We have certain delays at times but not very marked. I would not consider it very marked.

By Mr. Arthurs:

Q. Have you made examinations for the D.S.C.R.?-A. I am consulting surgeon for the D.S.C.R.

Q. Do you usually or always have the medical history sheet before you at the time of examination?—A. No, sir, we would only have the medical sheet of the man whose medical sheet happened to be there. In this last year we had many men come in from Calgary to Montreal, from British Columbia, or from Winnipeg. He turns up sick and when he is sick we examine him whether we have his file or not, and when he is really sick he is given the benefit and treated, and then we try to get his file to see whether he is eligible or not.

Q. I am speaking more particularly for examination for pensions.—A. I am

just consulting surgeon.

Q. In that event you take him in if his condition is urgent?—A. Regardless of whether we know whether he is a soldier or not, he is invariably treated and we find out afterwards if he is sick.

By 'the Chairman:

Q. Do you consider the time given for treatment to various soldiers sufficient? Are they given every opportunity possible to be cured?—A. On the whole, I think so, yes, sir.

Q. Do you recommend any extension of such treatment?—A. No, sir. We consider they are treated until such time as the medical officer determines he cannot do any more for them. That is purely medical. The doctor is not infallible, as you know. He may make a mistake, but we all endeavour to do the best we can, and we are never told to shorten up the treatment. It is a matter that may take months. We treat him ten years if they say so.

Q. In other words you are perfectly free to give all treatment to a soldier with-

out any restriction from any department?—A. Yes.

Q. What about the mental cases? Are they treated with the utmost compassion and are they given all the treatment that can be given to them?—A. I would think so, but as I don't treat mental cases, that is a question a little outside me.

Q. You come in contact with soldiers affected with tuberculosis?—A. Yes.

- Q. In diagnosing a case of that description, is the benefit of the doubt always given to the soldier as to whether the tuberculosis was attributable to war service or not?—A. Yes.
- Q. You are quite clear on that point?—A. I am quite clear about that. I might for instance diagnose a case about three years after the discharge as tuberculosis of the spine, if I state it is due to service, so far as I can gather, it has never been turned down yet. If I said it was due to service, the Department has always taken my word, for I try to be fair even if the conditions developed quite a time after discharge or demobilization.

By Mr. MacLaren:

- Q. Do the cases of pulmonary tuberculosis come under it?—A. I have nothing to do with it.
- Q. So the larger number of tubercular cases do not come under your observation?

 —A. No, sir. They would come under the medical consultant.

By Mr. Humphrey:

Q. It is understood that the statement made by the witness is his own personal observation of the tuberculosis cases?—A. That is all; my personal experience. That is of course in Montreal I am speaking about, nothing else.

By 'the Chairman:

- Q. From consultations with your other medical co-practitioners, you do discuss cases with them?—A. Yes.
 - Q. And you have no doubt discussed these tubercular cares with them?—A. Yes.
- Q. From the general information you have got from your medical friends at the hospital, at the college, at the D.S.C.R. and various other places, are you in a position to tell this Committee whether the same applies to medical tuberculosis as to surgical tuberculosis?—A. I think in my own district the medical consultant has the same views, I think, that I have. If there is the slightest doubt on it, it is in favour of the soldier.
- Q. From all the medical authorities that you come in contact with, if there is the slightest doubt, it is attributable to war, it is so made attributable?—A. Yes.
- Q. Have cases come from other parts of Canada of tuberculosis?—A. Surgical tuberculosis, yes.
 - Q. Many?—A. Some, not many.
- Q. Have you come in contact with physicians from other parts of Canada?—A. Yes.

- Q. Have you discussed this question with them ?—A. Yes.
- Q. Can you give the same answers regarding that?—A. Yes, sir.

The CHARMAN: Does that more or less clear up your point, Dr. MacLaren?

Dr. MacLaren: The point I want to clear up is that he did not have observation of the cases of pulmonary tuberculosis. I think that is correct.

WITNESS: That is correct.

By the Chairman:

Q. Are you of opinion, Dr. Keenan, that further free medical treatment should be given? It has been suggested treatment be given for a period of five years following discharge.—A. I don't think it feasible. I think one year is good. I think further free treatment for soldiers who have not war disability is not feasible. Of course, a pensioner is treated to the end of his life.

Q. Can you elaborate your views on that for the benefit of the Committee? -A. I think if you started free medical treatment for three or four years after discharge you would have to provide that treatment for every man, no matter where he is placed. That possibly might be feasible in a large city but it certainly would not be feasible where there are no large hospitals. You would have to put the treatment of these soldiers into the hands of general practitioners. All their bills would be coming in very rapidly. It would cost an enormous amount of money, I would say coming close to hundreds of millions. And also there is one danger—I am rather cautious in referring to it, that is that at all times for some untoward reason, the results of treatments may not be always what one would wish even when we try our best; and if the Government takes up the treatment of cases after discharge, if the patient has then a disability which was not there when he started treatment, then that case should be really pensioned. You would then increase the pension bill enormously, much more, I fancy, than some expect. Therefore I think there is great danger, together with its not being feasible from a financial point of view.

Q. It has also been suggested that the dependents of the deceased or seriously disabled soldiers or members of the force receive free treatment at public institutions. Would you feel at liberty to give the Committee your views on that point?—A. I think that would be impossible from a financial point of view.

Q. It has also been suggested the patient should be allowed to transfer to another sanatorium or hospital after a year's treatment without signing a waiver of release and a patient after two years hospital would be allowed to go home on first class pay and allowance. Would you feel at liberty to give your opinion on that?—A. I think everything should be done for the well being of the patient. The men in charge should know.

Q. There is in your district a number of hospitals under the D.S.C.R. and you have probably heard of other hospitals in other parts of Canada also, under the D.S.C.R. Is it your opinion that these hospitals should be continued as soldier hospitals and that the patients in these hospitals be as quickly as possible absorbed into civilian hospitals?—A. As quickly as possible, all patients should be absorbed into civilian hospitals.

Q. Would you elaborate your ideas Dr. Keenan on that a little more?—A. Hospitals are a very expensive thing to run, even if you have no patients. In other words there are overhead expenses. It is a very expensive thing. Also to keep hospitals up-to-date; there are always new improvements coming in which aid treatment and diagnosis. To keep hospitals up-to-date, you have to spend a lot of money each year in equipment. Such equipment is a present and practically all our civilian hospitals all over Canada are very well up-to-date and they are capable of carrying on the work as soon as possible; since military work is lessened

the work should be turned over to civilian hospitals and the amount of expense would drop very rapidly, and then as the patients lessened so would you lessen the expense to the public. I see no reason why work could not be done just as well there, taking it for granted it is possible to transfer the work. I also think it wise that as soon as we can we should get the soldier or the man who was a soldier to feel that he is just the same as the rest of us, a civilian, a citizen of Canada. I do not wish to keep up distinguishing lines any longer than one has to.

Q. As regards mental cases, doctor, and the question of closing up hospitals, have you any suggestion as to how they may be dealt with. I believe it would be difficult to get them into provincial sanitoria?—A. If it were possible I would put them in suitable institutions. I see no reason why they should not go into suitable provincial institutions provided such institutions were certified to as proper places by some respectable body such as the Canadian Committee on Mental Hygiene. I would not put them into any institution until such a certificate was available to the Department. Other than that, I expect it will be necessary to carry on hospitals for mental cases. If possible, I would be quite content to see them in hospitals suitable for mental cases.

Q. Outside of mental cases, it is your opinion that other cases should as far as

possible be absorbed into the provincial hospitals?—A. Yes, sir.

Q. Have you had occasion to examine the artificial limbs and arms supplied

by the Department?—A. Yes, sir.

Q. Do you think they are of the best quality?—A. I think the legs are very suitable, but I think that possibly a more useful arm could be obtained, an arm that would be of more use than the one they have at present.

Q. Could you suggest to the committee what defects you have found in the present arm?—A. There is no defect except that the hand is not useful unless you screw on one hand or another. There are now hands obtainable which could be used to work with. Of course, it is a matter of opinion between the doctors. I think there is such a thing as a useful artificial hand which I have not seen on any of the arms supplied by the Department.

Q. Your opinion is that the arms supplied are not the best that could be

supplied?—A. I think they might be improved.

By Mr. Caldwell:

Q. Do you mean the whole arm or just the hand?—A. Just the hand. There is such a thing as the artificial hand used in the French, English and Belgian armies, and they say there is a certain satisfaction in using it.

Q. Could it be attached to the present artificial arm supplied by the D.S.C.R.?

-A Oh ves

Q. It would not mean a displacement of the whole arm?—A. No. That hand can be used for working purposes, lighting a cigarette or opening doors. A man with two such hands could light cigarettes or open doors, or could drive a horse. They are really very good arms, the two new types.

By Mr. MacLaren:

Q. Is that the McKay hand?—A. No, the Pringle-Kirk is one, and there is another very good hand. It surprised me to see it; it is a purely artificial hand.

By the Chairman:

Q. The time has definitely arrived when the Committee is looking for advice in respect to convalescent homes that may be necessary for our returned soldiers, instead of having them in hospitals. Can you give the Committee your views on that subject or say whether you have given it any consideration?—A. I am seeing

now quite a number of men who are ex-soldiers. Some of them are pensioners, and some are not. The pensioners whose total disability is not due to war service are now completely disabled, and have no money and no friends, have either to beg or starve. I am afraid that we, as medical men, being rather sympathetic, have really strained points to put them in the hospital as patients, especially during the winter time, as we feel we cannot let them starve. There is no way of helping those men that I can see save by developing soldiers' homes or convalescent homes. I do not like the term; I do not like the word, and yet I can see no other way. It is much cheaper to have those convalescent homes than to have them as hospital cases.

By Mr. Clark:

Q. With regard to those men to whom you refer, their disabilities cannot be classed as attributable to war service?—A. Part of their disability can.

Q. But not sufficient to entitle them to a pension?—A. They will be able to get a small pension for disability due to war service, but they are now almost totally disabled.

By Mr. Caldwell:

Q. And their pension is not sufficient to provide a livelihood?—A. No, sir, because their pension is small.

By Mr. Clark:

- Q. There are cases of men who are not entitled to any pension, but who are now totally disabled?—A. Yes, sir.
- Q. And you recommend that special homes be established to cover such cases?—A. Yes, I do not see anything else to do.
- Q. Following that out to its logical conclusion, do you admit that among the returned soldiers there is a larger percentage of disabled men than there is among civilians who were not at the war?—A. That is a very difficult question to answer. You say a larger percentage of disabled men among returned soldiers than among civilians?
- Q. Let me put it another way. Look at the fit men, the men who were discharged fit. Is it a fact that among those who were discharged as fit the death rate is much larger than the death rate among those who were not at the war?—A. I do not know, sir. I have not the figures.
- Q. We have an Insurance Department here, and I have investigated with this result: that the death rate among the men who were discharged without disability and who are not drawing pensions is eight times, or 800 per cent, greater than the death rate in an ordinary insurance company. Can you account for that?—A. Men of similar age?
- Q. Well, I presume that in our Insurance Department the age would be often lower than in an ordinary insurance company. A. I would like very much to check your figures, because I would hardly think that such a thing exists, that is if they were both of equal health and of the same age when this insurance was taken out. Those men must either have had a definite disease, what I would call a pathological condition, or their age does not correspond with the civilians,
- Q. Would you suggest that it would be greater?—A. The death rate among healthy men of the same age runs about the same whether they enlisted or whether they worked at home.
- Q. It is a difficult question, I must confess. I wish we could get better figures, but my own impression is this: That the average age among men who are insured under our Insurance Act must be lower than the average age of those insured in an ordinary insurance company, because the men insured in an ordinary insurance company are accepted from youth to old age.

The CHARMAN: You are taking into consideration the fact that there is no medical examination under our Insurance Act and that perfect risks are not taken?

Mr. CLARK: I am confining my statement to those men who were considered as fit men by the doctor who discharged them from service. I am not referring at all to those men who have taken advantage of our insurance and who were discharged with disability. My remarks apply only to those men who were discharged as fit men, and the figures I have obtained show that the death rate among those men who were discharged as fit and who took advantage of the insurance is greater than the death rate in an ordinary insurance company.

The WITNESS: You know how the men were demobilized? There was no medical examination when the men were demobilized. We all know that; there is no use thinking there was, because there was not. When they were discharged as A 1 it was stated that they had no disability, but the men wanted to get home and they went home.

By Mr. Caldwell:

Q. Unless it was a case of obvious disability?—A. Yes.

Q. I think we all know that a great many men were discharged as A 1 who were far from being A 1?—A. Exactly.

By Mr. Clark:

Q. You are aware, of course, that there have been several thousands of soldiers who have been refused pensions because their disability is not attributable to war service?—A. No, sir. If a case comes to me and there is a file, if I think the disability is due to war service and it is not on the file, that does not matter. That is a case of war disability and up to the present the Department has not turned it down.

Q. As a matter of fact, you will find that the figures available in the Pension Department will show that there have been several thousand cases in the last year where pensions were refused because the disability was not attributable to war service?

That is a fact, is it not?—A. That might be.

Q. The fact that a man was discharged as A1 makes it very difficult, does it not, to ascertain whether or not his disability which appears a couple of years later was actually attributable to service, because you admit that you take into consideration his medical sheet and you find on that medical sheet no evidence of disability, because, as a matter of fact, you admit that the man when discharged was not given a proper medical examination?—A. I am sorry, but I pay no attention to the medical sheet.

Q. You pay no attention to it?—A. Very little. I have in many cases found that the disability is not mentioned on his sheet. I consider that of very little impor-

tance.

Q. The medical sheet is not a serious factor then?—A. It is not. I hate to admit it, but I do not consider it very seriously.

Q. Is it generally considered in that light by all medical men in your experience?—A. I think that any medical man who is asked for his opinion on those questions uses whatever common sense he has. We are not bound by any particular rules; we practically do as we think right.

Q. You will admit that a man's general physical condition or his general vitality was undoubtedly lowered to some extent by several years service in the field?—A.

More than civilian work?

Q. Yes.—A. Well, mine was not. I do not know that it is.

Q. I want to get it from a medical point of view; is it a fact or not that a man's vitality was lowered through service, say in the front line trenches, for a period of years?—A. Apart from wound or disease? I have always wondered about that and I am by no means certain yet.

Q. That is the point that gives me concern.—A. I am not sure. I found it a very healthy life and the vast majority of my friends found it a very healthy life. In fact it is a much healthier form of life than ordinary civilian life.

By Mr. Humphrey:

- Q. From a medical point of view, would you not think that the hardships and shocks of service would reduce a man's vitality?—A. Yes, hardship and shock might, but we have hardships and shocks in civilian life. Civilian life is a very hard life.
- Q. From your point of view, would you consider that hardships and shocks in civilian life can be compared with the hardships and shocks in France during three or four years of service?—A. There are men who have gone through hardships and shocks in civilian life, but they are a different form of hardships and shocks.
- Q. From a medical point of view, would you not consider that where a man served continuously in France for four years he would suffer more severe hardships and shocks than those in civilian life?—A. Not more so than any other. It is hard on him. The man ages and ages possibly more rapidly than if he is doing nothing, but I don't want to think it is excessive.

By Mr. MacLaren:

- Q. Do you put much value in the medical history sheet?—A. The medical history sheet, the part that deals with his condition on demobilization, whether he was demobilized as an A-1 or not, no, because the men want to get home and many men say "here, I am all right" all the man wanted to do was to get home—the medical history sheet that says he was in the hospital for a wound here and there, but I mean the condition on his discharge paper. No, the man wants to get home and he did not bother.
- Q. Have you come in contact with returned men where the medical sheet showed them A-1 and nevertheless in your medical opinion you would consider they were entitled to attention?—A. Yes, many of them.

By Mr. Clark:

- Q. Generally speaking, do I understand you do not consider that the large class of men who were not wounded or who were not actually suffering from disease in the field—you do not consider that there was any lowered vitality or physical resistance?—A. Well, I will put it another way. I will say they aged under heavy work. Under hard work and strain, you age more rapidly than otherwise. I don't like the term "vitality." Any man who is continuously there for three or four years would certainly age and they aged rapidly during those three years.
- Q. I would like to get an opinion whether or not the war had a definite effect that we could put our fingers upon the large body of men that came out of it with whole skins. I might point out in fairness that I have here a report of the S.C.R. and it seems official. That has been recognized as a fact that there is a temporary lowering of physical resistance among those who were discharged as A-1. I read a sentence of that (reads) "Owing to a temporary lowered physical condition the power was therefore taken to grant free treatments or medicines to all members of the forces who might fall ill following the date of retirement or discharge." That seems to recognize that there was a lowered physical resistance or vitality, whatever you like to call it, even among those who were not wounded or ill from disease in the field?—A. Yes.
- Q. It seems to me that question is not very satisfactorily answered, and I think it is the most difficult one we have to deal with here, whether or not these cases are attributable to service, but we have given the soldier the benefit of the doubt and it is quite right.—A. There is no doubt we have given him the benefit of it.

By Mr. Humphrey:

Q. That is in connection with your personal observation. When you speak of "they" I understand you are referring to both the Department of Civil Re-establishment and the Pensions Department?—A. The Government of Canada gave it to them. They gave them six years' treatment. That is what I meant by "they." The Government gave it to them.

By Mr. Caldwell:

- Q. You are referring to the year's free treatment?—A. Yes, referring to the year's free treatment.
- Q. I am very much impressed with one part of this witness' evidence, that is the fact that he did not regard the medical history sheet very seriously in considering his claim for pension. One claim I have made, particularly for three years is that the pensions have been reversed with the man's medical history sheet in absolute contradiction to the medical men under whose care he was very shortly after discharge, men who came out of the service, that decision was reversed and the pension disallowed by doctors who never saw the patient, simply from the medical history sheet. I am very interested in the present witness' evidence in that connection. I want to bring it up later in the Committee and I just want to impress it on the Committee.

By Mr. Chisholm:

Q. Did not I understand the witness to include the whole medical sheet or only that portion which had reference to the discharge?—A. The condition of the man.

By Mr. Caldwell:

- Q. Don't you find there are quite grave discrepancies in the man's history sheet, even his history sheet while he is on service?—A. They are not always accurate.
- Q. There are cases where his medical history sheet while on service would indicate there could not be anything wrong with him, when actually you see him in a pretty serious physical condition?—A. Yes, but I have always found the Department would take cognizance of any statement made by any doctor. I have never had any difficulty in that regard.

By. Mr. Clark:

- Q. I would like to put my question again to you in a little different form. Would you consider that service in the field would predispose a man to the contraction of disease after discharge?—A. You would have to tell me what disease you are referring to. There are so many diseases.
- Q. Take tuberculosis, take heart trouble, take rheumatism.—A. You may say heart trouble would disorder the action of the heart. Tuberculosis, I would almost feel like saying no, but malignant disease, no effect whatever; arterio-sclerosis and rheumatard arthritis, possibly yes; digestive troubles, no. It varies so much.
- Q. Would you take issue with his digestive organs, that a man who is in the open air, his digestion would be splendid. Put him back in an office and he would go to pieces?—A. It depends on your cook.

The CHAIRMAN: Have the members of the Committee any other questions to ask Dr. Keenan, who I think you will all admit, is a very valuable witness. If you have not, we will adjourn the Committee until this afternoon. I would like to have a meeting at 4 o'clock. There are two or three witnesses I would like to have heard to-day.

Mr. CALDWELL: We can call these men for four o'clock and if we find at that time there are meetings we do not wish to miss, we can adjourn until a later hour.

The CHAIRMAN: I think we can discharge Dr. Keenan. Dr. MacMillan's evidence will not take more than half an hour's time. We have also Mr. Gale. It will be about an hour. We had better adjourn until 4 o'clock this afternoon.

The Committee adjourned, until 4 p.m.

The Committee resumed at 4 p.m., the Chairman, Mr. Marler, presiding.

Other members present:—Messrs. Arthurs, Black, Brown, Caldwell, Chisholm, Hudson, Humphrey, Maclaren, Miss Macphail, Raymond, Robinson, Speakman, and Turgeon.—14.

Dr. Cyrus MacMillan, called, sworn and examined.

By The Chairman:

Q. Dr. MacMillan, will you tell the Committee your occupation?—A. I am professor of English at McGill University.

Q. And you were overseas?—A. Yes, sir.

- Q. Since your return from overseas you have taken a considerable interest, I believe, in matters relating to returned soldiers?—A. Yes, I have.
- Q. Do you belong to any organization?—A. I belong to the Great War Veterans' Association and I am a member of the Dominion Executive.
- Q. You have attended a great many meetings of the Great War Veterans' Association?—A. A great many of them.
- Q. You are fully conversant with a great many matters they have had under their authority for some time?—A. Yes.
- Q. You have heard the evidence which was put forward this morning by Mr. Parkinson and Dr. Arnold?—A. Yes.

Q. And the other witnesses?—A. Yes.

Q. Did this evidence coming from the officers of the various Departments strike you as being eminently fair to returned soldiers?—A. Yes, on the whole, I think it did, although I have had experience with returned soldiers who claimed they did not always get what they believed to be adequate justice from the units in various localities and when their claim was presented to the head office they did receive better consideration; whether it was through the advocacy of officials of the organization to which they belonged or not, I don't know.

Q. Does that apply to a number of the units, or only one here and there ?-

A. I should say a few units, not a number, no, in my experience.

- Q. What kind of adverse treatment do you refer to which soldiers receive at the hands of the units?—A. A man had an obviously bad disability, obvious to a layman at least, he received a pension which was not in proportion to what he believed and what was obviously his disability. The local board, the local doctor, did not seem to give him the sympathetic treatment that he was entitled to, but this does not apply in any sense to the head office.
 - Q. Were a number of errors made for that reason?—A. That is my opinion, sir.

Q. Did you hear if these errors were rectified?—A. Yes, sir, I did.

Q. The errors were rectified?—A. Yes, sir.

Q. Have you heard of any cases where returned soldiers have not had ample opportunity of appealing to the Board of Pension Commissioners?—A. They have had opportunity in appealing, but it was with some difficulty.

Q. Who raised the difficulty?—A. Their local units apparently.

Q. The local units, in other words, did not encourage direct appeals to the Board of Pension Commissioners?—A. In certain cases the men affected did not always [Dr. Cyrus MacMillan.]

realize that they could appeal directly and therefore they appealed through some

particular organization to which they were attached.

Q. Your feeling at the present moment is that the men do not know they have this right to appeal?—A. Not always. And that also would apply in my experience to the widows of pensioners who have applied for a pension after the death of their husbands.

Q. In other words, the rights of the returned men are not sufficiently known

to themselves ?-A. No, sir, I should say not.

Q. You have studied that situation not only as regards Prince Edward Island, Montreal, but other centres also?—A. Yes.

Q. In other words you are giving your opinion more or less as applying to many other parts of the country?—A. Yes. I wish however to answer that in all the departments that the individual, to whom is delegated the charges of these things, is sometimes unsympathetic, not always, but it has occurred.

Q. You probably heard in this evidence, or heard outside of the Committee that there has been a suggestion of constituting some other board to which soldiers might appeal, that board having the authority from the soldiers to go to any of the departments. What do you think of a board of that description?—A. You mean any Department of the Government?

Q. Yes, There would be a Board constituted to look after the affairs of the returned soldiers, that Board to get in touch with the various Departments in

Ottawa.—A. That would be any problem at all affecting returned men.

- Q. Any problem at all.—A. Well, sir, I doubt very much the wisdom of that, because it would result, I feel, in isolating the returned soldier from civilian life. Re-establishment of course, means reabsorption into citizenship, and while the pensioner is a man disabled as a result of war service, he must receive special attention. I cannot see that it is wise to separate returned soldiers from the rest of the citizens of Canada. That is my feeling about it. I think it would emphasize a distinction, which is not wise.
- Q. In other words, you believe that the soldiers should become civilians and be re-absorbed in civil life?—A. Yes, without emphasizing the fact that he was a soldier by circumstances over which he had no control.
- Q. You have had more or less dealings with the various departments, or heard of the dealings which soldiers have had with the various departments, for instance the D.S.C.R. and the Board of Pension Commissioners?—A. Yes.
- Q. What is your opinion as regards the treatment which returned soldiers receive from those departments, I am speaking now from the head office?—A. Well, my experience on the whole is, that it has been fair.
- Q. Are you aware of the resolution regarding rehabilitation and after-care, which was passed by the Dominion Alliance, as shown on page 9?—A. I have read it, yes. I received a copy of that whole brief.
 - Q. That resolution reads:
 - 1. (a) "That under the direct jurisdiction of the Privy Council and chairmanship of a Minister of the Government, a Commission or Board be created embracing the Deputy Heads of all the Departments dealing with the affairs of ex-service men, and with assisted representations from the organized interests affected, to deal with all matters hereinafter stated.
 - (b) That subordinate to the main Commission or Board there be established Provincial Commissions or Boards similarly organized.
 - (c) That the purposes of the Commission or Board be defined as follows:—
 - (a) To outline and carry into execution, provisions for the care and maintenance of ex-service men within the category designated as "problem cases," and who are unemployable.

- (b) To investigate and make suitable provision for ex-service men in need of further vocational training to enable successful competition in the industrial world.
- (c) To provide a medium of appeal for ex-service men against the adverse decision of any Department in respect of any claim where reasonable doubt exists.
- (d) To determine, supervise and enforce such measures as may be found necessary to secure the satisfactory absorption of partially incapacitated ex-service men into congenial employment with adequate remuneration."
- Q. What is your opinion of the formation of such a board?—A. The answer that I gave above, I think would apply to that. Again I would fear that it would have a result of emphasizing too strongly a distinction between former soldiers as a class, temporarily soldiers, and citizens of the country. I should not think it would be wise.
- Q. Is the Committee right in thinking therefore, Dr. MacMillan, that you consider from your experience, dealing with soldiers' cases that the departments as organized at Ottawa are competent to deal with the various cases before them, with the possible exception that certain other inquiries might be made as regards unit divisions?—A. I should think so from my experience. It is just my opinion.
- Q. Have members of the Committee any questions to ask Dr. MacMillan on the points that have been brought out so far?—A. There might be established possibly, if I might add—it might be wise to establish some sort of a liaison, I mean in the capacity of a liaison officer between soldiers and various departments. That does not involve the creation of a department.
- Q. Would that not mean that any department of that description would have thousands and thousands of applications and complaints placed before it?—A. Yes, that is true.
 - Q. It would mean maintaining a considerable staff?—A. Yes.
- Q. And would divert the various communications with the department into other channels?—A. That is true.
- Q. Taking it on the whole, are you still of opinion that a department of that description should be created?—A. No, sir, I am not. I think it would be a very unwise thing.

By Mr. MacNeil:

- Q. Would you suggest co-ordination between the six departments which already deal with ex-service men?—A. May I have these six departments mentioned, apart from the D.S.C.R.
- Q. Soldiers' Settlement Board, which is of the Department of the Interior, the Department of Immigration does certain work; the Department of Labour does certain work, and several others.—A. No, the same answer would apply to that, that it would be emphasizing that which the soldiers themselves, I think, apart from the disabled, are anxious to obliterate. It seems they cannot. They do not want the distinction to go on eternally. You might have a department to deal with professional men and farmers. After all, they are only temporary soldiers.
- Q. The statement is contained in that resolution that the ex-service man seeking appeal should be given the opportunity to appear personally before the board and give his evidence?—A. Before a board?
- Q. Of some description to personally present his claim.—A. It depends how that body would be constituted and how appointed. There would be a difficulty there, I think.

The CHAIRMAN: Would you repeat your question, Mr. MacNeil?
[Dr. Cyrus MacMillan.]

By Mr. MacNeil:

Q. I was asking Dr. MacMillan as to his opinion regarding the advisability of enabling the ex-service man to obtain an opportunity of making his appeal in personal before some tribunal in the province in which he resided in connection with his disability and his pension.—A. He has that privilege now, has he not? I am not sure about that, but my opinion is and my belief is that he does appear in person before the members of the board unit in his province, but a man, for example, who wants some concessions from the Department of Labour, I don't see how a board could be constituted in the province to handle that particular phase of his problem.

The CHAIRMAN: Might I point out, Mr. MacNeil that what has been troubling me all through the evidence, and I think it has been a trouble to some other members of the Committee is this: do the soldiers invariably know how they can get the headquarters to lodge their appeals. Do they understand that? That is the point I wanted to get all the time. Also as regards that same point, should some separate Board of Appeal be constituted or not. As regards that second point, I have turned that matter over very very carefully for many days and it is certainly going to be placed before the Committee as a whole when they go into executive session, but I felt that if we do constitute a separate board of that description it is going to be swamped with delays of all kinds and descriptions and we will get no further than we are now. It is not because I am against that Board. I want the soldiers to get to Headquarters the best way they can, but we must admit, and all the evidence as brought out shows that the departments are exceedingly capable providing the documents and the evidence get to those Departments. I want to clear up the bottom part of it if I can and that is why I want to get information from you and from Dr. MacMillan and from everybody else.

Mr. Caldwell: I have a case in my hand of a young fellow who came back and was entitled to a course. He did not know he was entitled to a course, and he says, "you will do me a great favour in advising me as to what course I should take to have my case inquired into." The fact is, the man was too late and he did not know it.

The CHARMAN: That has come out very clearly in the evidence on many occasions. I think we have enough evidence on that point if you agree with me.

Mr. MacNeil: Perhaps it is not fair to ask Dr. MacMillan, while he may not agree with the proposition, he may agree with the intention—just on the point that a personal appeal is necessary, on problems and upon pensions and the opportunity to clean up the great mess of claims that are now being dealt with, particularly those relating to problem cases. That was the intention of the proposal, the precedure of cleaning up the residue of the work that is not yet properly attended to. I was very anxious to find out whether you agreed with the intention of the resolution while you might not be in accord with its terms?

By the Chairman:

Q. Can you answer that, Dr. MacMillan?—A. Yes, sir, I agree with the intention which Mr. MacNeil seems to have, but I would still emphasize my belief that the creation of a department to deal with all problems in which the returned soldier may be interested, apart altogether from his pension or disability, would in my judgment be a very unwise thing, because it would still keep the soldier or the former soldier a citizen, who for a few months or years was a temporary soldier, isolated from the average citizen and would result in a lack of unity which is I think so necessary in our country at the present time.

Q. You would rather prefer using the machinery at present existing provided

that the machinery is known to all the soldiers?—A. Yes sir, exactly.

The Chairman: We will now pass to the next point which regards the canteen funds. We all know something about it and it is quite an important point. We all know what the canteen funds are and I think we are all pretty much in accord as to who are the owners of these canteen funds and that whatever the amount may be they should certainly be used for the benefit of the soldiers in the best manner that can be devised. I think I am right, Mr. MacNeil, in thinking that a plebiseite was taken some little while ago and I think, Dr. MacMillan, you know about that plebiseite?

The WITNESS: Yes, sir.

By the Chairman:

Q. Would you explain briefly about that plebiscite?—A. So far as I know the results were not at all convincing or satisfactory, but Mr. MacNeil can give you more evidence as to that than I can. The results would not warrant any body of men or any Government in making a decision on what they sent in. I think that is correct. In other words, the returned men showed an absolute indifference to the method in which those funds should be disposed of.

By Mr. Caldwell:

Q. What do you mean by that? Did you not get responses from the men?—A. A very small response. I do not know just what proportion of the men voted.

Q. You say that a vote was taken?—A. It was taken by plebiscite through the press I think, but I am not familiar with the procedure.

Mr. CALDWELL: Perhaps Mr. MacNeil could give us some information on that point?

Mr. MacNeil: Ballots were distributed, cards, on which four questions were asked, and a blank space was left for the fifth which would enable the soldier to vote or to make any recommendation he desired to make. Only about 22,000 or 23,000 ballots were returned.

By Mr. Caldwell:

Q. Out of how many?

Mr. MACNEIL: Several hundred thousands were distributed.

Mr. Brown: What is the amount involved in the canteen funds?

The CHAIRMAN: About \$2,000,000.

Mr. MacNeil: The official report of the Canteen Funds Disposal Committee is now available and in the hands, I think, of the D.S.C.R. officials.

By Mr. Humphrey:

Q. Would you explain a little more how this plebiscite was taken?

Mr. MacNeil: I would really prefer the evidence to proceed from the Government official. My knowledge is merely that of a member of the committee.

By the Chairman:

Q. Was it a Government plebiscite?

Mr. MacNeil: Yes, sir, a committee was formed by Order in Council and was called the Canteen Funds Disposal Committee.

Mr. HUMPHREY: There is a point which I would like to bring out with the evidence whichever way you think would be the better way of having that done.

Major FLEXMAN: I was not connected in any way with the plebiscite, but the method of taking it was by the distribution throughout the country of the postcards [Dr. Cyrus MacMillan.]

which Mr. MacNeil speaks of. They were distributed in every post office in Canada, and it was advertised in all the veterans' magazines and in a number of other publications that they were available at the post offices for the purpose of voting on the method of distributing the canteen funds. The total replies were somewhere in the neighbourhood of 22,000, and I think that between 300,000 and 400,000 post-cards were distributed throughout the country.

Mr. Brown: Were there any methods suggested?

Major FLEXMAN: There were four suggested methods, and there was a blank space left for an alternative suggestion. The methods suggested were (1) the establishment of memorial workships; (2) the establishment of non-competitive industries; (3) scholarships for the children of returned soldiers, and (4) the free burial of returned soldiers.

Mr. CALDWELL: Was there not an insurance scheme?

Mr. MacLaren: Were homes for aged soldiers not suggested?

Major FLEXMAN: No, but the memorial workshops were intended I think more or less to take the place of soldiers' homes.

The CHAIRMAN: Which of these methods got the largest number of votes?

Major Flexman: The establishment of memorial workshops.

Mr. Humphrey: Under what department was the plebiscite carried out?

Major FLEXMAN: It was carried out under a committee that was appointed, composed of officials of the D.S.C.R., the Department of Militia and Defence, and the War Veterans' associations had a representative on it also.

Mr. BLACK: When was that done?

Major Flexman: Sometime last fall. It ended in February, and it was commenced I think some time in October or November.

Mr. Black: You say that the post-cards were distributed in the post offices. Were they all put in the post offices or were any of them addressed to the men?

Major FLEXMAN: They were put in the post offices to be called for and were distributed through the veterans' associations too.

Mr. Humphrey: The point I am trying to get at is who was responsible for seeing that every returned man received a post-card?

Major FLEXMAN: That would be impossible to do because we are not in touch with the address of every returned soldier.

Mr. Humphrey: The point I would like to get in the evidence is that there was a committee appointed representing the Government. Am I right?

Major FLEXMAN: Yes.

Mr. Humphrey: There must have been some head of this committee responsible for the administration. It looks to me a very loose way of doing the thing by putting out broadcast to the post offices cards for men to call for.

The CHAIRMAN: You say the cards were sent to the various post offices and an advertisement was inserted in the various veterans' magazines that the cards could be obtained at the post offices?

Major FLEXMAN: Yes.

The Chairman: In other words, there was no communication between the committee and the soldiers except the post-card, and each soldier was not notified that he would receive a post-card?

Major FLEXMAN: No, with the exception of the disabled men and the men who had taken insurance.

The CHAIRMAN: As a matter of fact, many other people outside the soldiers might have received those post-cards?

Major FLEXMAN: They could have got them.

The CHAIRMAN: The individual soldiers were not informed about them?

Major FLEXMAN: They could have got them by representing that they were soldiers.

The CHAIRMAN: In other words, the ballot was absolutely no proof that the returned soldier did vote?

Major FLEXMAN: I do not think it would be an absolute proof without checking it. Mr. Humphrey: That is the point I wish to bring out. Here was a fund of \$2,000-000 being handled and administered by a committee appointed by the Government to represent the Government, and I wish to bring out the method and procedure by which the plebiscite was carried out.

Mr. Black: The returned soldiers' organizations were interested in it, the G.W.V.A. and the others?

Major FLEXMAN: Yes.

Mr. Brown: Have these organizations indicated that they were in favour of any particular method of distribution?

Major Flexman: The G.W.V.A. put forward a proposal. I do not think the others did.

Mr. Black: Do you happen to know what the plebiscite cost?

Major FLEXMAN: No, I cannot say definitely but I believe it was in the neighbourhood of \$10,000.

By Mr. Black:

- Q. Have there been any results, any beneficial results?—A. Only they have 22,000 returns.
- Q. Returns of the plebiscite informed the Government what those 22,000 people want?—A. Yes.
 - Q. As to this you have no record?—A. No.

By Mr. Humphrey:

- Q. May I ask another question, if there was a report on file in connection with the work of this Committee and the expenses?—A. Yes. It is in the hands of the D.S.C.R.
- Q. This was entirely inconclusive and very little attention could be paid to it?

 —A. No.

Mr. MacLaren: May I suggest we do have the exact returns, what the vote was, such as it is; we might have that for the records.

The Charman: Certainly following that up, but considering that vote is so taken as inconclusive and not of any great value of any kind, what would be your opinion of a suitable way of using these canteen funds. Perhaps you have discussed this with various organizations and various returned soldiers. If so, you might tell us.—A. I discussed it in connection with the Great War Veterans' Association, too. In my opinion the canteen funds could be put to no better purpose than to the education of the orphans. I don't mean by that the full payment of all expenses in connection with orphans' education, but there are in Canada to-day, between 900 and 1,000—I have not the exact figures here, but it is approximately between 900 and 1,000 orphans with no father or mother; then there are over 17,000 orphans whose folks are dead as a result of war service. In certain municipalities in Canada efforts have been made to see that these children get a school education. They are exempted

[Major E. Flexman.]

from fees in certain places, but I have no information which would lead me to believe that the expenses of books or any expenses of that nature are paid and the result is that orphaned children who have a very small pension find it very difficult to pay fees and books, and as a result I am convinced from my own investigation and the investigation of others who are engaged in educational work that throughout Canada there are several children who will probably grow up without the benefits of a school education simply because their father died for what we call enlightenment elsewhere. That would seem to me to be a very strange argument, and it seems to me it is not right and I can see no better way for the expenditure of these funds or interest on the funds, than for the insurance of an education of these children. If the canteen funds are divided among the returned men, as some people have advocated, it means \$4 or \$5 for each man, which means nothing. The canteen funds belong to the dead as well as the living. And this was brought up by the Veterans' Association and approved by the executive committee and submitted by Mr. MacNeil to the Premier and the Minister. That suggestion was adopted with one or two alternatives. One alternative was if I remember correctly, an old age insurance scheme.

By Mr. Caldwell:

Q. What kind of an organization do you think you would need to put this into operation?—A. You need no organization. Canada is well organized, probably better organized educationally than otherwise. We have our education boards; we have our school inspectors, and it would be an easy matter for those school inspectors or supervisors to decide what orphans in their locality are in absolute need of assistance. Of course the 17,000 I mentioned and even the thousand would not all require assistance. A great many of them require no assistance whatsoever. The municipal boards would be actually able to handle it.

Q. Through the inspectors?—A. A certain amount of money might be distributed according to provinces, which amount based on the number of orphans reported to be in need by the educational boards might be administered by the Provincial

Department of Education. That would be a matter of detail.

By the Chairman:

Q. You don't think, Dr. MacMillan, it is necessary to have a particular board constituted to administer these funds? It could be administered from the Department of Finance acting in collaboration with the various education authorities in the various provinces?—A. I should think so. In discussing the matter with educational authorities they agreed it would be quite possible to handle it in that way.

Q. It is a very important point and it is one we will have to decide and make some recommendation on this year, so I would like you to closely question Dr. MacMillan who is an educationalist himself, on this important question. I don't say it is the only manner in which these canteen funds should be dealt with, but it seems to me it is an important question to be dealt with, in fact the most important in the whole Dominion of Canada. Dr. MacMillan is here to-day, perhaps if I might say so, at my request, for the purpose of giving this idea and giving all possible information to the members of the Committee.

By Mr. Brown:

Q. I understand there has been a proposition of old age pension supplemented by further grants by the Government. It is one suggestion that has been made to me in the matter. Has that been considered at all?—A. That has been considered by the Veterans' Association. The two alternatives were put before them. Possibly both might be needed.

By Mr. MacLaren:

Q. I understand the income would be about \$200,000 a year?—A. No, it would not be as much as that. The income would probably be about \$120,000 a year, but 2 [Major E. Flexman.]

do not think it is the suggestion of the Great War Veterans or possibly Dr. MacMillan, that only the income might be used, because that is not a large sum of money and after all, if we look forward, it is only a matter of possibly ten years when these children will likely get a primary education. The amount may be made up in such manner that it would all be expended, capital and interest at the end of ten years, an amortised scheme.

- Q. What does Dr. MacMillan estimate would be required a year for education in the way he described, of orphans?—A. I cannot answer that, I have not the figures available.
 - Q. Would it all be required?—A. I should not think so.

By Mr. Caldwell:

Q. I presume we can get an idea from the Pension Board as to how many orphans there would be in Canada and we could make an estimate of those who needed assistance?—A. I think so. It is really to make some recommendation as a primary scheme. We might have to evolve a secondary scheme after the first one is exhausted. The canteen funds might have too much money by one scheme and the balance could be used up.

The CHAIRMAN: Have you any ideas, Miss Macphail, on that subject?

Miss Macphall: I think there is not anything the Canadians need more, possibly, than education. I would heartily approve of it. I think the working out of it would be rather a difficult thing, no matter what we started, there would be difficulty. In rural parts, I should think, between the school inspector and the teacher it would not be hard, but in thickly settled urban places it would be much more difficult. You take an inspector—take North York, which is the last place I remember an inspector, it is a very large area without the close co-operation of the teachers, you could not hope personally to know anything about it. Of course it would be part of his duties on each visit; they just go twice a year. He could find out. I think the idea is a beautiful one.

The CHAIRMAN: Thank you very much, Miss Macphail.

Q. Dr. MacMillan, I think I am right in stating your investigations have been more along the civil line than along the medical lines, as regards soldiers?—A. Yes.

Q. Did any of the points brought out this morning strike you regarding which you would like to criticize or give your opinion?—A. No, sir, I don't feel competent to give an opinion on those points, except I am not quite sure I agree with Dr. Keenan on the adequacy of the present pension to the widowed mother.

Q. I am sure the Committee would like to hear your opinion.—A. It is only a personal opinion based on observation, but I am quite sure that in certain localities the present pension, even with the bonus of \$60 a month, is scarcely adequate, even for a widow, even with the additional pension now given to the child. I know the cost of living varies greatly, according to locality, and that the pension cannot bear, and while it might be adequate in certain sections, I know that in other sections it is not adequate.

Q. Had you any other points, Dr. MacMillan, you would like to discuss before

the Committee ?- A. No, sir, I think not.

Q. We don't know as much about this as you do, you know.—A. No, I don't think so.

By Mr. Caldwell:

Q. I would like to ask Dr. MacMillan one question while we are on the matter of widows' pension. Have you any experience of widows' pension where the sum of \$10 a month has been deducted on account of having children over 16 years of age?—A. Yes, sir, children employed somewhere and earning a small amount. Yes, sir, I have had that experience.

[Major E. Flexman.]

Q. What has your experience been?—A. In certain cases a widow, or a widowed mother who did some small amount of work and who was honest enough to admit she had received a certain amount of money, her cheque showed a deduction to that amount.

Q. A reduction she could ill afford to do without?—A. Could not afford to do

without.

Q. Have you any other questions?

By Mr. Speakman:

Q. Do I understand, Dr. MacMillan, that even at the present time deductions are being made from widows' allowances on account of the earnings of the widows?

—A. I cannot speak on that.

By Mr. Caldwell:

Q. If they are over \$20 a month, according to the Act they would be deducted?

—A. Yes.

Q. Included in that would be contributions from her children or contributions supposed to be made?—A. Yes.

The CHARMAN: I might draw the attention of the Committee to the fact that only one of us can speak at one time, because the stenographer has to take down this information, and it is pretty hard for him.

Mr. Scammell: The Pension Act provides there shall be no deduction made from a widowed mother in respect of her personal earnings. There is a deduction made from other sources over \$20 a month.

Mr. CALDWELL: Those include contributions supposed to be made by her children?

Mr. SCAMMELL: Yes.

The CHAIRMAN: Dr. Scammell brings up the point, supposing a widowed mether rents a room, is that considered personal earnings or is it not?

Mr. SCAMMELL: No.

The CHAIRMAN: What is that considered to be?

Mr. SCAMMELL: That is income.

The CHAIRMAN: And it is deductable?

Mr. SCAMMELL: After \$20 a month.

The Chairman: In other words, if a widow rents three or four roms and gets \$40, there is \$20 deducted from the pension?

Mr. SCAMMELL: Yes.

The CHAIRMAN: If she gets \$100 a month there is nothing deducted?

Mr. SCAMMELL: No.

By Mr. Caldwell:

Q. Chapter 62, Subsection 7 of Section 23 of the Act, page 366, says:—

"The pension to a widowed mother shall not be reduced on account of her earnings from personal employment or on account of her having free lodgings or so long as she resides in Canada on account of her having an income from other sources which does not exceed two hundred and forty dollars per annum."

A. The whole thing is included in one subsection.

By the Chairman:

Q. Which subsection do you refer to?—A. It is in Chapter 62, Subsection 7, of Section 23, page 366, of the old Pension Act.

[Major E. Flexman.]

The CHARMAN: I think the section you refer to, Mr. Caldwell, is quite clear.

Mr. CALDWELL: If her income from all those sources is over \$20 a month, it is deducted. There is no comma in the section.

The CHAIRMAN: Suppose that we put in the evidence that that section should be looked into and made more clear?

Mr. CALDWELL: I think the section should be built over very materially.

Mr. Speakman: I do not think that any doubt should be left as to the intention of the Act in that respect.

By Mr. MacNeil:

Q. In regard to the canteen funds, you would not favour the expenditure of those funds on any project which should properly be financed by the state?—A. No, certainly not.

Q. With regard to providing certain educational facilities for those children, in your opinion, would there be any difficulty in those provinces where such provision is already made, or would you make it applicable to all?—A. I would make it apply to all. If the provinces want to supplement the amount given by the Government, that is a very good thing. I think it should apply to every province if it is considered wise by the Government to adopt the suggestion.

Q. Would you care to comment on Dr. Keenan's evidence this morning with regard to lowered vitality resulting from service?—A. I would not care to, I do not think my own vitality was lowered by my war service. Of course, I am not competent to speak on that.

The CHAIRMAN: Thank you very much, Dr. MacMillan, we are very much obliged to you.

The CHAIRMAN: We will now hear Mr. Gale from New Brunswick.

JOHN R. GALE called and sworn.

By The Chairman:

Q. You are a representative of the provincial executive of the Great War Veterans' Association in New Brunswick?—A. Yes, sir.

Q. And you have certain matters which you desire to place before this Committee?—A. Yes, sir.

Q. Would you detail these matters briefly?—A. The matters I wish to bring before the committee are matters pertaining to the medical administration of the D.S.C.R. in New Brunswick. With your permission I would like to state very briefly some of the history of the Department as it is known by the Veterans' A year ago we had in New Brunswick a unit Association in New Brunswick. medical director stationed at Fredericton, and an assistant medical director stationed at St. John; also an assistant to the unit medical director at Fredericton. The unit at Halifax was B unit and the unit in New Brunswick was K unit. They were combined and apart from the medical administration placed under one man. The medical administration was not at that time combined. On or about July 1st last the unit medical director at Fredericton and his assistant were given notice by the Department that their services were no longer required, and the head offices of the Department in New Brunswick were removed from Fredericton to St. John, and the hospital in Fredericton was closed. I wish to say that the returned soldier in New Brunswick had no quarrel with the Department up to that point. They were quite satisfied that the Department should be concentrated in St. John. They realized that the Government was anxious to retrench, and they felt that that was only reasonable. But to their very great surprise, suddenly in July-I think it was in July, about the first day of July-it was learned that the medical service in Ottawa had

decided to do away entirely with the administration offices of medical services in New Brunswick. Consequently, the man still remaining in St. John was given notice that his services were no longer required because his office, as such, was being done away with. Following that up, all the medical records of New Brunswick men were taken off the files, the files remaining in St. John, and shipped to Halifax. I believe that that action was not completed until later on. The situation to-day is briefly this: The New Brunswick unit which is known as K unit and the Nova Scotia unit which is known as B unit, are combined and the unit director is located at Halifax with an assistant administrator at St. John. The returned men of New Brunswick have no objection to that arrangement so far as pertains to administration. They are satisfied with the administration of loans, of the orthopædic work and so on, but they are not satisfied with the fact that there is no office to handle matters pertaining to the treatment of returned soldiers in St. John; and there have been a great many complaints, and unfortunately there has arisen in New Brunswick a great feeling of bitterness on this account. I will go into the matter a little in detail. I have here a statement which was drawn up for me to present to the Committee. The experience of the returned men in New Brunswick since last July has been this: As I have told you, their records, apart from the medical records, are in St. John, but their medical records are in Halifax. Well, a man living, we will say, in Woodstock, N.B., wants to be treated. He applies to the medical officer in Woodstock. The medical officer in the old days merely had to get into touch with Fredericton, which is a short distance away to see if the man was eligible for treatment, and then he would ship him in. At the present time, he has to apply all the way to Halifax, then word has to come back, and if eligible he is shipped to St. John. Delays have occurred in getting him on the strength, and delays have occurred in giving the men their pay and allowances. Before I came away, one of the officials gave me a few cases which he took off his files and I will give you an example, as I want to make this thing clear if I can. When a man is taken on the strength in New Brunswick for treatment, in the first place the decision as to whether he is eligible is made by a man who never sees him, by a man in Halifax who has his medical history. The man in Halifax takes the recommendation probably of the O.C. of the hospital, or he may not. The fact remains that there is no diagnosis of the man by the Halifax officials. In the old days, before he went into hospital he was examined by the unit medical director or his assistant. There were three men. There was the assistant medical director in St. John, the unit medical director in Fredericton, and his assistant now. The decision as to whether a man is to receive pay and allowances is made by a man in Halifax who never sees him. Apart from that, great delays have taken place in giving them pay and allowances. There is the case of a patient here—there are a lot of names, but here are two cases which will give you an idea of the situation. There is the case of R. B. MacKay, No. 878068, who lives in Fredericton, and has a wife and family. On November 24 last he was admitted to the Lancaster hospital in St. John. He was treated during the latter part of November and during December, and on January 10 he was discharged. Authority did not come to the St. John office to pay that man and his wife and family their pay and allowances until February 7 of this year. He was admitted to hospital on November 24, and yet no authority came from Halifax until three or four weeks, three weeks and two days, after he was discharged and after he had been treated nearly two months. Then the thing was pressed by the St. John office and the unit director of administration took up the matter with the director in Halifax and forced him to authorize pay. The documents had not been sent to the office in St. John, and you see the consequence of that. The man lived in Fredericton. He is a working man living from hand to mouth, and his grocer, his butcher and his landlord knew that he was being treated, but he was not being paid. Well, he had to be carried on. Then he got all his money in a lump sum. Here is another case, a man named George Francis, No. 1033200, who also had dependents.

Now, he was admitted to the hospital in St. John on December 2. He was treated during December and he was discharged from the hospital on January 25. That would be two months roughly. The authority came from Halifax to pay. Christmas day had gone by and New Year's day had gone by and the authority came from Halifax to pay that man on February 2, and then the cheque was issued from the St. John office. I could go on reading this list, but I don't think it is necessary, because it is going on all the time.

Q. How many are on that list?—A. Mr. Chairman, I have counted those who have

been eligible for pay and allowances, there are 27.

Q. Complaint about all of them?—A. The representatives in St. John before I left—I am not an official of the Great War Veterans—they told me those were eases they wanted me to bring to the attention of the committee, where they felt unnecessary delay had taken place. I presume there were complaints.

Q. You have mentioned a couple of specific complaints which are quite serious.

Those are ones you know of ?—A. Yes.

- Q. Do you know whether the balance of these 27 names have complaints? don't want a false impression to get into evidence. We want it to be right, and if you tell us there are complaints about them all, we will naturally believe you, only say so if you know it from your own personal knowledge?—A. I know from my own knowledge about the two I have read. I don't know from my own knowledge about the others. That is one instance of the thing, gentlemen. There is another matter which the Veterans' Association are discussing in all the towns and in the city of St. In the old days before this change was made last July, if a man had a complaint about his treatment, that is, if he felt he should be getting pay and allowance and he felt he should be treated when he was not treated, he went to the Veterans' Association and they would often go in to one of the Veterans' doctors. There were three in New Brunswick. To-day there are none they can go to. You would go to one of the doctors and say, "Now, doctor, this man thinks he should get pay," or "this man thinks his illness is attributable to service." "Will you show me the file so I can explain to the man." At the present time there is no way you can get a medical history of the man unless you go to Halifax.
- Q. I understood you to say there was no medical attendance in New Brunswick?—A. No, I did not mean to say that. There are three hospitals in New Brunswick. There is Lancaster in West St. John and there are two T.B. hospitals, but there is no administrative medical office in New Brunswick and the medical records of the men were taken from St. John to Halifax, so approval of treatment has to take place in Halifax.
- Q. Formerly it was made by the physician who saw the man?—A. Each man was admitted after being examined by the medical director or one of his assistants. Now there is no medical director and there are no assistants and the decision whether the man is to be treated or not is made by a man who does not see him. That matter was stressed to me by the officials of the association before I came away. St. John is the largest centre down there. During the clean sweep campaign, the secretary was having complaints all the time. There was no one to whom he could go and say "show me the file." The documents were in Halifax. If it was a complaint about a loan, the records were in St. John. If it was about an orthopædic case, they were in St. John, but the medical records apart from the Pension files, are in Halifax.

Q. (To Mr. Parkinson): Mr. Parkinson, why was this change made?

Mr. Parkinson: The change was made, Mr. Chairman, as a matter of administration on straight economic grounds. In other words the facts as outlined by Mr. Gales' experience, the staff at present, that is the location of the administrative medical officers is correct. Mr. Gale knows the situation very well. He was in the employ of the Department for some time in New Brunswick and he has stated the facts as far as the present situation is concerned, correctly, as far as I can judge. As

far as the situation is concerned respecting the condition of the men, I might say that when this change was made it was made with a view to more economic administration and bearing in mind the fact, as I pointed out to Mr. Gale and to others, that we are in the first place, responsible for the care of the men throughout Canada as coming under the jurisdiction of the Department. We have stated quite frankly in correspondence respecting this change, that we would be the first to make an alteration in even the present arrangement if we had before us some definite evidence that the men were not getting the attention they are entitled to. To date, I have had no representations of the nature Mr. Gale has put before us to-day, except in conversation with Mr. Gale vesterday. I might say as far as I am aware, Dr. Arnold has had no representations of a specific nature pointing out the fact that cases were not getting attention, and why. We have had many general representations that we should not have changed the office to Halifax. If it was brought to our attention that conditions existed where the men were not getting satisfaction as far as care is concerned, we would be the first to make the change to meet anything that was going amiss. The change was made I think, in July, 1921, as Mr. Gale indicated, and it was made on the recommendation of the Director of Medical Services, who in turn had a recommendation from his local administrative officers. The matter has been referred to me. Since then I have referred it back to Dr. Arnold, who has received other communications from the administrative officers in the locality, the medical officers there, indicating that the change was meeting the situation. It has come up within the past few months, since the change of Government, and it has come to the attention of Dr. Beland. I had to discuss it with him on one or two occasions and he had intimated to me and to one or two others in correspondence, that it is his intention, as soon as the session is over, to make a personal investigation into the situation in New Brunswick, and if things are as indicated by Mr. Gale and if it seems that another change should be made to provide administrative medical officers in New Brunswick, that he intends to make that change. In other words if it is in this position, that to date as I say, we have had no specific cases put before us that the change has effected any disadvantage to the men for whom we must care. Any representations on that score have been very general and it was intimated in the opinion of the writers—possibly there were not many cases known to us—that the thing should be changed back, but as I say it is receiving attention and Mr. Beland will make personal investigation.

Witness: While it is fresh in my mind, after Major Parkinson's remarks, I want to point out that this matter has been under correspondence since last July. A great misunderstanding arose in St. John in the minds of the Veterans of the provincial command of the Great War Veterans last winter. They communicated with Mr. MacNeil and Mr. MacNeil took the matter up right away with the medical service in Ottawa and in Mr. MacNeil's letter, of which I have a copy here, the impression was given down there that the reason the change was made, as Major Parkinson has said, was on economic grounds. Here is a long letter written by the war veterans in St. John; a copy was sent to the Minister, and a copy sent to several others, and the argument they combated in that letter was the economic argument entirely. We are prepared to clearly demonstrate and we think we can do it to the entire satisfaction of the Committee that the present arrangement is more extravagant than the previous one, or rather the present arrangement is more extravagant than the one they request.

By the Chairman:

Q. Would it suit you if the Department look into it and report to you?—A. I would like to say a few words on behalf of the returned soldiers in New Brunswick. The soldiers look at it this way. They are asking for a small thing. They ask for a doctor who would be a medical director, which every other pro[Mr. John R. Gale.]

vince has. British Columbia has a man in Vancouver and one in Victoria. There is a man in Regina and a man in Prince Albert; there is a man in Winnipeg, in Ottawa, in Toronto, and so on. New Brunswick is the only province that has been discriminated against in this way. We have 24,000 ex-service men there, yet we have no medical office and we have got the medical records of the men in our province. Going back to the economic argument, all they asked for was a medical director in St. John, one man; the man who had been there was paid \$3,900 a year. All they asked in the world was to have the records brought back from Halifax. There were four doctors in Halifax, a medical director at \$5,000 a year, with his bonus, and he has three assistants, and we have none in St. John. Would it not be simple to strike off one of the doctors in Halifax and give us one doctor in St. John? You could get several doctors for what they are giving those doctors in Halifax. Look what you would save. You would save all the travelling expenses. They are travelling up to St. John, Bathurst, Chatham, all around the province. You would save all that. You would save all the transportation and all the correspondence which is entirely unnecessary between St. John and Halifax, and there is something else you would save, which does not appeal to returned soldiers in New Brunswick. There is the list of men who have been transferred.

Q. How many men are on the list?

By Mr. Caldwell:

Q. I was going to suggest that Mr. Gale point out where Halifax is on the map. Take St. John, New Brunswick and we will know the geography of the country. I also have a lot of complaints from soldiers' organizations in New Brunswick.—A. We were discussing the economic argument and we might have been wrong down there. They felt the only reason this change was made was an economic reason, and the returned soldiers are just as anxious for the Government to save money as anybody else. As citizens they are heartily in accord with any policy of retrenchment.

By Mr. Arthurs:

Q. As a matter of fact, your complaint is that these men are situated in Halifax and not in the province of New Brunswick?—A. Not at all.

Q. Regarding the approximate number of men enlisted or the number of men on the D.S.C.R. as compared with Toronto, what are the number of employees of the D.S.C.R. in the whole of the maritime provinces?—A. I really don't know. I really could not say.

By Mr. MacLaren:

Q. You would not say your number was as large as in Toronto?—A. They are not as large as Toronto. Of course there are more people in Toronto than in the whole province of New Brunswick.

By Mr. Arthurs:

- Q. Would you give the figures now?—A. I think there are about 29 employees in the administration offices in New Brunswick.
 - Q. And returned men?-A. 24,000. I know that.
- Q. How many pensioners?—A. I think 3,300, including dependents at the present time. I would not be sure about that. Perhaps Major Parkinson could tell you, but it has been estimated at about 4,000. I doubt very much if there are 4,000 actual cases.
- Q. Have you any centre in Ontario which is at the distance from Toronto that you are from Halifax in exactly the same position?—A. I don't think you would have any centre in Ontario with 400,000 people so far away from Toronto being handled as is the case of New Brunswick.

Q. You said 3,300 pensioners, not 4,000?—A. 24,00 returned men. I am not speaking of pensioners. I am speaking of the treatment of returned men who require treatment. The pensioners are dealt with from St. John, and it is satisfactory. The pension files of all the New Brunswick pensioners are in St. John.

Q. What about the returned men outside pensioners?—A. I have been going over that. I was speaking of the economic argument advanced by the officials of the Department. There are 21 men on this list. I do not know when this list was compiled. They have been transferred from St. John to Halifax. This list belongs to the Veterans' Association in St. John. They were sent over to Halifax because they were neurasthenics. That seemed very strange as there is a paid neurologist at Lancaster Hospital. They went to Halifax and they were looked at by the neurologist in Halifax, and if they required treatment they were then sent to Montreal or to London, Ont., where they should have gone in the first place. It has been a source of great wonderment to the veterans of New Brunswick why this zeal for economy has not been shown in connection with these matters. It costs \$50 to send a man to Halifax and bring him back, and why should he not be sent from St. John to Ste. Anne de Bellevue or London, Ont., in the first place. Yet they ship these men to Halifax and back again. There is one case of a man named Black. I know the man personally. He complained of his nerves and he was sent to Halifax. There the specialist, whoever he was, looked at him and said "I will make you an out-patient for a month with pay." He was sent to Halifax under an escort, and the specialist sends him back to St. John. He stayed there a month, and again went back to Halifax. He went through the formality of a discharge and returned to St. John again. Where is this great zeal for economy shown in that case? They have wasted far more money than would have paid for one doctor in the St. John office, and all this trouble need never have arisen.

By the Chairman:

Q. It is all due to not having one medical officer at the headquarters at St. John. —A. Yes, sir. All we ask is for one man. It is a one man's job. It is not a big unit, and we cannot compare it with Toronto.

Q. And you want the return of the medical history sheets?—A. We want the medical records transferred back to St. John. We want a medical unit for the province of New Brunswick.

The CHAIRMAN: You have made that abundantly clear.

By Mr. Caldwell:

Q. I would like to ask you whether it would add to the expense of administration?—A. I am here to say that it will save the Government money.

By Mr. Turgeon:

Q. Your offices are in the Dominion Building at St. John? You would not have to pay rent for offices?—A. There is an office at St. John, sir. There is the administration branch, which deals with the purchasing for the hospitals, pension matters, and orthopædic matters, and there is a limb factory. There are also stores. All these matters are handled in St. John. There is a director for the maritime provinces in Halifax, but for some reason which we have never been able to understand they decided to take away all the medical documents from the files in St. John to Halifax and to keep four doctors at Halifax and none at St. John. I am not exaggerating when I say it has created a great deal of trouble. There is one case which I would like to mention to the Committee.

The CHAIRMAN: Do you really think it necessary to give any more?

The WITNESS: May I mention one more case?

The CHAIRMAN: If you so desire.

The WITNESS: Last fall, I think in the month of November-no it was earlier, it was after this change—a boy named Oscar Anderson whose home was in Chatham died in the county hospital at East St. John. That is one of the D.S.C.R. hospitals. He had tuberculosis and he died. His wife lives in Chatham. When a man died in the hospital when a director was there, the hospital superintendent rang up the director and said to him "so and so has died," and the doctor would see to it that the parents and family of the deceased were wired to. This man Anderson died and the doctor in the East St. John Hospital did ring up the office, or one of his assistants did, but there was no doctor there, and consequently no word was sent to the man's family. The body was shipped home but there was nobody to meet it. There was an escort with the body and they put it in the front room of the house. Mrs. Anderson did not know anything about her husband's death. She was absent from home at the time the body arrived, and they had to bring her back to the house and there was her husband's body in the coffin. It will take the town of Chatham many years to forget that incident. It happened directly as a result of there being no doctor at the office in St. John. I may say that the War Veterans' Association kept that out of the press in New Brunswick as they realized that a mistake had been made and that the hospital authorities had done their best. There is no bolshevism down there, and there is no province easier to handle. I think Mr. Caldwell will back me up in that. If you remember the Riel riots, the one body of men in the camp who did not riot were the New Brunswick troops. There is a great feeling of bitterness there now and they are very anxious to have things put right. They read in the press that Dr. Beland wanted to do something, and that is the reason why the Minister promised to have the matter investigated. They felt that someone should come here and place the matter before the Committee, and they are absolutely convinced that the right thing would be done.

By Mr. Humphrey:

Q. I understood Mr. Gale to say that he had a letter on file drawing the attention of the Minister to this matter. What is the date of that letter?—A. I will put a copy of the letter in.

(Letter filed).

The WITNESS: There is one example given in that letter which Major Parkinson evidently forgot.

The Chairman: I do not think you need give it. I think you have made your point abundantly clear.

By Mr. MacLaren:

- Q. There are a few questions I would like to ask. In your opinion, would the efficiency of the care of disabled men be rendered much more effective by having a unit medical director in New Brunswick?—A. Yes, sir, I have no hesitation in saying that I think it would.
- Q. In your opinion are the arrangements for the proper supervision and care of the men sufficient in the province of New Brunswick?—A. Well, if the work is properly handled, I think they are alright. There are two hospitals for T.B. cases and there is one in St. John. What we ask is to have a man at St. John who will approve admissions to these hospitals and approve of discharges. The Veterans' Association in St. John have cases of men who were discharged from hospital before they should have been because there was not a medical director to look at them and they had to be called and operated on all over again which could not have happened if a man had been there. In the Lancaster Hospital last winter there were 125 patients when it has a capacity for only about 90, and there may be a tendency to discharge a man after an operation before he should be discharged. There is one case

where the man had to go back and be operated on several times. The men in New Brunswick feel that if they had had a medical director who could have seen the man and approved of his discharge, that man would not have been discharged so soon, and consequently he would not have had to go back to be operated on three times more.

Q. My question did not relate to hospital treatment. There are many circumstances, are there not, under which returned men, disabled men, wish to consult and

obtain advice from the administration medical officer?—A. Yes, sir.

Q. Is there such a medical officer now in the province of New Brunswick?—A. No, sir, and there are no medical records of the men.

Q. Under those conditions, is that arrangement an efficient one?—A. I think it could be more efficient. If they brought everything to Ottawa it would be far better. Then it would save the duplication of correspondence between Halifax and St. John.

Q. Do you consider the condition of discontent and the unsettled condition of mind among the returned men important?—A. Yes, I think it is extremely important.

Q. Do you think it advisable to make every effort to produce a condition of

contentment among the returned men?—A. Yes, sir.

Q. Do you think that if a unit medical officer was at present in the province accessible to our men to appeal to and to discuss their troubles with, would that assist materially in producing a condition of settlement and contentment among the returned men?—A. I think so, sir, for this reason, that there was never the slightest discontent in New Brunswick until this change was made. The only reason there has not been trouble over this thing has been the extreme popularity of the very able man who is in charge of the administration branch of the D.S.C.R. They have lost confidence in the medical administration, it is true. But they have supreme confidence in the other and he is known to nearly everybody.

Q. Who is he?—A. Colonel Wetmore. He has the confidence of the men. In the matter of relief last winter and the loans and the vocational apportionments and the procuring of artificial limbs, etc., he gave every satisfaction, and the men in St. John believe he is very strongly in favour of precisely what we are asking for.

The CHAIRMAN: Are there any further questions to ask the witness?

By Mr. Arthurs:

Q. Would you be in favour of appointing a medical director for every unit or every town having the same returned soldier population as St. John?—A. It is not a St. John question. It is a New Brunswick question. I am asking for a director for a population of 400,000 people, not for St. John only. Is that clear to you, Mr. Chairman?

The Charman: It is quite clear. Thank you very much, Mr. Gale. The evidence is quite clear. There is some further evidence by the Grand Army United Veterans put in written form. I would like to ask your permission to insert it in the evidence as an agenda. I also have the first report of the special sub-committee on Land Settlement. I would like to include that in the evidence as agenda.

Mr. CALDWELL: Yes.

Honourable Members: Yes.

Mr. Caldwell: I might say before we adjourn, I have several letters from the Veterans' Association in New Brunswick along the line of the evidence given by the witness.

The CHAIRMAN: I think the evidence of the witness is absolutely clear to me.

Mr. CALDWELL: And convincing.

The CHAIRMAN: Quite, to me.

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LETTERS, ETC.—SUPPLEMENTARY TO THE EVIDENCE OF MR. JOHN R. GALE.

Service to Ex-Service Men

Hon. Dr. H. S. BELAND, Minister D.S.C.R., Ottawa, Ont. February 6, 1922.

Re D.S.C.R. Medical Services in N.B.

Dear Sir,—Subsequent to your receipt of our communication of January 7th, re the above-noted subject, which was also sent to our Dominion Sec.-Treas., Comrade C. G. MacNeill, at Ottawa, we received a reply from the latter stating that your Department had the matter under consideration and expressing as the attitude taken by the Departmental officials, (i) that the change made last Summer was solely for the purpose of effecting economy in administrative cost, (ii) that the Departmental officials were prepared to demonstrate a statistical reduction in the cost of operation under the new plan, (iii) that every guarantee can be given that all cases will receive treatment as promptly and efficiently as under the old plan, (iv) that the officials of the Department were prepared to take an open minded attitude on the question of the re-establishment of a Unit office at St. John, N.B., (v) but that the re-instatement of Dr. Peat would be most vigorously opposed as (it was alleged) he had attacked the Department from a public platform and that his professional standing is not such as to warrant entrusting him with full responsibility for the care of ex-service men in N.B.

We beg to submit herewith a statement in brief dealing with the matter in the tight of this reported attitude of the Departmental officials and which we believe effectually answers the points mentioned, which have been hinted at in some former statements given in connection with this question.

I wish, however, to herein call attention to one or two features of the matter which, apparently some parties are, either wilfully or very mistakenly confusing with the true aspect of the question as we see and argue it. First, we do not ask a "return to the old plan", merely the re-establishment of the office in N.B. of Medical Director such as is prevalent where there is a complete Unit of the Department. Second, we have never made the re-appointment of Dr. Peat a point of issue in the question and do not desire to do so. We would, no doubt consider his appointment a perfectly satisfactory one from the point of the welfare of our Comrades. However we do not make any argument on this score, preferring to leave that part of it to the Department and to devote our effort to presenting the fundamental aspects and principles for consideration. Yet we cannot pass over without reference a direct slur on the personal or professional standing of Comrade Peat without defense of one whom we know as one of the best and most sincere friends the Returned Soldier has ever had in any official circles.

In your favour to us dated January 12th, you assure us your favourable consideration of the matter and we beg to ask your full and immediate attention thereto, as recent advices state that the acting appointment given Dr. J. A. McCarthy in December last has recently been revoked and we feel that action is being taken Departmentally in this matter without your being thoroughly informed as to the true and full state of affairs respecting the question under discussion.

Thanking you for your past courtesy in this matter and trusting you may be able to continue an equal degree of favourable consideration to our contention in this matter, we remain, Sir

Yours sincerely, The St. John N.B. Branch, Inc., G.W.V.A. of Canada, Inc.

> A. I. M. Secretary-Treasurer

Service to Ex-service Men

February 3, 1922.

Re: D.S.C.R. Medical Services in New Brunswick.

DEAR SIR:—With further reference to above noted matter and also statement of same as per our communication dated January 7, 1922, addressed to Hon. Dr. Beland, Hon. A. B. Copp, and others, we wish to ask attention to the following statements in reply to certain points of argument, as quoted herein and which have, apparently, been chosen by the D.S.C.R. officials as the basis of their contention in the matter under discussion.

(I) It is stated that "the sole purpose of the original change (the abolition of the D.S.C.R. Unit in N.B.) was to effect economy in administrative cost" and that "as a matter of statistical calculation they are prepared to clearly demonstrate a very considerable reduction in cost of operation under the new plant".

Emphatically this Association doubts the sincerity of the officials who make that statement. We do not believe that it can be shown that economy has been effected but that, on the contrary full investigation will show that the cost has been greater since the Unit office was abolished, and that certainly we believe that the cost under the present system is considerably greater than it would be under the plan which we propose, which, incidentally, does not necessitate the establishment of the full panoply of an entire D.S.C.R. Unit, but only the office of Unit Medical Director in New Brunswick.

Our contention in this respect is, we believe, substantiated by the following considerations. The only saving that would be effected by the retention of the present system would be the salary of the Officer holding the authority of Unit Medical Director against which there must be considered at present the various expenses that would be unnecessary if that officer were appointed. In this connection we would call attention to the numerous visits to this province by the Unit Medical Director from Halifax since the N.B. Unit was abolished, with attendant expense including cransportation (charges) costs. Again we would call attention to the expense incurred by the Asst. Med. Director from Halifax during a tour of the entire province in a departmental auto. Again, has consideration been given to the expense of maintaining at Halifax an Asst. Med. Director, which would be unnecessary were the Unit Med. Director in that province (N.S.) not required to spend much of his time in making visits to N.B. Again, has consideration been given to the expense attendant upon the prevalent sending of returned soldiers to Halifax for treatment, including the expense of escorts for these cases. And further, in many cases these patients are made "Out Patients" on pay and allowances, sent back to their New Brunswick homes for convalescence and later recalled to Halifax to go through the formality of discharge and again be returned to N.B. truly, a shockingly unnecessary incurring of expense after expense in transportation charges alone, which would in many cases more than cover the cost of their treatment, even in institutions outside the D.S.C.R. in N.B., eliminating the delay and hazard to the patient due to this travelling back and forth. Has consideration been given the expense necessitated by the additional staff required at Halifax to handle the business of N.B. cases? Has the expense been considered which is caused by needless duplication of administrative work; mail going to Halifax and re-mailed to N.B. points repetition of correspondence and transfer of documents back and forth? Economy indeed! There is not a shadow of doubt but that the present system costs more than the old and infinitely more than that for which we have asked consideration by the departmental heads.

(II) In view of the foregoing it seems hardly necessary to discuss the question of the efficiency of the present system for which the department officials claim "that every guarantee can be given that all cases will be given treatment as promptly and efficiently as under the old system". Again we would point out that we do not advocate entirely a return to the "old system," but merely ask for the most feasible and facile improvement on the existing arrangement.

The Association has been informed that one, at least, of the Departmental Medical Representatives in this province, a man who stands at the very top of his profession in all Canada, found that dealing with the Halifax office was so unsatisfactory that he has treated men at his own expense at their own homes, and even put men entitled to D.S.C.R. services into hospital and paid their expenses himself, rather than bother with the Halifax office under the present arrangement. We have reason to believe that other Departmental Representatives feel the same way on this matter though they may not be in a position to do as the representative mentioned.

Have the departmental heads secured the advice of Lt.-Col. S. S. Wetmore, the Unit Director for the Department in N.B. and N.S.? We believe that this has not been done and that he would advise the re-establishment of the office of Unit Med. Director. And, in passing, we wish to remark that Col. Wetmore is a man loved and admired by the hundreds of returned men in N.B. and N.S. who know him and

his work.

Lancaster Hospital, the nearest D.S.C.R. hospital to the departmental offices in the city of St. John, is four miles from these offices. All patients and pensioners for examination have to go to that hospital and then back to the city offices, an eightmile journey, for their expense cheques, etc.

As we understand it, the Unit Med. Director has to decide as to an ex-soldier's eligibility for treatment. Correspondence and documents go to Halifax, a decision is made (with no change for personal observation on the part of the deciding authority), correspondence and documents are returned to St. John, delay and expense with probable hazard to the returned soldier—could any "system" be more ridiculous? Why not abolish all Unit offices and conduct the entire business by correspondence with headquarters at Ottawa? This would be the logical sequence of the argument with which the existing N.B.-N.S. arrangement is supported by some of the departmental heads.

Again, a man is operated on and discharged from treatment and attention without sufficient period of convalescence. Later and almost inevitably he has to return to the hospital for more treatment and, probably, further operation. This we believe has happened in several cases, one of which (that of a man named Reid) we mention as an example. This man had to return after an operation for hernia, for five or six subsequent operations. Not at all an example of "efficiency," we submit.

Again, a man dies in hospital (re Oscar Anderson) and his body is sent to his home, arriving there with no notification to his relatives . . . more "efficiency"!

Again, a patient in hospital is attacked by another patient, known to be insane, who should not have been in that hospital at all. The patient attacked (McLaughlin) was pretty severely used up, and we understand another patient also had been attacked by the same party on another occasion. Lancaster Hospital was, no doubt, awaiting a decision on the insane patient . . . extreme "efficiency"!

The Lancaster Hospital, loaded with 20 to 40 patients more than its normal capacity, houses as well the local pension examiner and a very considerable staff of stenographers and clerks, necessary to handle the voluminous correspondence of the

present system. This says "efficiency" in no uncertain tones, does it not?

It is said as from Departmental Headquarters that the Superintendent of the Hospital (Lancaster) has placed himself on record confirming the opinion arrived at by the Department and states that there is nothing to hinder him dealing with all cases as expeditiously as under the former regime. Yet the same official publicly states to many of us, the writer included, that he can do no more than attend to the Lancaster Hospital and St. John cases, leaving the cases throughout the province absolutely out of the reckoning. This is obvious on even a superficial inspection of the situation at Lancaster and throughout N.B. Moreover, if the Superintendent at Lancaster is so satisfied with present conditions, why should he strongly recommend by telegram the appointment of another local doctor (Skinner) as Unit Medical Director for N.B.? . . . We do not wish to think that he was subverting his pro-

fessional knowledge of the matter to what, in other minds, might have appeared as a less worthy basis of contention than that which we have accepted, namely, the

welfare of the returned soldiers of N.B.

Further, it is stated that "apparently advice has been received from many prominent returned soldiers in St. John expressing satisfaction with the present arrangement." We have yet to make the acquaintance of these "prominent returned soldiers," who, in all likelihood, have little to do with the arrangement, or its working, which they recommend. And, if such opinion is to weigh in the balance, we can furnish statements from many returned men of undoubted prominence in St. John and throughout the province. Should the Department wish to refer to them we would mention as a start, Lt.-Col. G. G. Corbet, Lt.-Col. Alex. MacMillan, Lt.-Col. W. H. Harrison, Major Wm. Vasie and Major N. P. MacLeod, to whom the Department might refer in St. John. The opinion of these men we believe will coincide with our own. Further, we attach a copy of an editorial from a recent issue of the St. John Globe written by the editor himself and which expresses the opinion of the large majority of the ordinary civilian population of the community. Moreover, in this connection we would point out that the Globe is an independent paper which in the last election campaign strongly supported the Liberal party and can be scarcely accused of undue partisanship in this discussion.

Further, it has become a well-known fact that, following the abolition of the Unit office here, no attention was given to the tubercular patients at their homes in N.B. There are probably two hundred of these (over that number in fact) who are required to be visited at regular periods, and reported on under the supervision of the Unit Medical Director . . . who during this period of non-visitation was leisurely journeying across Canada, to and from the Pacific coast, at the country's expense. We wonder if any Minister of the Department was, or is, informed of that state of affairs . . . some of the patients, we believe, having been found to

have died when the delayed visits were finally made.

It is stated that "the officials of the Department are prepared to take an openminded attitude on the question of the establishment of a Unit office at St. John (for the province of N.B.)." We cannot conceive, in such case, that any further examples of the "efficiency" of the present system are needed and we would ask that

they display the open-mindedness that they volunteer.

(III) Respecting the comment made re Dr. G. B. Peat we can only say that we have never made his reappointment an issue in this matter. We are "open-minded" on this point. But when intimations are made, obviously to switch attention from the main points of the argument, that reflect upon the integrity, capability and professional standing of Comrade Doctor Peat and further when such intimations seem to indicate a doubt as regards the sincerity of his interest in the welfare of his returned soldier comrades, we cannot let such go unchallenged and unanswered.

To begin with it was stated that Dr. Peat was dropped from the D.S.C.R. staff, not on account of any burning desire for economy but because "he had been meddling in politics." This statement was speedily denied by the Deputy Minister of the Department, but had had sufficient life to show clearly just where the opposition to our request was held, and it is well known and can be creditably proved that there exists on the part of some of the departmental officials a degree of opposition to Dr. Peat's reappointment by the Department which can only, under attendant circumstances be attributed to personal animus, not to any exceptional interest in the welfare of the returned soldiers of N.B.

The more recent slur on his professional standing is so obviously the product of personal spite that it hardly merited comment though it may not be amiss to clear the situation in this regard. Dr. Peat is a graduate of the Medical School of McGill University where, the writer would suggest, very different standards of professional etiquette are instilled in the minds of the students than are evidently enjoyed by the parties who would endeavour to give such impression regards Dr. Peat's professional

standing. Dr. Peat had a large and lucrative practice in N.B. before the war. He went overseas with the first contingent and held responsible positions with the C.E.F., returning to Canada he gave excellent service in connection with the Pensions D.S.C.R. until mid-summer of last year, when the change of system occurred. Since then he has resumed private practice in St. John and has already a practice which it would be very unwise for him to give up. Both as a man and a physician he enjoys the confidence and esteem of all who know him and are able to judge without prejudice.

It is an absolute falsehood that he "attacked the Dept. on the public platform" and that statement cannot be in any degree substantiated. It is equally untrue that he is "responsible for the demand for the re-establishment of the Unit office in N.B." His only interest in the matter being that which always has been his, namely, the welfare of the returned soldiers of his native Province. It is doubtful if he would accept the position of Med. Director for N.B. unless he could be made to feel that in so doing he was materially serving the best interests of his former comrades-in-arms.

This Association is striving for the application of the principles of justice and common-sense in the administration of the D.S.C.R. Medical matters in the Province

of N.B.—not for the interests, supposed or real, of any individual.

As for professional standing we wonder if the Dept'l. officials who seem so keen on that point are aware of the fact that for probably sixteen years the officer with whom is now entrusted the responsibility of Unit Medical Director for N.B. and N.S. has not been a practising physician? Are they aware that for about nine or ten years prior to the war he was a paid political organizer in N.S., that through political preferment he was appointed M.O. of the 85th N.S. Highland B'n. with rank and pay of Lieut.-Col., action which outraged the entire population of N.S. and was attacked by the entire provincial press owing to the lack of professional standing of the officer in question.

Again, on the score of economy, do the Dept'l. officials consider the extravagance of the administration of the Dept'l. business and Med. Services in N.S. where the salaries of the staff at Camp Hill Hospital alone must run close to one hundred and

fifty thousand dollars per annum. (Re expense read also page 6, 2nd para.).

It is remembered that, while many patients who at present require treatment cannot be properly handled on account of the congestion of the hospitals, it is currently reported that in N.S. men are admitted to hospital under the D.S.C.R. by reason of political influence with the U.M.D. when these men possess no disability which would actually entitle them to such admission; and is it also remembered that it is equally common talk that one of the officials of the D.S.C.R. Medical Service in N.S. is a confirmed alcoholic?

Is it remembered that by reason of a badly drawn contract with the Sanitarium at Kentville, N.S., the Dominion of Canada has lost many thousands, probably hundreds of thousands of dollars? Does the present Minister of the Dept. know that the Director of Med. Svees. of the Dept. deliberately betrayed the instructions and pledge of the former Minister? Does he know that that official wrote to the Unit Dir. for the Maritime Provinces instructing him to come to St. John and make an investigation, but "that he need not be in any hurry to make his report", and that the Unit Med Dir. when in St. John more or less publicly displayed this personal and confidential letter from his superior officer? Does the present Minister feel that he can depend upon such officials for trustworthy support and conscientious execution of his high ideals of service to returned soldiers through the Dept. of which he is the guiding spirit?

Economy, efficiency and professional standing! Words fail us to express the mockery of these principles displayed by the administration of these services under the present regime and we can only earnestly and sincerely petition the Honourable the Minister of that Department to grant to our request, a small and simple one at that, on behalf of our Comrades the favourable consideration which we feel certain

his known high principles of service and justice will impel him to grant.

This communication is written open-mindedly, yet with conviction of right. It is our hope that further action on our part will not be necessary but we do not intend to relinquish our effort until the situation has been bettered with respect to the welfare and vital interests of our Comrades.

Yours fraternally,

THE ST. JOHN, N.B., BRANCH, INC., G.W.V.A. OF CANADA.
ALEX. I. MACHEAUX,
Secretary-treasurer.

Copy of Editorial from St. John, N.B. "Globe" re D.S.C.R.

certain sub-committees. These will p.S.C.R. The oridence, also, allow that pro-

During the political campaign which ended early last month the late Government at the urgent request of the war veterans made plans to have the D.S.C.R. headquarters re-established in New Brunswick. The request was based on actual knowledge that the existing conditions were not satisfactory and could not be made satisfactory. Reasons why they cannot be made satisfactory do not have to be repeated to any one familiar with interprovincial relations. So impressed were Hon. Dr. Baxter, Dr. MacLaren, himself, a returned man, with the claims of the soldiers that their demand found in them warm and enthusiastic champions. To-day it is a question whether or not the pledge they gave is to be honoured by the new administration. It will be a grave injustice to the returned men if the Government continues a state of affairs found so unsatisfactory that the man most directly interested felt compelled to demand in the interest of their sick and disabled comrades the betterment that would result from close and intimate touch with the central authority. The subject is not one of party politics, neither is there concern over the individual status of this officer or that, in connection with the work, but there is a very keen desire that the soldier be kept in the most intimate touch with those who have to deal with his problems. Administration of the New Brunswick branch of this service from Halifax is not satisfactory and, frankly speaking, cannot be made satisfactory. The way of economy in this matter is not the way of efficiency, and the way of efficiency is part of the obligation that Canada owes to its sick and wounded soldiers.

Witness retired.

The Committee adjourned until Thursday, May 11, at 11 o'clock a.m.

COMMITTEE ROOM 436.

House of Commons,

THURSDAY, May 11, 1922.

The Special Committee appointed to consider questions relating to the Pensions, Insurance and Re-establishment of Returned Soldiers met at 11 o'clock a.m., Mr. Marler, the Chairman presiding.

Other members present: Messrs. Black, Caldwell, Hudson, MacLaren, Miss Macphail, Raymond, Ross, Speakman, Sutherland and Turgeon.—11.

The CHAIRMAN: I have here the third report of the sub-committee on Pensions. Have I your consent to have this printed in the evidence?—Agreed to.

There have been received sixteen further petitions which have been referred to certain sub-committees. These will be printed in the evidence, also. Does that procedure meet with your approval?—Agreed to.

We also, gentlemen, have certain departmental statistics which I think will be of use to you in considering your decisions. Have I your permission to have these printed in the evidence?—Agreed to.

Mr. T. L. Church, Member for North Toronto, is presenting to-day two gentlemen whom we are very glad to see, Mr. McDougall and Mr. Lynes, from the Sir Arthur Pearson Club for Blinded Soldiers and Sailors. Mr. Church, would you kindly introduce these men?

Mr. Church: Mr. Chairman and gentlemen, I will not keep you long. I may say that this deputation this morning is representative of the blind men in Toronto. They have an institution organized which extends from Vancouver to Halifax, known as the Canadian Association for the Blind Soldiers and Sailors, who suffered during the war. They are here to present their case, which consists of two main points. For instance, when a man has a total disability, having lost his eyesight, it is one of the most terrible afflictions which a man could suffer, even a civilian. The present pension consists of \$900, which is partly war bonus and partly straight pension. They are asking that this \$900 be made a straight pension for a case of total disability. If you compare this pension with those given in any other branch by the Government of Canada, I think you will agree with me that \$900 for such cases is none too much. Many of these men would be going to university, commanding salaries up in the thousands, but they went to the war, gave up their homes, and have lost everything for the cause. I think this is a bona fide instance, and I believe there is no class which the public would sooner see have generous treatment than the blinded soldiers and sailors who walk our streets and fill our institutions and hospitals. It is a most deserving application. The second part of the application asks that a little more leniency be extended to special individual cases. I have much pleasure in introducing to the Committee Mr. McDougall and Mr. Lynes. Mr. McDougall is representing the Arthur Pearson Club.

J. H. Lynes, called, sworn and examined.

The CHAIRMAN: Mr. Lynes, will you make your statement to the Committee? You and Mr. McDougall, I believe, represent the Sir Arthur Pearson Club of Blinded Soldiers and Sailors?

Mr. Lynes: Yes, sir.

The CHAIRMAN: Will you tell the Committee how many members are in this Club?

[Mr. J. H. Lynes]

Mr. Lynes: In the Sir Arthur Pearson Club of Blinded Soldiers and Sailors we have a membership of 228. That includes all blinded soldiers of the Dominion. The Chairman: And I assume that they are all overseas men?

Mr. Lynes: With very few exceptions, they have all seen active service.

The Chairman: And as regards the men who have seen active service, it is their representations you desire to place before the Committee this morning?

Mr. Lynes: We are here on behalf of the blinded soldiers, especially those who have seen active service.

The Chairman: And you are asking for the establishment of a permanent pension of \$900 per annum, that is to say, that the pension consisting now partly of pension and partly of bonus be made permanently \$900?

Mr. Lynes: For permanent disabilities such as blindness, that the pension be made \$900 permanent; that is, \$600 and the \$300 bonus which is on now.

The CHAIRMAN: In other words, that the bonus, which may or may not be certain, be made permanent and definite?

Mr. Lyes: Yes.

The CHAIRMAN: So that you will know that you are always to receive \$900?

Mr. Lynes: Yes. Doodley a super and recover a gree blood bank out dold

The CHAIRMAN: In addition to that, you reserve the various other rights granted to you under the Pension Act or in the purview of the Department, as in the past?

The Chairman: You also urge more sympathetic consideration of special cases where extenuating circumstances may be involved. Would you mind explaining to the Committee a little more fully just what you mean by that?

Mr. Lynes: Several members of the blinded soldiers' and sailors' club are men who have been very unfortunate; they have lost their sight through V.D.S.—venereal disease—or from drinking wood alcohol. The fact remains that they were in the army at the time, and it was their misfortune. We would like the Committee to give very sympathetic consideration to these men. They are out in the world now without any means of support, not receiving any pension or allowances, and the majority of them have wives and families to support. I think something should be done for them. They were members of the C.E.F. It is their misfortune, not their fault, that they lost their eyesight through drinking wood alcohol or from V.D.S.

The CHAIRMAN: Do you suggest that in such cases they be not given a full pension, but that certain considerate treatment be given them?

Mr. Lynes: I ask for considerate treatment for them.

The CHAIRMAN: On compassionate grounds?

Mr. Lynes: Yes.

The Chairman: Although their blindness has been caused more or less by their own fault?

Mr Lynes: Yes.

The CHAIRMAN: Not like other cases, where the blindness was directly attributable to service?

Mr. Lynes: That is it.

Mr. MacLaren: Did these cases occur in Canada or overseas?

Mr. Lynes: Some of them in Canada and some overseas, some of them in England.

The Chairman: Would you like to make a statement, Mr. McDougall, before the Committee?

Mr. McDougall: Yes.

D. J. McDougall called, sworn and examined.

The CHAIRMAN: Just make your own statement in your own words, Mr. McDougall.

Mr. McDougall: I have no doubt, Mr. Chairman and gentlemen, that most of the evidence in favour of either an increase in the pension to be granted to disabled soldiers, or making the present pension and bonus permanent, has been submitted here by delegations from such organizations as the Amputation Association. However, while we are not here to claim any preferential treatment for a special class such as the blind soldiers, we feel that there are certain difficulties which confront the soldier suffering from the particular disability of blindness which it would be well to place before you. There have been approximately 200 or 225 soldiers who lost their sight during the war, either directly or indirectly as a result of military service. men have been for the most part trained to re-adapt themselves to changed condi-Many of these men-I believe 80 is the correct number-were trained at the St. Dunstan's Institute for blinded soldiers and sailors under the direction of Sir Arthur Pearson; sixty-six of these men were trained under the direction of the D.S.C.R., working in conjunction with the National Institute for Blind at Pearson Hall, Toronto. It has always been assumed that there were certain handicrafts at which the blind could earn a more or less secure livelihood, but it must be admitted from practical experience that many of these hold very little opportunity for anything but a very precarious existence. A very great many of these men who have been trained at Pearson Hall have been trained in such handicrafts as making baskets and doing netting, and some of the men at St. Dunstan's were trained in various occupations such as boot and shoe repairing, mat making and so forth, all of which have been found entirely impracticable in Canada as far as earning a livelihood is con-It is quite true that there are exceptional cases where these men earn sufficient money by these means to keep themselves going and to support their wives and families, but the majority of these men, if they are earning anything, are doing very little to add to their pension. Not only does the blind man lose at least 75% of his earning capacity as the result of his blindness, but the expense to which a man is put as a consequence of his blindness is, I have no doubt, increased. Consider some of the situations with which a blind man might be confronted. For example, many of the men who have been trained at Pearson Hall and St. Dunstan's have engaged in small businesses. In Toronto there are several blind soldiers attempting to run tobacco stores, newspaper stands and ventures of that kind. It is not possible for a totally blind man to do this work without sighted assistance. A blind man may start his tobacco store, but he must pay for sighted assistance to conduct that business; otherwise it is impossible. The sighted man, no matter what other disability he may have, is quite able to conduct his business without any assistance. Further, take the case of a man in Toronto at the present time who is preparing to enter univer-A sighted man, no matter what other disability he may have, is able to go ahead and do his work, but a blind man must pay for assistance. This particular man is at the present time preparing to enter university next fall, and he is paying from \$14 to \$18 a month simply for reading, simply to have somebody read the work to him, something which would be entirely unnecessary in any other class of disability. Another man, engaged in the life insurance business, of course needs a guids to conduct him about the city to and from his places of business. He must pay this guide, at a conservative estimate, from \$35 to \$40 a month-I do not know the figures, but it is not likely that he could employ a boy for less than \$8 or \$9 a week to work for him day in and day out. Any blind man who is required to travel about from place to place must have assistance. It is quite impossible for a blind man to do much travelling without having assistance, and that assistance must be paid for, and in a very great many cases it is necessary for the blind man to take an escort right along with him, and consequently have to pay a double fare. The question of free transportation on

[Mr. D. J. McDougall]

the Government railroads has, I believe, been brought up before you gentlemen by Mr. McNeil, of the G.W.V.A., and it has come up before your predecessors in office on two or three occasions. It has been rejected in the past for a variety of reasons, one of which was that it would probably be regarded as preferential treatment to a special class of disability. Well, we do not intend to argue that point, but at the same time, Mr. Chairman and gentlemen, the ground on which that is refused is very weak, because your Department of Soldiers' Civil Re-establishment have recognized that the blind are a special class, and in order to deal with this special class, they have created a special department in the D.S.C.R. in the summer of 1918, which for the past three years has been under the direction of Captain Ian Baker. In that alone they recognized the principle that the blind are a special class and must be dealt with specially. The training which these men have received, to go back to that, has in some instances enabled them to earn a livelihood, but not without a great deal of difficulty. No matter what can be done for the blind in the matter of training, the difficulties of blindness cannot be removed. We have had at Pearson Hall a number of men who have been trained as medical masseurs, and have been placed in the D.S.C.R. hospitals in various parts of the country. These men are earning a livelihood and will continue to do so provided the D.S.C.R. hospitals remain to employ them. When these men attempt to practice their profession outside of D.S.C.R. hospitals, they are confronted with the eternal prejudice against the blind. It probably has not occurred to you gentlemen before, just as it had probably never occurred to us before we lost our sight, that a blind man was capable of doing anything. He is capable of doing a certain number of things, but he must forever fight down the prejudice that the sighted man holds against him—not an unnatural prejudice, but yet it is there. It is difficult indeed to convince the sighted public that the blind man can do anything. Take the case of the blind masseur who engages in practice. He must establish himself, and in order to do so he must convince every person who is likely to employ him that he is what might be regarded as a very special blind man, that he is not like the blind men they have been accustomed to seeing before, and that he is able to do something—a very, very difficult thing to do. While we were at St. Dunstan's we made very high We were going to start out and convince the sighted public that the blind were able to do something. Well, that is very good; we are doing our very best to accomplish that object, but, Mr. Chairman and gentlemen, living down a prejudice is a very, very difficult affair, and when a man has to fight against prejudice all the time, his chances of earning a livelihood are minimized to a very considerable extent. The D.S.C.R. has in the past employed approximately 20 to 24 masseurs in their hospitals in various parts of the country, but one man who completed his training in Pearson Hall last March is now in Winnipeg trying his hardest to secure a position in a hospital there. Unfortunately there is no D.S.C.R. hospital in Winnipeg. The same obstacle arises there, that the people in charge of other than D.S.C.R. hospitals will not believe a blind man is capable of doing this work, and he must, with what assistance can be given him by various organizations, fight down that prejudice before he can obtain a position in a hospital, and just how long that position will last is very problematical.

Another class of work in which a certain number of blind men have made a success in England, where the public have been educated not to regard blind men as totally helpless, is the practice of shorthand and typewriting. A number of blind ex-service men were trained in St. Dunstan's and placed in various offices in London and elsewhere, and they were very successful in this class of work. Two of these men returned to Canada and secured employment in the D.S.C.R. in Toronto. As long as there was plenty of work to do in the D.S.C.R. in Toronto their services were retained, but both of these men were let out more than a year ago. One man is now living in Toronto on his pension and has nothing to do. He cannot secure employment in a commercial house. He is not capable of doing

more than a limited amount of this work. He is not capable of doing anything for which sight is necessary. While he was employed in the D.S.C.R. he was unable to take down letters in shorthand and typewrite the transcript of his notes. Even the Canadian Government Civil Service could not find work for these two men, although every department was thoroughly canvassed on their behalf. As I stated, one of these men is now living on his pension in Toronto. The other man secured a position in London, and is now employed by the Canadian Government in London, I believe. He could not secure a position in Canada. Another blind ex-service man is employed as a telephone operator in the Parliament Buildings in Toronto. He also typewrites a few letters in the Buildings. Another man occupies a similar position in Edmonton, and another in Vancouver. These three men are very fortunate in that they are employed by the respective Provincial Governments; but they are the only ones so emplyoed. The great majority of blind ex-service men who were trained were not able to take up clerical work of this nature, but were trained in boot and shoe repairing, basket weaving, netmaking, and so forth, and while they were thus enabled to make a few articles in their homes each month and ship them out, it has proved, at best, a very precarious means of securing a livelihood, and certainly not the kind of livelihood to which men who have suffered the permanent disability of blindness as the result of active service are entitled. These men were unfortunate. Their previous training perhaps did not fit them to take up any particular line of work after they lost their sight; they had to take whatever appeared to be the best offered, and that best has. in the great majority of cases, done very little for them. Other men have taken up poultry farming. They have returned to Canada and tried out poultry farming for a short time, but without success. One man took up a poultry farm near Hamilton, but gave up hope a few days ago of being able to make a success of it. If he has not sold out already, he will do so very soon. The training these men receive sounds very good theoretically, but in practice it does not, in a very great many cases, produce successful results. The disability of blind ex-service men is permanent. They are blind and will remain blind. In ten to fifteen years from now they will still be carrying on as they are carrying on now, but probably with even less success than at the present time, because although it is generally assumed that a blind man becomes more efficient as time goes on, that only holds good up to a very limited time. Perhaps during the first few years of his blindness he does become more efficient, but after that his process is very, very limited indeed, if there is any progress at all. He strikes his groove and must remain therein. Ten or fifteen years from now these blind men will, in all probability, be making a few baskets occasionally, but the country will then be flooded with the products of this class of work. Already there is a very limited market for them, because the patients in the D.S.C.R. workshops and hospitals all over the country have turned them out by the ton and the country has been flooded with them. Although these conditions may change, the permanent disability of these blind men cannot change. At present they are receiving a pension of \$600 a year, plus a high cost of living bonus of \$300 a year, plus their attendant allowance of \$300 a year. The attendant allowance is supposed, like charity, to cover all things; but, gentlemen, like charity, it does not cover very much. You can readily understand that \$25 a month is inadequate to cover the expenses of a guide in the case of a blind man whose business necessitates his moving from place to place. For example, if I had employed a guide to come to Ottawa from Toronto I would, in all probability, have exhausted my \$25 for this month. It is quite certain that the \$25 a month attendant allowance is not sufficient to cover all requirements. The pension of \$600 a year, no matter how the high cost of living may be reduced, will always be inadequate. The high cost of living may be reduced but it is impossible to reduce the high cost of being blind. The pension now paid—\$900 a year including a bonus of \$300 a year-will never be too

[Mr. D. J. McDougall.]

much. Mr. Church has already stated that in his opinion the blind are entitled to more consideration than others who are not blind. I am not here to state that, but to explain the difficulties under which these men must always labour to the end of their lives. The present pension of \$600 a year plus the bonus of \$300 a year will never be more than sufficient. We have therefore come before you to petition that the \$300 a year now called "bonus" be included in the permanent pension. It is possible that some may regard this petition as premature. It may be said that there are no indications that this bonus of \$300 a year is going to be cut off, and that we are rather taking time by the forelock in making this petiiton. Gentlemen, once upon a time I worked in a factory in which there was a very poor elevator that was not very well guarded. They put a guard on it only after a man had fallen down the elevator shaft and broken his neck! In any case, in view of the fact that the bonuses which have hitherto been paid to civil servants and to blind men employed in the D.S.C.R. hospitals are being cut down, it is not wholly illogical on our part to assume that our bonus will also be cut down in the future. We feel that the difficulties under which we labour warrant the retention of this bonus not as a bonus but as part of our permanent pension.

The Chairman: Have any members of the Committee any questions to ask these two gentlemen?

Mr. MacLaren: What is the number of cases of blind who are pensioned? What is that number, Mr. Chairman?

The CHAIRMAN: Two hundred and twenty-eight or thereabout, Dr. MacLaren.

By Mr. MacLaren:

Q. Are those 228 cases of total blindness, or do they include cases of partial blindness?—A. They are cases of sufficient loss of sight that they are not capable of carrying on work which they formerly did for which sight is necessary.

Q. Are these men who have taken up some work of their own, are they visited by any superintendents or supervisers?—A. Last summer Mr. W. B. Powell, who was then superintendent of Pearson Hall, made a trip from coast to coast and visited all blind soldiers in Canada and he made a report to the D.S.C.R. That is the only supervision they have received so far.

Q. You don't know whether there is any system of regular visitations?—A. There is none, sir. At least I say there is none, judging from the cases that come under my own observation, my own case, and the cases of men in Toronto.

Q. I think that that system, Mr. Chairman, was included in Sir Arthur Pearson's scheme, following up the men after they left their own work and advising them.—
A. That scheme is in operation in England among the men who have been trained at St. Dunstan's Hospital, but it is not in operation in Canada, to the best of my knowledge.

Q. Can you give the Committee some idea of what these men make, the total amount that they make in a year? I don't refer to those who have occupations, such as masseurs or typewriters in the Government, but those who are working for themselves. Could you give some idea of what is the total amount in a year they would make?—A. Well, there is one man now resident in Pearson Hall in Toronto, who lived in Brockville. He was trained at St. Dunstan's. In addition to the disability of blindness he has a stiff knee. He left Pearson Hall some eight or nine months ago and since that time he has made six small baskets which he has sold, which would probably yield him a total of \$3, probably. That is in the last eight or nine months. Another man in Brockville is in the same condition. He was trained in Pearson Hall in those small handicrafts and he is in Brockville. I don't know the figures, but he is not in any better condition than the other man. He does not ship any work into the National Institute of the Blind. A third man was discharged from Pearson Hall. He is a resident of Toronto. His name is Smith. He was

[Mr. D. J. McDougall.]

discharged from Pearson Hall without any pension at all, incidentally, last July, and since that time he has sent one article to the sales department of the National Institute for the Blind, to be sold. Whether he has sold anything else outside. I Another man, who has a very fair amount of vision, although he received a training in making baskets, is resident of Toronto, and with the assistance of his wife, he makes wickerwork, furniture, chairs, baskets, etcetera, and he makes an income, I believe of \$1,500 and \$1,800 a year, but he is the outstanding exception. There is no other man in Canada who comes anywhere near him. Another man in Bowmanville, an elderly man, who was discharged with a 40 per cent pension, took up those occupations at Pearson Hall, and he sends in about \$8 or \$10 a month work to the sales department of the National Institute for the Blind; probably sells his work around his home town. Another man, Mr. Adams, was trained in St. Dunstan's as a boot and shoe repairer, came back to Toronto. It was utterly impossible to succeed there. This form of occupation is practically successful by men in England, but it cannot be done in Canada. In Canada they have too many modern appliances and it is impossible. This man at the present time is not doing anything. He has a very limited amount of vision and he has tried a good many forms of work in Toronto, but now he is not doing anything at all.

Q. The making of nets, is there not very considerable demand for that?—A. Not up at Pearson Hall. They never made much of a success of that. At one time I believe they got an order for hammocks from the C.P.R., sleeping berth hammocks, but they could not turn them out in sufficient quantities, and they could not get the work done in time for the C.P.R. They had a contract for several thousand of these, and they turned out about one hundred, and they could not get the work done in time. In all these things they have to compete against the sighted, and the sighted man has got the advantage.

The CHAIRMAN: Any other questions by members of the Committee?

By Mr. Ross:

Q. I would like to ask if they have any trained men in massage and if they have made any attempt to get in touch with the hospitals in Canada. I believe that that is a work that can be worked up. I have taken on one and I found great difficulty in getting a masseuse for our hospital and I think if every hospital in Canada was appealed to, that the work could be taken up by them. To my mind there is not half enough work done in the hospitals by massage, and I think very many men could be placed there. I have never thought of appealing to them yet. I suppose I should. I would like to know if they have ever attempted or if the D. S. C. R. has ever attempted to get in touch with the hospitals in Canada?—A. That is my own particular sphere, sir. I am in charge of this work at the National Institute for the Blind in Toronto for the past three years. We have made every effort; we have up to the present succeeded in locating every one of our blind masseurs with the exception of Mr. Swann, who completed his training some six weeks ago, and he is now in Winnipeg training to get placed in a hospital there. The D. S. C. R. are trying to assist us in getting men placed there. Yesterday a wire came in from Mr. Hay or Mr. Peach, I forget which one, stating he has great difficulties in convincing the authorities this man is able to do the work. We sent him all the information on the subject. That has been gone into pretty thoroughly in Toronto. In Toronto these men are getting pretty well established. There are three men employed in the D. S. C. R. hospitals in Toronto. Even the D. S. C. R. however, will not admit that blind men can do this work so efficiently that they can replace the sighted men. We have had the experience recently of trying to place a man in the D. S. C. R. hospital in the Toronto district. The placement of this man necessitated a certain shifting of the sighted staff as the authorities in this respect would not admit that this could be accomplished as well by a blind man as by a sighted man. However, the D.S.C.R.

[Mr. D. J. McDougall.]

found him a place in another hospital; but as long as the D. S. C. R. hospitals last, that is alright. These men got a salary of \$90 a month in the D. S. C. R. hospitals, which, added to their pension, makes a very fair livelihood. But these D. S. C. R. hospitals. I take it, will not last forever. These men must follow their professions in other fields, and as I say, we have not only the competition of the sighted men, who have a tremendous advantage over us in the matter of the confidence of the medical profession and of the public. These men have to live down the old prejudice against the blind. the old prejudice that means I might say, an asylum for the blind, recognized all over the world, the old prejudice that considers a blind man must be placed in an asylum and looked after in place of being able to do anything. That has to be lived down and it is not an easy task at all. The members of the medical profession in Toronto have been very very good. They have permitted us on various occasions to make appeals to them and to advance the interests of these men as far as possible, and Toronto is not an isolated case. In Vancouver there are four men practically massaging in the Shaughnessy Hospital and of these four blind men there is only one who has ever received any work outside the hospital. They practically must be in these hospitals during the day and they try to work up private cases in their spare time so that when the hospital days are over they will have something to go back to. They have in most instances met with great difficulty in the matter of establishing this private connection.

By Mr. Ross:

Q. How many men are doing this work now?-A. Twenty-two.

Q. Have you a man now available?—A. A man now available?

Q. For hospital work in Kingston. We give a girl \$50 a month for about three hours in the forenoon. The rest of the time is her own. She is leaving at the end of this month. I would like to try a man.—A. I think we could find one for you.

The CHAIRMAN: That is General Ross.—A. General Ross, I think we could find one for you.

The CHARMAN: Mr. Church, have you any further remarks to make?

Mr. Church: I might say I have had a great deal of work in connection with the Arthur Pearson Home. The men that are temporarily engaged there may make a few dollars, but they don't make enough to keep body and soul together, when you consider the cost of living in a city. There were six people killed in our city in a motor accident, and they had their eyes about them. These men going about a city have to have a guide. They may get a few dollars here and there and I have seen a large number of them and they have not made enough to keep body and soul together, and I have simply asked to give them \$600 or make it \$900 for a straight disability pension. There is no man suffers any more than these men, and I think what they ask is very reasonable.

By Mr. MacNeil:

Q. Have all those who suffered loss of sight received disability pensions?—A. All those who have suffered as a direct result of military service. There are many cases, special cases, whose pension is not being paid, whose loss of sight is not due directly to military service.

Q. Are there many such?—A. I have not the figures. Not very many.

My Mr. MacLaren:

Q. Are they included in the 228?—A. Yes, they are included in the 228.

By Mr. MacNeil:

Q. Would you not advocate that attributility which may be only partially due to war service, that full pension should be paid if a total loss of sight is suffered?—A.

[Mr. D. J. McDougall.]

If a total loss of sight is suffered, these men are suffering from the same handicap that we are, and while their loss of sight may not be due to military service, they have the same difficulties we have. We have not come here to make a special appeal for any particular men, but these men are suffering. Many of them are in absolute want. They are being kept by charity, and even though their loss of sight has not been due to causes entirely above board, yet they were soldiers, they enlisted and we apply for strong consideration of their cases. We realize, of course, the difficulties which must be faced and taken into consideration, and we do not wish to press it too strongly, except to urge every possible sympathy for these men because they are suffering.

Q. Would you advocate the payment of the maximum helplessness allowance in all cases of total blindness?—A. The maximum helplessness allowance? What is the maximum?

Q. \$300.

The CHAIRMAN: \$450 is the maximum.

Mr. CALDWELL: It was increased last year to \$450.

The CHAIRMAN: It was increased last year to \$450. No, it was not increased last year. That is under the original Act of 1919. Mr. Parkinson, can you tell us why the \$450 was not paid in the case of the blind?

Mr. PARKINSON: For helpleseness allowance?

The CHAIRMAN: Yes.

Mr. Parkinson: That is a matter of pension. The \$300 attendance allowance is a different thing entirely from the helplessness allowance. I cannot give information as to the distinction or as to the reason for it. It is a matter covered in the Pension Act and in the regulations.

The CHAIRMAN: That can be looked into anyway.

Mr. MacNeil: Do you advocate a form of sheltered employment for the blind?

Mr. McDougall: That scheme is under consideration in Toronto at the present time—that is, community workshops where they can be under supervision which can be paid for from some other source, and where their work will be done under supervision, where they can do better work and more work and earn a greater amount. I would advocate that this matter be taken up. The Sir Arthur Pearson Club for Blinded Soldiers and Sailors have tentatively suggested it to the National Institute for the Blind, Toronto, but the matter has not come up for active consideration up to the present.

The Charman: We have heard this delegation. As you all know, there are many cases which come before this Committee which excite our sympathy and interest to the utmost degree. Some of those cases we have been able to help; many we have not been able to help. What strikes me very forcibly in the case of the blind is the courage with which a blind man attempts to work out his own salvation. That alone, I think, deserves every encouragement and the utmost sympathy on our part, and I think I am speaking for the Committee when I say that the representations made before us this morning by Messrs. Lynes and McDougall and also by Mr. Church will certainly have our most sympathetic consideration.

An Hon. MEMBER: Most decidedly.

The witnesses retired.

The CHAIRMAN: The next question to be taken up is the question of land settlement, and I would ask Mr. Speakman to take the Chair as he is Chairman of the sub-committee on Land Settlement.

Mr. SPEAKMAN took the Chair.

The ACTING CHAIRMAN: Madam, and gentlemen, as those who belong to the land settlement sub-committee will remember, we took up fairly fully, both in the full Committee and afterwards in the sub-committee, the question of the past and present valuations of land, stock and equipment that had been bought through loans granted by the Soldier Settlement Board. To-day we want to take evidence along The first is this: At our last meeting, some reference was made to the portion of the appreciated values of farms resold that were due to improvements on those farms by the settlers themselves, and Maj. Barnett has a number of cases worked out showing to some extent the results of those salvage scales. A further object of this meeting is to receive a statement or suggestions from Maj. Barnett and Maj. Ashton as to certain lines of relief in the way of extended payments, cancellation of interest, etc. As our time is very short—we have to close this meeting by a quarter to one o'clock at the very latest—we will not take up more of the time than we have to in asking questions. That can be gone into more fully at the meeting of the sub-committee. What I want to-day as far as possible is to get statements from Maj. Barnett and Maj. Ashton on the actual standing of those cases and their proposals for remedying the conditions which may exist.

MAJOR BARNETT recalled.

By The Acting Chairman:

Q. Can you give us a statement as to the actual cases of salvage?-A. Mr. Chairman, as I explained at the meeting of the sub-committee, we have no satisfactory record showing what improvements, if any, the settler who had abandoned the land had done to the land thereby adding to its value, and accounting possibly to some extent for the appreciation in price which was received on resale. As I explained at that time, the only way I could get information would be to go through our files, a certain number of files, and make a digest of individual cases; and I suggested to the Chairman of the sub-committee that probably if I went through 40 or 50 cases it would be as much as I could do on account of the difficulty in getting the files and the necessary information. As a matter of fact I have had an analysis made of some 89 cases instead of 50. It is not possible to issue any tabulated statement because there is no information that can be given in tabulated form. I have here those sheets dealing with the 89 cases and I may say that these 89 cases are selected from the latest sales that we have made. These are the most disadvantageous cases from the Board's point of view, because if there has been a depreciation in value it would show in the sales that we have made this spring, or last winter or during last fall more quickly than in the sales that were made a year ago. In the same way, it gives the benefit of the doubt to the man because. in the majority of those cases, the man would have been on the land probably for longer time, and would have a greater opportunity to make developments. Just before, giving these cases, there is another angle by which I approach the matter. I had an examination made of all the files that could be rapidly drawn—some 1,400—to see what the average length of time was that the settler was on the land, that is among the defaulting ones. Of course, we have no exact record to show the exact date when the man went on, and the date we had to accept and assume as the date he went on the land was the date when we started disbursements of his loan. In many cases, he did not go on the land for two or three months after that, but we started disbursing the loan, and by the time our supervisor got round two or three months perhaps would elapse. He may not have been on the land at the time the disburse-

ments were started. At the same time we have no exact date when he left the land. Our supervisor visits him and finds him gone. He has simply disappeared. He may have been gone a month or two months or perhaps longer. But starting from the first date, the date of disbursements starting, and going through to the date when we rescinded his contract, I find that of those 1,400 selected cases taken from the files the average length of residence was only 15½ months among those men who had left. If you make the necessary deductions for the reasons I have just given, the actual bona fide residence on the average is probably not more than 12 months. I do not think it would be worth while to go into all those 89 cases so I have made an analysis. I think perhaps the reading of those cases should be done before the subcommittee because otherwise it would take up the whole time at our disposal at this meeting.

The ACTING CHARMAN: I think that is absolutely correct. The details can be gone into by the sub-committee. What we want at present is a general statement, and we can afterwards go into the details.

The WITNESS: The general conclusion in all those cases where a real appreciation was arrived at is that in only a very few isolated cases did the settler put anything on the land by his own efforts that we did not pay for and that is not counted in as part of the cost of the land. There are a few, but very very few. I would say there is practically an infinitesimal percentage of the 89 cases. The method which I have followed to arrive at it is this: We have gone through first the original appraisals showing the amount the land was appraised at and showing the permanent improvements were appraised at. Then we have taken a check appraisal as to what the value of the permanent improvements are at the present time. We have taken into consideration the amount of money we advanced for permanent improvements, and the acreage under cultivation at the time we bought and at the time it was appraised. For instance, the first case I have here is a British Columbia case—I have covered them by provinces—and in this case our total purchase cost was \$4,007.28. That was the cost, including the settler's 10 per cent, and including \$1,307 that were disbursed for permanent improvements. At the time we purchased there were three acres under cultivation, and at the time we sold there were four acres under cultivation. As a matter of fact, although we supplied \$1,307 worth of lumber, the improvements were not increased by that much. Part of the lumber and materials we supplied was wasted and we sold to a civilian, not to a soldier, at \$5,000. That is the method that we have taken, and the whole list will bear the scrutiny of the sub-committee. The general result is that on the salvages that have taken place thus far, where we have sold at an appreciation, the appreciated price is in practically no case due to improvements put on by the settler, except those improvements that were paid for by way of loan, and which are counted as part of the cost of the land.

By the Acting Chairman:

Q. In reference to the value of the permanent improvements as compared with the value of the loan, or in revaluing the improvements, buildings particularly, was any account taken of the lower value of lumber at the present time? I mean, when you valued it, at the time of re-sale, did you take lumber at its present value, or did you still hold it at the value it was at the time the loan was made?—A. Well, of course, you do not make very much distinction in that regard, but in this particular case I have given you, the first on the list, the buildings were valued at the time we bought—that is, the permanent improvements were valued at \$1,500; that is not necessarily all buildings; it may have been wells. We disbursed \$1,307.28 for permanent improvements, making the total value of the permanent improvements \$2,800. Our check appraisal on the thing shows that the permanent improvements were only worth \$1,100, because the buildings had been allowed to go down. That

will account for any depreciation on lumber. As a matter of fact, the settler in this case simply let the whole thing go into disrepair; he did not keep it in repair at all.

By Mr. Caldwell:

Q. How long had he been on it?—A. This man was twenty months on the land. It was a case where we should have closed them out, quite palpably a case where he should have been closed out, long before he was.

Q. Was that depreciation in permanent improvements all in buildings?—A. Well, I do not know that it was all in buildings, no; it may have been fencing, or it

may have been wells.

Q. It is a very heavy depreciation.—A. It is a very heavy depreciation. Of course, part of it allows for a closer valuation on the check appraisal. I would not say that is all depreciation, but it is quite evident that there was a very large depreciation, and the field supervisor's report shows that he did not keep the buildings up at all, he did not even keep the buildings or the property in repair at all.

Q. Was the second appraisal made by the same man who made the first one?—A.

No; they never are; we try to avoid that.

Q. Do you think it is pretty hard to get two men to appraise a property, one to-day and the other to-morrow, and arrive at the same value?—A. Oh, there is no doubt about that. It is probably quite true that the whole of the check appraisal is much tighter than the original appraisal, because a great many of the original appraisals were made by men who were let out. I want to be fair; I do not want to mislead you on the thing at all. That is quite true. As a matter of fact, the man who made the check appraisal on this land appraised right down to the lowest possible point, because his whole appraisal of the property was only \$2,460, and as a matter of fact we sold it for twice that; we sold it for \$5,000 to a civilian.

Q. I do not see, then, that we can attach very much importance to these appraisals. If a man cannot come within fifty per cent of the value of the farm I would not want him appraising property for me.—A. Of course, there is this point of view of the thing, that he was appraising that purely from an agricultural point of view, and the property had in this particular instance probably quite a realty value as a suburban city property. I am not asking that any value be attached to the check appraisals; I am only saying that it is the only way that you can tell down to an absolute fineness,—and then you could not tell; you always have human error coming in. If you sent a man out to check over the whole thing, the fact remains that this man had nothing on the property. After all, that is the greatest guide, as to whether the appreciation in value, comes from his effort or anything else, and I am relying more largely on the field supervisor's reports for the general conclusions drawn than check appraisals, because after all they give very little by themselves, but when you come to take all in conjunction you get some information. The whole sheet should be examined. In those 89 cases you will find, of course, a variation. I simply quoted you the first case that was on the list.

Mr. Brown: Mr. Chairman, if a man has taken a piece of land which has been approved of by the Board, and subsequently it turns out to be a failure, and it is not possible to continue working on that land, would the witness suggest some way of helping the man in his misfortune in getting a piece of land that has turned out to be barren?

The Acting Chairman: I hardly think that is a fair question just now, because the question of reinstatement of men placed on unsuitable farms will have to be taken up by the sub-committee. There are a number of problem cases that have come up on points similar to this, and the question of re-instating men on other farms I think will hardly come within our scope at the present time. It will have to be taken up as a problem case in itself later, if that is satisfactory. We have a number of those cases sent in.

Mr. Brown: I would have liked to hear at the moment, that is all.

is that once you have established a man, that is all you can do.

The Acting Chairman: Well, if the witness is prepared to answer very shortly. The Witness: I can only answer as to what the policy of the Board has been, and of course our policy is laid down for us in the terms of the Act. So far as that is concernet, we are bound by that. We cannot re-establish a man again. As I explained before, if the man represented himself to us to be a farmer and he went out and picked his land, and we inspected for the purpose of protecting the expenditure of public money—in some cases, as I explained when I gave my evidence before—my main evidence, the inspectors did not protect the expenditure of public money—the settler did not protect himself either, and he got on land that was unsuitable, and he is suffering because of it. But the position taken so far as the Act is concerned,

By Mr. Caldwell:

Q. He has exhausted his rights?—A. He has exhausted his rights, and the Board in trying to work out the provision of the Act takes the stand that the man himself is primarily responsible for that error, because he represented himself to be a farmer. It is true, of course—Mr. Caldwell mentioned before, when I was giving my main evidence here before the Committee—that the men were recently back from overseas and it was hardly fair to look to them to have the necessary knowledge for that; but in the same way we were tied down to employing, largely, returned soldiers for inspectors. They were in the same position. We had to build up our staff from returned soldiers, and those returned soldiers were liable to the same handicap, which I think in the majority of cases, if a man was wide awake, was not very much of a handicap; if he knew his way around, if he was a farmer, he would enquire before he bought, and would not rush blindly on to a poor piece of land.

The Acting Chairman: I think we will have to leave this. That point is hardly relevant to to-day's work, and will be taken up later.

The WITNESS: Well, leaving over the question of this list, as I say, the general conclusion—and it is an irresistible conclusion—is that in very very few, and only in isolated cases, has the settler added anything to the value of the land to account for the increased value which we have obtained in numerous cases. Now, before the sub-committee I gave the depreciation-or, not exactly depreciation; deflation is the better word—in the prices of horses and in the prices of cows. I did not give the deflation in the prices of other cattle; "other cattle" includes everything except milch cows. To-day, as a basis to start on, I propose to show the Committee what the monetary effect of that deflation in the price of live stock means to the settler, what that monetary effect is. In 1919 we bought \$2,301,500 worth of horses. On that, according to the figures that I gave to the sub-committee, there was a deflation of 28 per cent, which means in dollars \$634,000. In 1920 we bought \$3,388,200 worth of horses, on which the deflation, as compared with the present prices, is 33 per cent. The peak of horses, according to the price we were paying, was in 1920. That amounts to \$1,130,000. In 1921 we bought \$1,228,140 worth of horses, on which the deflation is 25 per cent, amounting to \$306,000. The total deflation on horses is therefore \$2,070,000. As to cows, in 1919 we bought \$1,250,000 worth of cows-I am giving round figures in that; I cut off the hundreds of dollars-on which the deflation is 50 per cent, amounting to \$625,000. In 1920 we bought \$1,715,000 worth of cows, on which the deflation is 45 per cent, amounting to \$800,000. In 1921 we bought \$625,000 worth of cows, on which the deflation is 33 per cent, amounting to \$210,000. The total deflation on cows is \$1,635,000. On other cattle—and I do not think these figures are worth a great deal for the reason that in 1919 we bought a considerable amount of cattle in the West for breeding purposes, which were turned off before the slump in cattle came. However, I will give the figures to you barely, as they stand;

that is, just the bare figures without making any allowances for such considerations as that. In 1919 we bought, other cattle, \$522,308 worth, on which the deflation is 60 per cent; that is, there is 60 per cent difference between the price we are paying to-day for other cattle and the price we paid for other cattle in 1919. That amounts to \$320,000. In 1920 we bought \$391,635 worth of other cattle, on which the deflation is 50 per cent, amounting to \$195,000. In 1921 we bought \$113,464, on which the deflation was 40 per cent, amounting to \$45,000, or a total deflation on other cattle of \$560,000. That makes a total deflation on live stock of \$4,265,000.

By Mr. Caldwell:

- Q. That includes horses and cattle?—A. That is, horses, cows and all other cattle.
- Q. How do you arrive at the present prices?—A. What we are paying for them.
- Q. That is your average price this year?—A. That is what we are paying this year, on 1922 prices, what we are paying men this spring. We have an exact record of that. We know what we are paying. We take our average price this spring, and we compare what we bought in 1919, what we bought in 1920 and what we bought in 1921, with the actual prices we are paying to-day.
 - Q. That is, you take the average of all the cows bought in 1919?-A. Yes.
 - Q. And the average price paid for all cows to-day ?-A. Yes.

By the Acting Chairman:

Q. I think you will agree that the figures in regard to other cattle are not of much value, because the age of the cattle may be varying from year to year. The horses and cows would be fairly constant, but other cattle would have to be taken—

Mr. CALDWELL: It would depend on the number of calves bought, the number of 2 year olds bought, and so on.

By Mr. Caldwell:

- Q. You take an average of all the other cattle?—A. Yes.
- Q. You have no record as to how many would be calves, how many a year old and how many two years old?—A. No.

Mr CALDWELL: I think that is not very valuable.

The WITNESS: As a matter of fact, of course the deflation on other cattle is greater than it really is, because you see in 1919 we bought nearly twice as much as we did in the other years, and I know that in the West we bought a great many cattle for breeding purposes, and they were turned off long before a serious drop in cattle came, so that really the deflation is not as big as it seems there, but I am giving that because there is no way of telling how much was turned off before the real slump came, and how much was not. Now as to implements, as I pointed out to the sub-committee, our settlers paid in 1919, less for implements than the ordinary farmer has to pay to-day at the cash retail price, because we have a very substantial and special discount that we had got through our own effort. In 1920, the price settlers paid was about the same as the ordinary farmer would have to pay if he paid all cash at to-day's prices. In 1921 he paid considerably more because 1921 was the peak year for farm implements. I say in my statement for 1919 and 1920 there was no increased price. As a matter of fact, 1919 prices were lower than to-day's list. In 1921 there was an increase over present prices of roughly, 30 per cent, but this would not apply to second-hand stuff. Now, we have bought altogether in new implements, \$3,633,000 worth. We bought in 1921 \$668,305 worth. We have bought in second-hand implements altogether since we started, since the Board's first operations \$2,422,000 worth of second-hand implements. We bought in 1921, \$527,912 worth of second-hand implements. We have bought in harness, altogether new harness,

\$710,000 worth. We bought in 1921, \$125,000 worth of harness. In second-hand harness we bought \$240,000 worth altogether, and in 1921, \$79,000 worth. Now I have not been able to prepare records in the time we had to check the rise and fall in the price of harness. It amounts to very little anyway. It will amount to very little in the deflation because the aggregate does not amount to sufficient to make it worth consideration. I have eliminated our purchases in 1919 and 1920 so far as implements are concerned, because there is no deflation. He either bought them cheaper, or he bought them as cheap as the ordinary farmer can buy them to-day. I have allowed 30 per cent deflation on new implements bought in 1921; that makes an aggregate deflation of \$200,500. On second-hand implements, I think there is any deflation at all, because I think we are paying practically as much for second-hand implements to-day as we did in the previous years, because there is no way of telling. One implement may be a good implement and the other a very poor one.

By Mr. Caldwell:

Q. No standard to go by ?- A. No standard to go by. In my figuring I have allowed for a depreciation of 25 per cent. I have made it 5 per cent lower than the other, which should be on the fair side. It amounts to \$130,000. In the same way, I could not get any tracing on harness that is worth while, any trace of records that would be worth while, but I have allowed 30 per cent on new harness, and 25 per cent on second-hand harness. That means implements, because harness is classed as implements; the total deflation is \$388,000. Figure out what that means to the average settler. I have increased the deflation on live stock from \$4,265,000 to \$4,300,000. I have added a few thousand dollars. Dividing that among our 21,000 settlers, amounts to \$200 per settler on the average. That is what deflation means to the average settler, \$200, so far as live stock is concerned. The deflation on implements amounts to \$200, divided among the 21,000 settlers, or \$220 per man. Now on the permanent improvements we have spent altogether on permanent improvements since the commencement of operations over \$7,000,000, but permanent improvements does not mean lumber or building material. The biggest part of that \$7,000,000 or about 50 per cent of it is represented by breaking, by clearing and things of that sort that the settler has done himself, and has been paid himself for. We give him breaking loans and give him clearing loans and we pay the money to him. The biggest disbursement for permanent improvement, over \$4,000,000 out of the \$7,000,000, was in 1920 after the amendment to the Act, providing for breaking loans, was passed. That in itself shows that breaking loans are largely responsible for the figure. According to our records, we have spent roughly, \$3,500,000 in the purchase of lumber. Most of that lumber is the roughest kind of lumber, on which the fall in price has been least. We purchased very very little, practically no finished lumber; practically all mill run inch lumber; that is the biggest part of it. We have the figures on that but it amounts to over 80 per cent of our whole purchases. The lumber came into that one category. On lumber we also got a discount by going after the lumber companies, that is in the West, on all purchases from regular lumber yards. From the ordinary retail dealers, we got a special discount. We got the wholesale price plus ten per cent, that is, they sold to us at the same price as the wholesale price, plus an advance of ten per cent and they had to pay their freight out of that ten per cent so they practically sold the lumber to us at cost, with the result that on the \$1,200,000 worth of lumber that we bought up to the 31st of March, 1920,-I had not got that by years except I know what our total purchases were up to the 31st of March, 1920. Up to that point we actually bought the lumber cheaper for our settlers than to-day's price list is, so far as I have figured it, but you understand it is very hard to get any real percentage of cost on lumber unless you send a commission out to inquire at the various points. I have had our office find out the various prices paid at any one

district but the price in Regina and the fall does not agree at all with the price in Saskatoon, in the same province, that is the percentage of rise and the percentage of fall. They seem to have a law unto themselves so far as lumber dealers are concerned in every district in which they operate and it is impossible to make anything but the most general comparison in our figures that we have, but this much remains true, that our settlers who bought lumber in 1920 got their lumber cheaper, that is speaking in averages, up to about nine per cent, than the ordinary man buying lumber to-day could get it, paying cash for it. That is the way it stands. In 1921, up to March 31, 1921 between March 31, 1920 and March 31, 1921 we bought roughly \$1,600,000 worth of lumber and the price on that, not the price on that so far as we can tell to-day's price, is twenty-one per cent lower than the price in 1920. Between March 31, 1921 and March 31, 1922, we have bought \$800,000 worth of lumber. That price is twenty-five per cent higher than the price to-day, so far as we are able to tell. I have had to figure pretty generally on this. I figured on the \$3,500,000. I have allowed a general deflation over the whole thing of fifteen to twenty per cent and that amounts to \$460,000, averaged among 15,000 settlers, because I have not taken our whole 21,000, because the Eastern settlers have bought very little lumber; their buildings are already erected. I have averaged it among 15,000 settlers, and it amounts to a deflation of \$30 in the price of lumber on the average. There are men who bought more lumber and there are men who bought more live stock. That is the principle point to show you what that will mean; a re-valuation on the average of live stock means \$220 to the settler. On building material it means \$30. Now our average loan for stock and equipment is roughly, \$1,300. As a matter of fact, the exact figures are \$1,266. The average loan for permanent improvements is \$500,-\$477 to be exact. The average loan for land purchase \$3,200, or to be exact \$3,160. That makes the average purchase loan \$5,000. Now the man's payments on that, as the law now stands, he has to pay on stock and equipments, \$349.16; he has to pay on permanent improvements, \$35.48; he has to pay on land, \$227.05. His total payments, commencing with his third year on the land are, \$611.69, that is, he has to pay taxes; he has to pay insurance: he has to pay operating expenses, and he has to pay for the living of himself and his family, and has \$611.69 to meet his payments to the Board.

Miss Macphail: He cannot do it.

A. I agree that he cannot do it. Now, if you take off the \$220 of that average loan for the average deflation in live stock, and you take off the \$30, the average deflation in lumber, it will leave the average loan at \$1,080 for stock and equipment; \$470 for permanent improvement and \$3,200 for land. Now, supposing we have a re-valuation and wipe that off, his payments will still be \$290 stock and equipment, \$33.35 on permanent improvements, and \$227.03 on land, or \$550.47. That is, a re-valuation based on our figures will only help him to the extent of \$60 a year on his payment. It does not relieve him of the big burden which is on him of his immediate payments before he gets securely established. That is the thing that is making the difficulty that we have at the present time. As compared with that method of payment, if you spread stock and equipment over twenty-five years, make it repayable on the same basis as land is-don't count on any re-valuation at all, leave his average loan stand at \$1,300 as it was and \$500 as it was and \$3,200 as it was, his annual payment on stock and equipment \$92.24; permanent improvements, \$35.48; land, \$227.05, his total payment would be \$354.77. That is what the spreading of the payments would do, and in my opinion, the difficulty of the present situation—the thing that will meet it most and will help the settler most of all is the spreading of the stock and equipment over a period of years, because that thing alone without counting any interest exemption reduces his payment from \$611 down to \$354, which is a very material thing, because that last \$200 is the hardest \$200 to get. As a matter of fact, this year 70 per cent of our men have made payments of their accounts; our percentage of collections stands at over 35 per cent that they have met under present

heavy payments. Even the spread of stock and equipment over fifteen years, would make a very considerable difference: If you spread the stock and equipment over fifteen years, instead of over the four years, the four payments, it would bring his annual payment to \$387.77, which is quite a difference from \$611. There is just this final suggestion, according to our figures, and I think they are absolutely correct, on the deflation that has taken place, so far as the average is concerned, the average deflation amounts to \$250 on all counts on the average. If only his interest on his whole loan were exempted, it would amount to \$250. It would be exactly the same thing on the average loan; the average loan is \$5,000. The interest exemption principle has already been recognized in the original Act. It was recognized in 1919 when the Act was passed, that the returned soldier could not be expected to pay interest on his stock and equipment for two years. He was freed of interest for those two years. Since 1919 almost unparalleled conditions have affected agriculture, and if it was reasonable to allow interest exemption in 1919 for two years, it would seem to be not unreasonable to assume that a further interest exemption on his whole loan of one year might be made without any violation of the principle that was recognized in 1919, and without reflecting either on the scheme or on the seller, or anybody else. Conditions have changed since 1919. Prices have dropped absolutely right to the bottom, and you have none of the complexities of arriving at an interest exemption that you have on the revaluation. There are some of those men with those loans who did nothing at all. There are some men who never went on the land. In this list which I have of those resold places, there are men who never went near their land at all, who never spent a day on it; and yet we have sold the places at quite an appreciation. Under the law they are entitled to a refund of the surplus that we get, and if you pile on top of that a revaluation you will have to give those men a revaluation and they would still further get a benefit to which they are not entitled. They are not entitled even to the benefit they get under the Act now. The man who never went near his land at all, who never put a day's work on it, probably bought the stock and equipment and used it for something else, or sold it and converted the money to his own use. If that man is out of the country, he gets no refund, because he has gone; but there are men who are no more entitled to it, who are probably getting \$700 out of the increased price that we have got on the resale, and a revaluation would only be entitling them to a further amount to which they are not entitled. You have also the complexity of dealing with the returned soldier who went on the land on his own hook. There are probably in the west 15,000 or 20,000 returned soldiers who went on the land and got no loans from the Soldier Settlement Board. They bought their stock and equipment at the high prices, and they will make claims, or they will probably make claims, for a revaluation. I am not arguing one way or the other on the thing except to show that these difficulties exist in regard to revaluation. They do not exist in regard to interest exemption, and the interest exemption gives the man with the average purchase loan exactly the same amount as a revaluation would do.

By Mr. MacNeil:

Q. Would you limit it to one year?—A. That is a matter of policy for the Government. I think the majority of our settlers can weather the gale if the stock and equipment payments are extended for a period of 25 years, and I think that one year's exemption would pretty nearly see them through. Two years, of course, would make it that much easier. It is really a matter of Government policy whether it should be one year or two years.

The Acting Chairman: I hardly think that is a question which Maj. Barnett can answer. The Committee will have to decide on the policy. That I think, Major, fairly well covers your present proposals?

The WITNESS: Yes, I have made figures which I will turn into the sub-committee on the maximum loan, showing the men who got the full \$2,000 on stock and equipment, the full \$1,000 on permanent improvements, and the \$4,500 on the land.

The Acting Chairman: I think it would be satisfactory for this committee to turn over the supplementary work to the sub-committee. I am sorry that we have not had time to hear Maj. Ashton also, but we are very grateful to Maj. Barnett for the information he has given us. We shall have a full report of Maj. Barnett's suggestions, and we can take them up and study them in the sub-committee.

The witness retired.

The Committee adjourned.

COMMITTEE ROOM 436,
HOUSE OF COMMONS,
FRIDAY, June 16, 1922.

The Special Committee appointed to consider questions relating to Pensions, Insurance and Re-establishment of Returned Soldiers met at 8.15 p.m., Mr. Marler, the Chairman, presiding.

Other members present:—Messrs. Arthurs, Black, Brown, Caldwell, Carroll, Chisholm, Clark, Clifford, Denis (Joliette), Humphrey, McKay (Renfrew), Maclaren, Munro, Raymond, Robinson, Speakman, Stork, Sutherland and Wallace.—20.

The CHAIRMAN: The Committee will please come to order.

As you are aware, a resolution was passed this morning requesting that the Board of Pension Commissioners be represented before this Committee at the earliest possible moment, and also that Mr. C. G. MacNeil, secretary of the Great War Veterans' Association appear before this Committee at the earliest possible moment. This is the earliest possible moment that we could arrange to have both parties here. They are both here. I suggest that the Committee hear Mr. MacNeil's evidence first. When he takes the stand I will explain to him briefly, subject to your direction, why he has been asked to appear before you. Mr. MacNeil, will you please come forward.

Mr. C. G. MacNeil, called, sworn and examined.

By the Chairman:

Q. Mr. MacNeil, a telegram appeared in the papers yesterday morning, the terms of which I need not read, which makes serious allegations against the Board of Pension Commissioners. This Committee would like to hear your charges substantiated, or your opinion on the charges and we would be glad to hear what you have to say.—A. I would like, Mr. Chairman, to briefly narrate the circumstances that led up to the way in which we presented our charges against the Pensions Board. Throughout the inquiry we have endeavoured to bring to light certain points on which we have had issue with the Pension Board. This is principally relating to the interpretation which has recently been placed by that board upon section 25, subsection 3 and section 11 of the Act. By reason of the way in which the Board presented its evidence, it became apparent to us that the facts were not fully disclosed to the Committee. We subsequently mentioned the fact to the chairman, Mr. Marler, and he again went into the question very fully and very considerately. We presented to him and to the members of the Committee a copy of the circular which we considered to be one of several promulgated by the Pension Board and which we considered as being a definite indication that there had been a change of policy. The Chairman again went into the question thoroughly. He called representatives of the board and myself to his office and conferred with us at length but no progress

[Mr. C. G. MacNeil.]

was made. He then requested me to confer with the Chairman of the Pension Board, myself, which I did. This has occurred, I might say, during the recent days. The next morning I reported to the chairman of the Committee, Mr. Marler, the results of our conference and again stated our views, setting them forth specifically in a memorandum which I desire to place in evidence, dated June 14th.

"June 14, 1922.

"Herbert Marler, Esq., M.P., Chairman,

Special Committee on Pensions, Insurance, and Re-establishment,

House of Commons,

Ottawa, Ont.

Sir:—In accordance with your suggestion, a conference was held last evening between Col. Thompson, chairman of the Board of Pension Commissioners, and representatives of this alliance. The question of the application of sections 11 and 25 (3) of the Pension Act was thoroughly discussed. It was not possible, however, to reach an amicable understanding. The point at issue, however, has been more clearly defined, and I beg to briefly state our position, in the matter:—

Re section 25 (3):—"No deduction shall be made from the pension of any member of the forces, who has served in a theatre of actual war, on account of any disability or disabling condition which existed in him previous to the time at which he became a member of the forces: Provided that no pension shall be paid for a disability or disabling condition which, at such time, was wilfully concealed, was obvious, was not of a nature to cause rejection from service, or was a congenital defect."

It is submitted that this section was introduced into the Act, with the intention that, if a soldier reached an actual theatre of war categorized as A1, he would thenceforth, for purposes of pension, be considered physically fit. The necessity for this section, under such interpretation, arose from inadequate medical examination on enlistment, and the urgent demand for reinforcements, which compelled lower physical standards.

Our opinion, as to the intention of this section, is confirmed by sitting members of the House of Commons, who were members of the Pensions Committee in the first session of 1919. It is further confirmed by repeated statements of the members of the Government and of the House of Commons, who were familiar with the Act.

This interpretation of the Act is also upheld by a precedent. Pensions have been awarded on this basis. It naturally follows that any change of policy will result in discontinuance of such pensions.

The present position of the Board of Pension Commissioners is that this section does not become operative until some degree of pensionability or aggravation has been established under section 11. This almost completely nullifies the purpose of the section. This interpretation is in direct contradiction to that which has been accepted for years by ex-service men.

This section has been discussed at various times in the previous Parliamentary Committees. On practically every occasion, the commissioners or their representatives have made statements, which could only be regarded as declaring a policy eliminating all consideration of pre-enlistment conditions, with regard to soldiers who reached a theatre of war, with the exception of disabilities which were obvious or wilfully concealed. In this respect, I would refer you to the attached memoranda (A) with excerpts of the evidence given before the committees of 1920 and 1921.

In addition to this, representatives of the Board have appeared before our Conventions and have made statements in confirmation of the interpretation, which we consider correct, and assuring ex-service men of the protection extended to them in this respect.

The present regulations of the Board, therefore, are regarded as a breach of faith and in contradiction of the original intention of the House of Commons, their previous statements on the witness stand, their previous public statements to ex-service men, and the policy governing the awards until recent months.

Re Section 11:—"The Commission shall award pensions to or in respect of members of the force who have suffered disability, in accordance with the rates set out in Schedule A of this Act, and in respect of members of the forces who have died, in accordance with the rates set out in Schedule B of this Act, when the disability or death in respect of which the application for pension is made, was attributable to military service as such."

This section, as it stands to-day, results from amendments introduced by the Committees of 1920 and 1921. The original Act granted pension for all injuries sustained during the period of enlistment. It was the intention of the Committee to maintain this principle in so far as it applied to men, who served in the C.E.F. On each occasion, on which this was discussed by the Parliamentary Committee, the representatives of the Board made it very clear that it was not intended to give the section retro-active effect, so that it would not apply in any way to men of the C.E.F.—See Memoranda (B) attached.

In spite of this assurance, the Board, on its own admission to-day, states that this section applies in determining the pensionability of dependents of those, who served in the C.E.F., and whose service was concluded prior to the passage of the amendments, referred to. This is again a breach of contract, and constitutes a discrimination against men, whose death occurred as a result of war disability subsequent to the amendment.

I consider it my duty, on behalf of ex-service men, to urge the Committee to withhold sanction of this change of policy, and to, at least, take steps that will maintain for ex-service men the rights granted them by the House of Commons during previous years.

I am, Sir,

Yours faithfully,
(Sgd.) C. G. MacNeil,
Secretary,
Dominion Veterans' Alliance.

We waited some time in this regard, rather because of the defiant attitude of the Chairman of the Board, the fact that his position seemed to place definite obstacles in the way of definite consideration of this matter by the Committee. I was compelled, as I am compelled to send a daily wire to the people whom I represent, to send the result of our conference to the Chairman of the Board. I do not refer to the Chairman of the Committee. This was a departure from our usual policy. We would not have done so unless we considered very serious matters were at stake, and when of course we considered the large number of dependents of ex-service men were suffering great distress. This was our only opportunity to have this matter dealt with during the present session of Parliament, as we would have no recourse during the year until the next session occurs. We would have no chance to have it cleared up and we were anxious to have it cleared up and took this action, as it was provoked by the expression of the chairman of the Board, his thoroughly unsympathetic attitude with our views and his evident desire to refuse any com-

promise or to make any recommendation which would even in a degree maintain for us priviliges which we, as ex-service men, formerly enjoyed and rights which were established. In order to place this clearly before the Committee I have elaborated this—may I add a few words explaining why I forwarded to the Committee a circular letter issued by the Board of Pension Commissioners. I testify that this was forwarded to me in the mail. It was not, as has been insinuated, secured by me personally in a surreptitious manner from the files of the Board of Pension Commissioners. It was forwarded to me as a basis of complaint of one of our provincial officers. It is not customary for us to publicly disclose such communications, but in this case I felt it my duty to forward the same to the Committee as proof that there had been, during a comparatively recent period, some definite change of policy. It is not alone with regard to this circular we complain, but it is a distinct partial indication of the existence of regulations which have not been disclosed to us, which have not been published and explained and with which we take direct issue, that are intrepretations of the provisions of the Pensions and Disability Act. (Reads)

"Deputy Minister D.S.C.R.

A/Secretary, B.P.C.

Interpretation of the
Provisions of the Pension
Act as applied to cases of
Aggravation.

For the information of your Department the following is a copy of a Minute passed by the Board under date of September 29th:

"The Board had under consideration the question of the pensionability of-

"(I) Pre-enlistment disabilities aggravated by service, and

"(a) Subsequent recurrences of a disabling condition in which aggravation on service had ceased.

"It was Resolved,

'(a) That section 25 (3) of the Pension Act does not apply to any case unless entitlement exists under Section 11 of the Act;

'(b) That in any case previously fully pensionable under Section 25 (3) and in which it is decided that aggravation on service has ceased, further pension cannot be awarded after the aggravation is deemed to have disappeared.

'(c) That no distinction can be made between disabilities resulting from injury or disease and that decision as to whether aggravation had disappeared is purely a medical one and must depend upon the circumstances of each individual case;

'(d) That subsequent recurrences of exacerbations of a disabling condition ir. which aggravation on service had ceased must be shown to be attributable to service before further pension can be awarded.

(Sgd.) J. PATON,

A/Secretary."

By the Chairman:

Q. Do you claim it is a faulty interpretation?—A. With regard to Sections A. and B. yes, sir, and it further causes alarm, because it indicates a desire of the Board to discontinue or cancel pensions awarded under the previous interpretation of the Act.

By Mr. Clark:

Q. Have you any specific cases of where this alleged change in policy had come to light? Have you any specific cases to offer us that have been affected by this interpretation which you say is different from the past interpretation?—A. Yes, sir. I might explain that the result of this policy is only finding effect. These complaints are now coming in. We are now deluged with complaints within the last months. We have specific cases. I have here selected at random from our files, correspondence

[Mr. C. G. MacNeil.]

which I will submit, not for the purpose of bringing individual cases before the Committee this evening, due to the limited time at your disposal, but to show clearly the arguments which are being employed by the Board in rejection of such cases.

Q. Have you any specific case right there that has been affected, that is, where the pension has been cut off as a result of this interpretation which you say is different from the past interpretation?—A. I have one here. This is in direct line with this ruling:

Q. What is the date of that?—A. June 2nd, 1922.

By Mr. Paton:

Q. May I ask the name please?—A. No. 829427, T. M. Corphin.

Bu Mr. Arthurs:

Q. You gave September last as the date of this order. At what time did the knowledge of this order come to your attention?—A. Perhaps a few weeks ago. This was definitely forwarded.

Q. It was not in September last?—A. No, sir.

- Q. Have you any reason to suppose that that letter had been pre-dated, ante-dated?—A. I am informed on reliable authority it has only been recently promulgated. As a matter of fact, the officials of the Board stated it had not been forwarded from the headquarters of the Pension Board.
- Q. Until when —A. They said it had never been forwarded. On the contrary it was forwarded to me by mail from an outside point.

By the Chairman:

Q. When did you receive it?—A. Some weeks ago.

- Q. Roughly speaking?—A. Yes. I did not produce it at that time because I hoped in other ways our contentions on these points would be clearly brought to view.
- Q. You remember us discussing this question in Committee?—A. Yes, and it was again referred to the sub-committee, and in sub-committee I attempted to illustrate our point with individual cases and time was limited and we had to rest our case.

Q. It was the great question of attributability?—A. There is a great deal more

than that as subsequently developed.

Q. But in your opinion, according to this, it is the sense and the intention of the law?—A. Yes.

By Mr. Humphrey:

Q. May I ask a question?

The CHAIRMAN: Certainly. Ask all the questions you like.

By Mr. Humphrey:

Q. Do I understand it has been brought to your attention from all parts of Canada that there has been a change of policy in all districts? I would take it from your evidence that from the information you received that a change of policy has taken place all over Canada?—A. There is a very pronounced opinion to that effect amongst ex-service men everywhere and they freely and emphatically complain of that during the recent month or so. And also the attitude of the Chairman of the Board of Pension Commissioners has not been to effect a compromise in any way. We met the Chairman in conference at the suggestion of Mr. Marler and he in a very uncompromising manner adhered by his original position in the matter and gave a categorical denial to our contentions on every point.

By Mr. Black:

Q. When was that conference?—A. I think it was the day before yesterday.

[Mr. C. G. MacNeil]

By the Chairman:

- Q. The day before yesterday, wasn't it? It was this week?—A. June 1st, or possibly the day before.
 - Q. The conference I suggested?—A. With the Chairman of the Board, yes.
- Q. The one I am referring to was this week, because we had a Committee meeting here a few days ago when this letter was brought up by Major Black and I said to Major Black "I will look into that immediately". This morning's meeting was the result of all these various collaborations. The meeting was on Tuesday. Can you correct me as to the date of that meeting?

Mr. Black: Tuesday or Wednesday of this week.

The CHAIRMAN: That is carrying out the undertaking I had given?—A. I think it was Tuesday evening, June 13.

The CHAIRMAN: That is right.

By Mr. Humphrey:

- Q. In taking these regulations on June 15th, was there any change of attitude by the Board of Pension Commissioners to the attitude assumed on previous dates?—A. No, sir. We desired to get at the matter fully. He at first may not have fully understood our contentions.
- Q. When carrying out negotiations, Mr. MacNeil, the chairman of the Board of Pension Commissioners has been the one you appealed to in all cases as representing the Board of Pension Commissioners?—A. And the Secretary. The Chairman and the Secretary.

The CHAIRMAN: Will Mr. MacNeil continue, gentlemen?

By Mr. Clark:

Q. There is another question based on the question I asked Mr. MacNeil. Mr. MacNeil, did you ever hear of a pension being discontinued because the aggravation during service had ceased prior to September 1921?—A. It is only during recent months that these arguments have been employed and correspondence received from the Board of Pension Commissionners, and the issue was very obscure.

Q. You have never heard it was discontinued because the aggravation had ceased

until just recently?—A. Not under those conditions, I should judge.

Q. The conditions in this case will probably be absolutely different from the conditions in any other case that may be in existence. What I want to know is this. It seems to me that this wording here might apply to a thousand cases. I am not going to specialize on one particular case, but I want to know whether you have ever heard of a pension being discontinued because the aggravation during service had ceased?—A. It is only with regard to men who had served in Canada and England.

Q. You had heard it before?—A. Yes, with men whose disability was obvious and wilfully concealed on enlisment. I am speaking now of men who clearly are in

our opinion within the provisions of section 25 (3).

Q. Have you not heard of a pension being discontinued in the case of a man who had seen service in the theatre of war because it was considered the aggravation during service had ceased?—A. Only recently.

Q. Can you give me that approximately within one, two, or three months?—A.

Not exactly, because the issue has been confused for quite a long while.

By the Chairman:

Q. Did you find this act functioning reasonably well before this so-called other ruling came out?—A. Yes.

Q. I mean to say you found it reasonably satisfactory. It was not absolutely satisfactory, but it was reasonably satisfactory?—A. It was always a point at issue between us and the Board.

[Mr. C. G. MacNeil.]

Q. It was reasonably satisfactory until your suspicions had been aroused by this particular rumour?—A. Reasonably satisfactory must be defined. The Act itself has never been reasonably satisfactory to us because we considered it might be improved. The Act as it stands to-day is very clumsily constructed but we considered we had a more generous interpretation of the Act until recently.

Q. It is only the interpretation you are complaining of at the present time?—A. Yes, the question of interpretation and we claim violation of the original intention

of the Act.

The CHAIRMAN: General Clark, I interrupted your questioning there with a purpose. Do you want to continue your questioning?

By Mr. Clark:

- Q. Your association has taken a legal opinion of this interpretation of the particular sections that are before us now?—A. We never considered it necessary and we would find some difficulty in securing it—our solicitors are in the city—we have discussed these matters with them time and again and they have told us it would require long and intensive study of the Act before they would be prepared to give us such information and it would also require some research work with regard to precedents. We never thought that would be necessary, that the onus would be placed upon an organization such as ours, because we expected that these rights would be established in Committees of this nature.
- Q. I merely asked the question, Mr. Chairman, because, after all it is a statute and it must be interpreted legally. There is only one way of doing it.

The CHAIRMAN: That is why I asked the previous question. I wanted to know if it was the fault of the interpretation.

By Mr. Humphrey:

- Q. This Act 25 (11) has been in force to your knowledge since 1919?—A. Yes.
- Q. Have you discussed this Act with members of the Committee that were on the Parliamentary Committee that brought in this Pension Act?—A. Yes.
- Q. Has there been a change of policy of administering this Act in the last few months, six months, as to what you were informed the intention was of the members that sat on that Committee?—A. When those clauses were introduced, yes.
- Q. There has been a distinct change in the last we will say, six months?—A. I would not like to limit that period. It has been, I would say, comparatively a recent period, six months approximately.
- Q. It was changed from the intention of administration to what the first contention was?—A. That is exactly our contention.

By Mr. Arthurs:

- Q. At what time was this brought into effect?—A. It has been a cumulative effect apparently. We had a clean sweep campaign originating last October or November and a large number of claims going through.
- Q. You have under your hand a ruling by the Board in September last?—A. September 29th.
- Q. At what time did this first come to your knowledge?—A. Within recent weeks.
- Q. That is subsequent I presume to the first of June?—A. Subsequent to the first of May, anyway.
- Q. Subsequent to the first of May?—A. Yes. I might explain it was forwarded by one of the officers of our association dealing with a large number of complaints, and as I understand, it was handed to him by one of the officials representing the Pension Board as an explanation of the rejection of claims and discontinuance of claims with regard to which this particular official was appealing to the unit office.

Q. In other words you have no knowledge within six months of such regulations going through?—A. No, not before the first of May, I had no knowledge of such regulations. I have enumerated the various matters concerning complaints in memoranda.

The CHAIRMAN: Do any members desire to ask any more questions on this point, or will we continue?

By Mr. Wallace:

- Q. It is usual to bring to your attention a change of this kind?—A. It usually occurs when we bring our cases up for appeal. They inform us that they have established such and such rule under which future decisions will be given.
- Q. Were there any occasions on which the Board could reasonably be expected to disclose that ruling to you?—A. Yes, in the early days of the Parliamentary inquiry. We took some cases up to appeal largely to determine or to test the policy of the Board.
- Q. That would be early in March of this year?—A. March or April, yes. At that time the advice or the information of the Commissioners was very uncertain and indefinite. We got distinctly different advice from the medical advisers' board and again advice slightly different from the secretary of the Board and there has been that uncertainty and it has only been during the proceedings of the Committee recently that we have been enabled to obtain from the Pension Board a definite ruling on these matters.

By Mr. Sutherland:

Q. When there has been a clean sweep on behalf of the returned men, has, at any other times, the Board of Pension Commissioners acquainted you with certain regulations, or is this the first time that it has been brought to your notice, as regards what we would call secret regulations?—A. We have never been acquainted with the regulations of the Board. It is entered in the minute book of the Board. We have to acquire our knowledge of such rulings or interpretations largely from the results of decisions given on the number of cases which we bring to the Pension Board, and in our office it is customary for us to glean from the correspondence or rulings of the Board the information we desire as to the policy in vogue.

By Mr. McKay:

Q. How old did you say that regulation was?—A. The minute of the Board was September 29th. We claim its promulgation was delayed. (Reads).

"1. That the regulations based on Section 25 (3) of the Pension Act have been so amended by the Board as to nullify the intentions of this Section, and thus cause the cancellation of many awards previously made, and the rejection of legitimate claims now under consideration.

"This Section was introduced into the Act that men passed as A1 into the trenches might be presumed fit thenceforth for purposes of pension. It gave recognition to the demand expressed at that time, that men accepted as fit for combatant service and actually placed on combatant service should be accepted at that standard for pension purposes, unless the disabling condition was obvious or wilfully concealed.

"This intention was upheld during the Parliamentary Committees of the last two years. The Chairman and the members of the Committees expressed themselves as having this understanding of the Section. The Commissioners and representatives of the Board, while on the stand, confirmed this. Members of the Government spoke of the value of this section to returned men. The Commissioners themselves and their representatives, on the public platform,

[Mr. C. G. MacNeil.]

gave the same interpretation of this section. Moreover, pensions were awarded until recent months on this basis.

"The Board has, for some unknown reason, changed its policy, in this regard, within recent months. The effect of this change of policy is only now being experienced. They claim that Section 25 (3) does not become operative until pensionability, in some degree, has been established. Unless aggravation and progression is admitted, no pension may be allowed under this section. This almost completely nullifies the purpose of the section, and becomes distinctly menacing, when we learn that they intend to discontinue pensions, awarded under the former interpretation of the Act.

"Again, the Board now states that, when it is decided that aggravation has ceased, pensionability ceases. This is absolutely unjust and in direct violation of the spirit of the Act. When an aggravation precipitates the disability afresh, how is it possible to determine when the aggravation ceases, while the disability remains.

"Again, they now declare that if the aggravation recurs, it must be shown as attributable to military service, an obvious impossibility in 90 per cent of the cases.

"We are well aware that the Board claims that such decisions are rarely given. We have now reached the point, however, that we cannot rely on their assurances. Apparently, there is no set policy except that which is changed at the whim of the Board. They have not fairly presented all the aspects of this question to the Committee, although requested to do so. They have, entirely on their own initiative, taken advantage of a clumsily constructed Act, and embarked on an autocratic policy of drastic retrenchment at the expense of the pensioners. Our repeated protests have been disregarded. I will illustrate just how injustice results from this change of policy."

"Re Application Section 25 (3).—X (1) enlists May 1st, 1915. He is passed as physically fit—A1—and reaches France November 1st, 1915. He endures a month of trench warfare. He reports to Medical Officer December 1st, 1915, incapacitated for duty. After preliminary diagnosis, he is invalided to hospital in England and finally to Canada. He is discharged May 1st, 1917, when after treatment condition reaches stage of finality. He is compelled under examination to describe in his language any injury or illness sustained prior to enlistment which is translated into medical terminology by the examining officer without further actual evidence in the matter. The Board decides upon the evidence in hand, the condition originated prior to enlistment. Progression is not admitted upon discharge. Aggravation is not admitted upon discharge.

Under Section 25 (3) pension is awarded for the full disability. On November 1st, 1921, the man is medically re-examined. Under recent regulations Section 25 (3) is not considered operative and pension is cancelled even though man may still have degree of the same disability which renders him unemployable."

By the Chairman:

Q. After the pension has been once granted?—A. That would be the effect of their ruling.

Re Application, Section 25 (3).—X (2) Enlists May 1st, 1915. He is passed physically fit—A1—and reaches France November 1st, 1915. He is hospitalized December 1st, 1916, with illness. Upon partial recovery he is placed upon light duty in England or Canada with intermittent periods of

[Mr. C. G. MacNeil]

hospitalization. He is discharged May 1st, 1919. Examination upon discharge gives opinion that origin of disability occurred prior to enlistment. He is transferred to D.S.C.R. as requiring further treatment and is intermittently placed under treatment with pay and allowances. The disability terminates fatally November 1st, 1921, while under treatment. The Medical Advisors of the Board decide that there has been no progression due to war service. They also state that no aggravation due to war service is indicated. The Board therefore rules that Section 25 (3) is not applicable, and that under Section 11 death was not attributable to military service as such. The dependents are therefore refused pension."

"Re Application, Section 25 (3) and Section 11.—X (3) enlists May 1st, 1915. He reaches France, passed as physically fit—A1—November 1st, 1915. He is seriously wounded November 1st, 1916. General debility is noted during convalescence. A disease subsequently appears apart from condition resulting from wounds. He recovers from wounds without loss of normal function, but diseased condition remains apparent. He is discharged May 1st, 1919. A 10 per cent aggravation is admitted upon discharge and pension for full disability awarded under Section 25 (3). Pension continues until January 1st, 1922. Upon medical re-examination pension is reduced 10 per cent and thus aggravation is considered as having ceased. Under new ruling pension is discontinued. Disability terminated fatally one month later. Board rules no pensionability due to war service as such, consequently, Section 25 (3) not applicable. No pension indicated for dependents."

"Re Application Section 11.—X (4) enlisted May 1st, 1915. He reached France November 1st, 1915, as A1. Served in France one year. Was hospitalized twice but recovery in each case enabled return to duty. Was hospitalized November 1st, 1916, for diseased condition internal organs, debility apparent. Received treatment continuously until discharge May 1st, 1919. Received treatment with pay and allowances continuously until operation by D.S.C.R. November 1st, 1921. Death occurred before recovery from serious operation as direct result pneumonia precipitated by operation and originating almost immediately after operation. Under new ruling Board refuses pension to dependents as death not attributable to military service, as such."

"Re Application section 25 (3) and section 11.—X (5) enlists May 1st, 1915, at the age of 40. He reaches France November 1st, 1915, category as A1. He is hospitalized for physical breakdown November 1st, 1916. A serious chest condition is diagnosed. Upon partial recovery he remains under treatment and light duty until discharge May 1st, 1916. Upon demobilization he reports himself as fit and is not thoroughly examined. Upon return to civil life he immediately applies for treatment from family practitioner. Condition steadily grows worse until reported to D.S.C.R. six months later. Treatment granted and continued for period. Man discharged from hospital but remains in continuous ill-health. Medical examination January 1st, 1922, states present condition result of pre-war occupation. No aggravation or progression due to service. Pension refused as Section 25 (3) not held as applicable, though man was steadily employed until enlistment and now almost completely incapacitated."

"Re Application section 25 (3) and section 11.—X (6) enlists May 1st, 1915. He reaches France November 1st, 1916, passed as physically fit. He is wounded November 1st, 1917, and hospitalized. While undergoing hospitalization he reports appearance diseased condition not related to wound. This was [Mr. C. G. MaoNeil.]

treated as superficial and not recorded. Upon complaint of ill-health, he is subsequently hospitalized but results wound only recorded. He is discharged May 1st, 1919, without pension as disabling condition result of wound negligible. Reference is made during examination to superficial diseased condition. Enquiry made elicits casual admission of similar childhood ailment. This recorded. Subsequently he complains of ill-health and is hospitalized by D.S.C.R. Wound examined but other conditions not given attention. Man dies December 1st, 1921, some weeks after return from hospital. Cause of death is established as due to diseased condition observed on service and continuously present thereafter until fatal termination. Board on strength man's casual statement on discharge claims pre-enlistment origin, denies progression or aggravation due to service and claim Section 25 (3) not applicable. Board further rules that apart from Section 25 (3) the date of death would require proof to show that death was attributable to military service as such under Section 11."

By the Chairman:

Q. Are these actual cases?—A. No, sir; not actual cases in all details, but they illustrate the effect of the ruling of the Board of Pension Commissioners. We have prepared these cases from grouping so that without going into the arguments of individual cases, the Committee might have before them more clearly the application of this ruling.

By Mr. Humphrey:

- Q. Do these cases set out the principle involving many?—A. Yes, we contend.
- Q. A good many throughout the country?—A. Yes; the only effect their present ruling could have.

By the Chairman:

- Q. Is that all you have on that point?—A. Yes, on that point.
- Mr. Denis: I would like to ask Mr. MacNeil a question or two before he goes.
- Q. If I understand rightly, you complain of the interpretation now being given to section 25, subsection (3) and section 11 and claim that the interpretation which has been given them during the last few months is not the same as the interpretation that was given them before, and according to your opinion or your interpretation the last interpretation now being given is not a fair or right one? Is that so?—A. Yes; that is exactly our contention.
- Q. I suppose you will agree with me that the interpretation of a statute is a matter of law, a matter for a legal adviser to decide. Do you admit that?—A. (No answer).
- Q. At least, will you admit that the legal man is more capable than you are of interpreting statutes?—A. Oh, yes; quite readily.
- Q. In that case, why did not you think fit to consult your legal adviser and present to this Committee a written opinion from him that the interpretation which is now being given to these sections by the Board of Pension Commissioners is not a fair one? If that had been done, I for one would immediately have gone to Parliament and asked that a fair interpretation be given, and further that if the Act is not clear, the Act be made clear in order to make it possible to interpret it fairly?—A. We hoped that that would not be necessary. Acts such as the Pension Act should be clearly stated, and the regulations based thereon should be so explicit that there could be no ambiguity, because the men who must appeal for the benefits of such legislation are not in a position to employ legal advice or to secure a legal interpretation.

[Mr. C. G. MacNeil]

- Q. Therefore, your only excuse for not doing what I have suggested is because you have not sufficient funds to do so?—A. I am not offering any excuses. I simply state that we did not do it, and hold that it should not be necessary for us at any time to do it.
- Q. Now in connection with the new interpretation which is being given to these sections, you charge that there has been conspiracy. Will you tell the Committee the nature of that conspiracy and who is guilty of that conspiracy?—A. May I leave that point until I complete the other six points I have to present?

Q. I suppose you intend to come to that point in connection with conspiracy

later on ?—A. To the best of my ability.

Q. You have not reached that point yet?—A. No.

By Mr. Humphrey:

Q. May I ask if you have understood that the Board of Pension Commissioners have great discretionary powers to administer the Act?—A. They have indeed very great discretionary powers under this Act.

Q. And, in your opinion, it would not be necessary to have a legal interpretation of the Act in view of the discretionary powers given to the Board of Pension Commissioners and the Minister in the Act?—A. We claim that the Board could, if they had so desired, have maintained for ex-service men the rights which we claim; that they gave assurances to that effect which have not been carried out.

By Mr. Arthurs:

- Q. You have been before the Parliamentary Committee in previous years, and have heard their deliberations?—A. Yes.
 - Q. I presume you know why section 25 was put in the Act?—A. Yes.
- Q. The intention of the Committee at that time was to exempt from all disabilities the men who had actually reached the theatre of war in France?—A. Yes; because of the extraordinary conditions.

Q. That exists up to the present time?—A. Until recent months.

- Q. And as far as you know the intention of all Committees has been to keep that regulation in force?—A. That is very clearly indicated in the records of their proceedings.
- Q. And so far as you know, that is still the intention of the Committee?—A. Yes; I sincerely hope so.

By Mr. Wallace:

Q. In these illustrative cases you have given us, you say the ruling of the Board is so and so. Have you had an actual ruling of the Board on these, or is that your opinion?—A. To show they are employing these arguments, and because the Committee have not time to deal with individual cases that usually clog up a discussion of this kind, I collected at random correspondence which came into our office during the last few months.

" OTTAWA, May 17th, 1922.

Dominion Secretary-Treasurer, G.W.V.A. of Canada, Citizen Bldg., Ottawa.

Re: No. 435616-T. Crawford

SIR:-

Your letter of the 13th instant is herewith acknowledged.

The marginally noted man did have disordered action of the heart while on service. This was largely due to the man's age and to his evident unfitness [Mr. C. G. MacNeil.]

to carry on on service. It was also partly attributed to nervousness and is indicative to the general loss of tone which was present. This condition apparently cleared up in 1918, and pension was discontinued. The same symptoms of D.A.H. have now returned but they are no doubt due to the absorption of toxins from the gastrointestinal tract, from the teeth, and from the septic sinuses from which condition he now suffers. There is no doubt that his age also contributes considerably to the condition.

In view of the above statement, it cannot be fairly considered that this man's D.A.H. is a service disability. The fact that he did have a D.A.H. on service does not entitle him to consideration for pension. Since it has been shown that the condition described as D.A.H. is usually the reaction of the heart, vascular and respiratory system to infection, excitement, overwork, poisons, etc., it cannot be considered, therefore, an entity in itself. The underlying entity in this case is undoubtedly the toxemic process from which this man suffers and these conditions cannot be considered in any way attributable to service.

It is for these reasons that pension has not been awarded.

Yours truly,

(Sgd) W. A. Burgess, M.D., for Secretary, Board of Pension Commissioners for Canada."

By Mr. MacLaren:

Q. Is that a medical report?—A. Yes, of the Board, dated May 17. It is signed by the Secretary of the Board of Pension Commissioners.

Bu Mr. Black:

Q. What do you mean by the letters "D.A.H."?—A. Disordered action of the heart. Here is another case:—

"Оттаwa, Мау 31st, 1922.

Dominion Secretary-Treasurer, G.W.V.A. of Canada, Citizen Bldg., Ottawa.

Re: No. 639497—Geo. I. Brown, 110 Station St., Belleville, Ont.

SIR:-

Your letter of the 23rd instant is herewith acknowledged.

The records in the case of the marginally named man have been carefully reviewed. This man was discharged from the service with no disability attributable to service. He had several attacks of lumbago while on service, but admitted that he had had the trouble five or six years previous to enlistment. There is no record whatever of him having had any injury during service.

In view of the above circumstances, he is not eligible for pension.

Yours truly,

(Sgd) W. A. Burgess,
for Secretary,
Board of Pension Commissioners for Canada."

[Mr. C. G. MacNeil]

13 GEORGE V, A. 1922

"OTTAWA, June 2nd, 1922.

Dominion Secretary-Treasurer, G.W.V.A. of Canada, Citizen Bldg., Ottawa, Ont.

Re: No. 829427-T. M. Carphin

PENSION

SIR:-

Your letter of the 31st ultimo is herewith acknowledged.

The marginally noted was formerly in receipt of pension for a disability which pre-existed enlistment but was aggravated during service. Pension was discontinued when it was considered that the aggravation during service had ceased. Any subsequent recurrence of the disability cannot fairly be attributed to service and is, consequently, not pensionable.

Yours truly,

(Sgd) W. A. Burgess, for Secretary, Board of Pension Commissioners for Canada."

By Mr. Caldwell:

Q. Had these men been in the active theatre of war?—A. We presumed that, in that case. We have many such cases. Perhaps I should not take up the time of the Committee on that point unless they so desire.

The CHAIRMAN: Has any member of the Committee any further questions to put to Mr. MacNeil in the meantime? He will not be discharged; he will return.

WITNESS: I have six other points.

Mr. CARROLL: I would like to ask Mr. MacNeil a question.

The CHAIRMAN: Certainly.

Bu Mr. Carroll:

Q. In view of the very serious accusations that you have made against the Board of Pension Commissioners, may I ask you upon what you base that widespread telegraphic communication?—A. I am endeavouring to establish that.

Q. You charge that "There has been deliberate concealment secret regulations pensions" and "we openly charge Pension Board with contemptible and cold-blooded conspiracy . . ." What do you mean by "conspiracy"?—A. May I deal with that later? This question has already been asked.

Q. If you are going to proceed, all right. I would like to get some informa-

tion of that?—A. Yes.

By Mr. Caldwell:

Q. Is that included in the points you are going to bring up?—A. It is involved in the whole thing. There are a number of points.

By Mr. Denis:

Q. Conspiracy could not exist otherwise than as between the Board of Pension Commissioners and this Committee or the Board of Pension Commissioners and the Government, and we want to know right now what it means. I understand that the members of the Board of Pension Commissioners are going to be here in a moment or two to give evidence.

[Mr. C. G. MaoNeil.]

The CHAIRMAN: They are here now.

Mr. Denis: We want to know the meaning of that charge which has been made by Mr. MacNeil. We want to know the nature of the "conspiracy", and we want to thresh it out here tonight.

Mr. CARROLL: Mr. MacNeil wants to proceed with his points.

The CHARMAN: I think it is only fair to Mr. MacNeil. He is not discharged, but I think it is desirable to clear up these points as we go along; otherwise we may forget them. Let us ascertain from the Board of Pension Commissioners what their statement of the case is now.

Mr. CARROLL: I do not agree with you, although I usually do.

WITNESS: The word "conspiracy" was not used in the sense that there was any conspiracy between the Board of Pension Commissioners and the Government or the Board of Pension Commissioners and this Committee.

By the Chairman:

Q. May I ask you a leading question. Have you found this Committee and myself reasonably sympathetic to you this year?—A. Oh, yes; I have no complaint to make on that score.

By Mr. Carroll:

- Q. Has your use of the word "conspiracy" anything to do with this Committee?

 —A. Not at all.
- Q. Did you intend, by circulating that telegram, to convey the impression that this Committee was conspiring with the Board of Pension Commissioners?—A. No. In that telegram I mentioned the fact that the Chairman had consented to reconsider the matter.

By the Chairman:

Q. You have found us as assiduous as we could be in trying to clear matters up?—A. Yes; I appreciate the fact that the question is complicated and that time is limited.

Mr. Black: I understand Mr. MacNeil takes the position that by a number of facts which he is going to bring before the Committee now he will justify the language used in his charges. He has used strong language, indeed, and I think it will take some explaining, but I believe we should give him the chance to explain.

The Chairman: That is precisely what I mean. My suggestion is simply to clear up at this moment the evidence which has been presented to us now, so that the Committee can understand it. Then we will ask Mr. MacNeil to deal with the next point.

By Mr. Humphrey:

- Q. What percentage of men do you think would be affected by this change in the regulations?—A. Our estimate is approximately 20 per cent to 30 per cent of the present pension list would be placed in jeopardy.
- Q. 20 per cent to 30 per cent of the present pensioners?—A. Who are now under pensions or whose claims are under consideration.
 - Q. They would be affected by this change in policy?—A. Yes.

Mr. MacLaren: I think we could understand matters more clearly if Mr. MacNeil was allowed to complete his statement.

The CHAIRMAN: Just as you wish. Then the Board of Pension Commissioners can go over the whole thing again?

Mr. MACLAREN: Yes.

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Mr. ARTHURS: I think we should take one phase of it at a time. Mr. MacNeil is not on trial.

Mr. CARROLL: I think he is.

Mr. CALDWELL: I think the Chairman is right.

The CHAIRMAN: That is my suggestion. The matter is a little complicated, and we are likely to forget things if we proceed.

Mr. ARTHURS: We should not put Mr. MacNeil in the position of a criminal.

Mr. CARROLL: No one has any such idea.

The CHAIRMAN: Dr. Arnold, will you please come forward.

Col. John Thompson, Mr. J. Paton, Dr. W. C. Arnold were severally called, sworn and examined.

By the Chairman:

- Q. Col. Thompson, you are Chairman of the Board of Pension Commissioners?—A. Yes.
- Q. Mr. Paton, you are the Secretary of the Board of Pension Commissioners?—A. Yes.
- Q. Dr. Arnold, you are the Chief Medical Adviser of the Board of Pension Commissioners?—A. Yes.
- Q. Mr. Paton, will you take cognizance of this communication, and say if it is a true copy of what was sent out from your office?—A. As far as I can see, it is a true copy.

Q. Will you inform the Committee of the time when it was sent out?—A. On

September 29, 1921, it was sent to the D.S.C.R.

Mr. CALDWELL: Did Mr. Paton say that is a true copy?

The CHARMAN: Yes. Mr. Paton further says it was sent out from his office on the 29th September to the D.S.C.R.

Dr. Arnold: It was promulgated by me at least 24 hours later.

By the CHARMAN: Later than the 29th September last?—A. Yes.

Mr. HUMPHREY: Can we not take one witness at a time?

The CHAIRMAN: Yes.

Mr. Black: Is there any documentary evidence to corroborate the statement made by Dr. Arnold as to when it was sent out? There is usually a covering letter.

Mr. PATON: I can bring the original document dated September 29. The carbon copy is on file.

By Mr. Arthurs:

Q. That is from your Department to the D.S.C.R.?—A. Yes.

Q. When did it go out from them?—A. Dr. Arnold has just stated that it went out from them within twenty-four hours.

Q. Within twenty-four hours after receipt?

Dr. Arnold: Within twenty-four hours of the date.

By Mr. Arthurs:

Q. What date was that?

Dr. Arnold: The 29th September.

[Col. John Thompson]

By Mr. Humphrey:

- Q. Col. Thompson, may I ask if there were any other supplementary instructions issued with this order?—A. Not that I recollect at the present time; our minutes would show whether there were or not.
- Q. As far as you can recollect, there would not be any other instructions to hold it up for some time?—A. None whatsoever.

By the Chairman:

- Q. Col. Thompson, will you inform the Committee if this evidences a change in the policy of the Board of Pension Commissioners or not?—A. No, sir.
- Q. In other words, before this order was promulgated, the same policy was in effect?—A. Yes.
- Q. And the object of this was merely instructive?—A. Instructive, and to crystallize what the practice was. When the Board was formed the Commissioners had their own clerical and medical staffs, their own district offices, and their head office here, and medical advisers. Subsequently an Order in Council was passed taking over the staff of the Board of Pension Commissioners, and there only remained the commissioners and the secretary. The medical staff was then in the control of the D.S.C.R.

By Mr. Caldwell:

- Q. All the medical officers?—A. All of them. Shortly before the staff was actually taken over the then chief medical adviser of the Board of Pension Commissioners was superannuated. I think as a matter of fact we carried on without a chief medical adviser. The advisers at head office, ten in number at that time,—we thought it advisable and I asked the chief appointed, and I requested the then Minister of Soldiers' Re-Establishment to appoint Dr. Arnold as chief adviser of the Board. That was done. Subsequently Dr. Arnold asked me if I would on behalf of the Board let him know what the practice and policy of the Board had been with regard to those cases now under discussion. The Board then held a meeting and the result was that this minute was passed. It has been termed a regulation. It is not a regulation. It is a minute of instructions as to what the law is.
- Q. How long had your Board been functioning before this regulation was issued?

 —A. I don't know when the Board of Pension Commissioners was first formed.

 September, 1916.
- Q. It was in September, 1921, it was issued, was it? To whom was it issued, Colonel Thompson?—A. This was issued to the Deputy Minister of Soldiers Reestablishment.

By Mr. Arthurs:

- Q. To whom were those instructions issued?—A. To the Deputy Minister.
- Q. To the Deputy Minister?—A. Yes.
- Q. To anybody else?—A. That is the only one I know of. He is the head of the Soldiers Re-establishment, Mr. Parkinson.

By Mr. Carroll:

Q. As I understand you, Colonel Thompson, you were asked for an opinion that you might express as to how a certain Act might be interpreted or should be interpreted?—A. I don't think it occurred in that way. Dr. Arnold had not been connected with the Pension Board before. He was new to pension work. He asked me for instructions as to what the policy and practice had been and I might say I drafted a minute somewhat along these lines or approximately.

Q. Did you draft the minute we have here before us as a complaint? Is that a copy? You have seen that, Colonel Thompson?—A. I have seen this, yes.

Q. Is that the minute you drafted in answer to Dr. Arnold's request to get some light on the subject?—A. Yes, this was the eventual form in which it was drafted.

Q. It is an interpretation of the Act?—A. It is an interpretation of the Act.

Q. Of certain sections of the Act?—A. Yes. It is not a regulation. That is an interpretation.

Q. That is quite plain. The Chairman asked a question which I would like to have a little bit developed.—A. Perhaps I might be a little more accurate. It is an interpretation of the Act. It is also a mixed question of medicine.

Q. Does this establish any change in the interpretation that you gave to the Act

previous to sending out this minute to Dr. Arnold?—A. No, sir.

By Mr. Black:

Q. Had any interpretation been put on record in writing previous to this interpretation of the 29th of September?—A. I think not. I think I am accurate in stating that. I could tell you definitely if I refer to the minute book. I think not.

By Mr. Carroll:

- Q. Did you attend the meetings of the Committee, Colonel Thompson, when these regulations or when the Act was being amended as it is being now as it stands at the present time. Was there any information as to how they should be interpreted?—A. I think I am quite sure in saying I was not here when that was drafted. I might have given evidence and then gone west, but I think I did not give evidence. I won't be quite sure about it.
- Q. I am still not quite clear. Dr. Arnold came to the Department of Soldiers Civil Re-establishment after you had been chairman of the Board?—A. No, he was there—I don't know when he was appointed to the Soldiers' Re-establishment.
- Q. I am only looking for information to clear up the situation. Why should Dr. Arnold appeal to you to give an interpretation of the Act?—A. Because he was the chief adviser and new to pension work.
- Q. Did you receive any complaints upon the interpretation you placed upon this Act?—A. I did not.

Q. From Mr. MacNeil?—A. I never heard about it until the other day.

- Q. And it came into effect some time?—A. To be quite accurate again I think—I was going to refer to it later—I think possibly a week or ten days ago Mr. MacNeil came and asked what our interpretation of the statute was in that regard, and although he states to-night he could not get anything of that kind and we changed our opinions, I say most emphatically that I gave as clear a statement of the case to him as it was possible to give to any man.
- Q. When was that?—A. I should say ten days ago, a fortnight ago. It was not a discussion on this particular point.
- Q. Are your Board of Pension Commissioners rather restricting the view that way, of the instructions sometimes to this Committee, that you give the benefit of the doubt to the unfortunate soldier?—A. I did not quite understand that.
- Q. Are you coming to a conclusion when you are not giving the returned soldier the benefit of the doubt?—A. With regard to this memorandum?
- Q. In any interpretation?—A. No, sir. That is a matter of law entirely. It is not a matter in which there is any discretion whatsoever.
- Q. Did you give any more favourable consideration? It is a general question I would like to ask you. Did you give any more favourable consideration two years ago to those applicants for pension than you are giving to-day?—A. No, sir.
- Q. Your commission and yourself as chairman are giving the same consideration from every viewpoint that the Board of Pension Commissioners always give?—A. [Col. John Thompson]

Absolutely, and if there is any reasonable doubt they get the benefit of it. If there is any reasonable doubt whatever, the soldier is given the benefit of it.

By Mr. Denis:

Q. Have any secret instructions been given you in order to reduce the pensions in every possible way?—A. None whatever.

Q. Have any particular instructions been given in order to deflect your mind in any way, shape or form from the true interpretation which should be given to the Act according to your judgment and conscience?—A. None whatever.

Q. Consequently you have acted on your responsibility according to your own

ability and your own interpretation of the Act, is that it?—A. I have.

Q. And you have been doing that for the last six months in the same way or in the same manner as you were doing before?—A. Absolutely.

Q. And when I say "you" I mean you and the other members of the Board ?—A.

I understand.

Q. You are speaking for the Board generally?—A. I am speaking for the Board generally.

By Mr. Humphrey:

Q. Has it not been brought to your attention, Colonel Thompson, that the administration of the Act by the unit examiners or directors, whatever their term may be, has been proved to be the contrary to the decision of interpretation placed by the minister and the Board of Pension Commissioners? Has not your attention been drawn to a good many cases?—A. I don't quite understand the question.

Q. Have you not been approached by Mr. MacNeil or other individual members of Parliament, drawing your attention to the administration of the rules and regula-

tions?—A. The Board have, yes; and they always have.

Q. Has not the Minister too, in a good many cases reversed your decision?—A. The Minister cannot reverse our decision.

By Mr. Arthurs:

Q. Is it not true you have reversed your decision by a request of the Minister?—A. No.

Q. Then you differ from the Minister?—A. If the Minister produces any additional evidence.

Q. The Minister last night said a number of cases came to his notice and he said he was pleased to know that in the majority of cases a decision favourable to the applicant had been arrived at after consultation with your Board?—A. I don't think so.

Mr. DENIS: I object to that.

The CHAIRMAN: Colonel Black has the floor.

By Mr. Arthurs:

Q. This is a point I would like Colonel Thompson to clear up if he can, in all fairness to Colonel Thompson. I am new speaking of Dr. Béland's speech last night.

The CHAIRMAN: Colonel Arthurs has the floor and is entitled to speak. Let him speak the way he wants to speak.

Mr. Arthurs: "I am not in a position to make any statement in that regard. The Board, I understand, considers a large number of cases every day, which of course, are never brought to the attention of the Minister. I myself receive a number of—shall I say—complaints from pensioners who claim that their pensions should not have been decreased or should have been increased, and in some cases that they should

not have been cut off. In all such cases I have the file brought before me and go through it. Occasionally I discuss the case with the chairman of the Board himself, and I may say that in most cases I have been able to give satisfaction to the complainant. The great majority of the cases which are submitted to the Board never come before the Minister. As the House is well aware, the Board of Pension Commissioners is a tribunal whose decisions are final." This is the point I brought to the attention of the Committee first:—"that in most cases I have been able to give satisfaction to the complainant." The ultimate result of this allegation by the Minister is that the decisions of the Board of Pension Commissioners were wrong in the first instance.

Mr. Chisholm: Not at all.

Mr. CLARK: On that point I think that every one of us surely has had cases sent to us by our own men and other of our constituents. I have had hundreds of them, and I think in almost every case after correspondence with the Pension Board from Vancouver, as far away as that, or by personal contact since we came here, and I have been able to give satisfaction to the complainant. I have either been able to adduce additional evidence which has enabled me to convince the Pension Board that that case comes within the Pension Act, or the Pension Board has been able to convince me that my interpretation of the Act is wrong, or that the evidence which has been adduced in favour of the applicant is not sufficient to bring it within the Pension Act. I think that surely is the experience of all of us.

The CHAIRMAN: Will you proceed, Colonel Arthurs, if you have any other question to ask?

Mr. ARTHURS: I am through.

WITNESS: I would like to say, Mr. Chairman, on behalf of the Board that in the first instance I would not give any decision without consulting the other members of the Board, and further that Dr. Béland never at any time has endeavoured to influence me in regard to a pension matter. I have discussed a number of them and shown him quite clearly that there was nothing due to the pensioner in a vast majority of instances and I have received many letters from him forwarding complaints and I wrote and told him it was something the Pension Board could not entertain, under the Pension Act and I never heard anything more about it. I don't think I have seen Dr. Béland personally with regard to any file in his office on more than three occasions.

By Mr. Humphrey:

Q. You say you might discuss questions of files from the Department. Have you not discussed a good many questions with Dr. Béland and you sent for the files?

—A. I say the only time I have discussed questions in Dr. Béland's office would be on three occasions. On these three occasions the file was in his office. I don't think it would amount to more than three occasions.

By Mr. Caldwell:

Q. I think we are getting away from the point and I hope there will be no tendency to play politics in this. I am afraid we are verging on it. We have been for the last twenty minutes.—A. If I might say to the members of the Committee, we have possibly given Dr. Chisholm's complainants a pension in more instances than anybody that I can recollect, from the people I see around and in almost all those cases they were instances where pension had been refused not to soldiers. Those questions never came up, but to the dependent parents and relatives. Pensions were changed or granted or increased, sometimes discussed as a matter of fact on the evidence adduced by Dr. Chisholm. I mention him with his permission, because he has seen me on a number of occasions with regard to men in the maritime provinces.

By Mr. Arthurs:

Q. I had no desire at all to bring myself into conflict with the chairman of the Board of Pension Commissioners. I believe they have been eminently fair. I was just quoting the words of Dr. Beland for the purpose of showing there was a difference of opinion here and there.

The CHAIRMAN: No one is accusing you.

Mr. ARTHURS: That sometimes the Board were not absolutely right in their findings, and that it cannot be a legal matter, that each case must be decided on its own merits. I think the chairman will bear me out in that.

The CHAIRMAN: Why not ask him the question direct?

By Mr. Arthurs:

Q. Is each individual case decided upon the merits without regard to legal responsibility in the matter or at least having as little possible regard to the legal side of it as possible?—A. The merits cannot enter into the question at all if the statute is clearly prohibitory.

Q. If not?—A. If it is a matter of discretion, undoubtedly on the merits in

every case.

By the Chairman:

Q. You have a statement. I think you would like to read it. I only knew Colonel Thompson had it, because I see it on the table.—A. Yes, the minute made by the Board of Commissioners on the 19th September, 1921. (Reads).

"The minute made by the Board of Pension Commissioners under date of 29th September, 1921, was a statement in abbreviated form for the use of the Board's Medical Advisers at Headquarters.

"The Medical Advisers in question were perfectly familiar with the points under discussion and the memorandum merely indicated and confirmed what

had always been the interpretation of the policy of the Board.

"The Board has always interpreted the intention of Section 25 (3) of the Act to mean that if an ex-member of the forces reached an actual theatre of war and was found on discharge to have a physical condition which pre-existed enlistment, and which had progressed in any way on service, whether affected by service in any way or not—a simple progression having taken place on service—that although it were recognized that the condition must have preceded enlistment, and further recognized that in the ordinary course of events, in a sheltered existence, the condition would have progressed, no weight was to be given to such information, but the man would be pensionable, not only for the amount of progression, but for the total amount of the disability present.

"Section 25 (3) of the Act, therefore, would modify, to the extent outlined above, the qualifications for pension of any ex-member of the forces as defined by Section 11 of the Act. It was found, however, that there was a a very occasional and rare case where a condition on discharge was found to exist and where it was established to the satisfaction of all concerned that where there had been no progression of any kind on service; no cause or effect even remotely connected in any way with service; a condition present previous to enlistment, unchanged by, or on service. The further question then arose as to whether or not basically such a case would be pensionable if there had been service in an actual theatre of war. The Board interpreted the Act to mean that Section 25 (3) in such a case would be modified by Section 11 and that there must be a service connection in some way, shape or form before there would be pensionability.

"It was pointed out to the Board by its Medical Advisers that those cases would be very rare where disability existed after service in an actual theatre of war, and where there would be, as a medical fact, no progression in the disabling condition. In this opinion, as advanced by its Medical Advisers, the Board fully concurred.

An interpretation of the Act which would permit of pensions being granted in cases where there was no claim on the part of any one that service had in any way affected the condition, or that there had been progression on service; or, in other words, that the man entered the service and left it in exactly the same condition, would be to change entirely the principle upon which pensions are granted, and would be contrary to the statutes."

Mr. MacNeil had a conference with me at the request of the chairman at which nothing resulted except that I gave so far as I could a clear exposition of the policy and practice of the Board, and Dr. Arnold was present at the same time and illustrated and emphasized the same thing. Towards the end of the conference, Mr. MacNeil made a statement that we were taking a very unsympathetic attitude in pension matters. I distinctly and as emphatically as I could, said, "This is not the question now under consideration-" that is the minute I refer to. I said, "It is not a question for sympathy or lack of sympathy. It is entirely statutory and while the statute remains as it is the law will be administered as I find it and as we interpret it." There are certain matters which are statutory, over which the Board has no discretion in any shape or form. The officials of the Great War Veterans' Association might themselves well accuse the Pension Board of being unsympathetic if they won't grant each man \$100 a month total disability pension while the law provides \$75. It is statutory. This matter I refer to now in connection with the minute which is under discussion is also statutory and in which there is no discretion vested in the commissioners and there is therefore no room for sympathy.

By Mr. Humphrey:

Q. Have you not discussed clause 25, subsection 3 and section 11 with members of Parliamentary Committees in regard to the extent of those clauses, why it was introduced?—A. I cannot speak from recollection, I don't know that I have. I may have, but I see so many—

Q. I understand that. To your knowledge, could you give the Committee an idea of whether any members of the Pension Board attended the sessions of the Parliamentary Committee of 1919 and 1920?—A. I think I am the only one who

was a member of the Board at that time, in 1919, and I think I did not attend them. In 1920 I think I gave evidence, but I attended some sessions. How many, I could not tell you. It may have been one, for the purpose of giving evidence, and it may have been more. I have no recollection now. The last session was the one that I attended most frequently.

Q. We could take for granted the Board of Pension Commissioners would study the minutes of each meeting, would they not?

Mr. Denis: Just a second there. Allow me. I want to interject an objection to this, as it is becoming illegal. We cannot interpret a statute which has been passed. The statute speaks for itself. This is a well-defined principle in law, that the statute must speak for itself and we cannot define that statute by what was said when the statute either came before Parliament for discussion or before a Committee of the House. There is an important reason for that and it is this, that if we could go into the opinion of each member of the Committee who expresses an opinion or who speaks when a law is being submitted to a Committee it would be impossible to find out the meaning of the statute because there are as many opinions as there are men or members in a Committee. Therefore it is a well set principle in law that in the interpretation of statutes, we have to take the statute as it is. A minute ago Mr. MacNeil said it was declared before the Committee the opinion was very clearly expressed and so on. I submit we cannot go into those considerations, because if we do it is impossible to render a judgment, and if the commissioners are again going in to everything that was said before the statute was passed when the statute was in Committee, they will never be able to interpret that law. Therefore I submit this question is out of order, not because I want to stop the discussion or the questioning by any means, but I don't want to concur as a member of the Committee in such proceedings which in my estimation are altogether illegal.

The Charman: We have attempted in these Committees to, as far as possible, give as much latitude as we possibly could to the questions. I agree with you we could not interpret a statute here. The statute is there, but at the same time, I feel inclined to allow any member here to ask any questions he wants, so that his mind may be fully ventilated on all those subjects. Thas been my attitude from the first and I would like to carry it out, so that all the members may be satisfied that nothing is being concealed from them. I would like to allow any question that any member wants to ask and to have them answered by any of these gentlemen.

Mr. Humphrey: I would like to explain my position in respect to the questions I asked. I am seeking information by the questions I asked in order that the Committee might handle the case in as intelligent a manner as possible.

By Mr. Caldwell:

Q. Regarding section 11, when the words "as such" were added to that section in 1920, it was recommended by the Board of Pension Commissioners or the D.S.C.R.—I think the Board of Pension Commissioners, and at that time it was stated it did not mean to apply to the C.E.F., but to the members of the permanent forces who were now on duty in Canada, that they might contract something outside the actual service. Do you remember that, Colonel Thompson—the words "as such" at the end of the section?

Mr. CLARK: What I want to know is, what is the effect of the addition of the words "as such" to the end of the section?

Mr. CALDWELL: And why were they added?

Mr. CLARK: I don't think we can ask why were they added. We will get at the same result if we find out what is the effect.

The CHAIRMAN: There is no reason why that should not be answered, and I feel confident Mr. Paton can answer that fully.

Mr. Paron: Section 11 as originally drafted had this proviso: in 1919 the Act came into force, on the 1st of September, and the proviso in section 11 reads: "provided further that when a member of the forces has suffered disability or death after the declaration of peace, no pension shall be paid unless such disability was incurred or aggravated or such death occurred as the direct result of military service". In September, when the Act came into force, it was considered the declaration of peace was imminent and the declaration of peace was a suitable time when the insurance was in force and it should apply. That is why that provision was put in. After the declaration of peace, it was necessary to show that the disability incurred or the death occurring after that particular time had to be directly attributable to military service before it could be pensionable. When the Committee of 1920 met no declaration of peace had been made, so the Committee then considered an amendment was necessary to that particular clause and they put in an amendment which simply fixed the date. Instead of "the declaration of peace" they put it into effect that the disabilities or death had to be attributable to military service after September 1, 1920.

By Mr. Caldwell:

- Q. It was not retroactive?—A. It was not retroactive.
- Q. It was not supposed to apply to men who had seen service in France? I mean it was not supposed to apply to the time they were on service?—A. It applied to any death that occurred at that time.
- Q. But not previous to that date?—A. No, but any death that occurred after that date. The words "as such" were added in September, 1921, because the meaning of that section was not in accordance with the meaning of the proviso in section 11 as originally drafted.

By Mr. Clark:

- Q. I do not understand the meaning of the words "as such"?—A. It was intended to make it mean the same as "directly attributable to military service," which was in the original Act.
- Mr. Brown: Mr. Chairman, let us confine our attention for the moment to section 25, subsection (3) and section 11. I am not a lawyer, and am not, perhaps, versed in legal procedure, but it is sometimes just as well to dispense with technicalities. I do not think it is possible for this Committee to interpret exactly what that statute means, but I think we can state what we think it should mean. Would it not be possible for the members of this Committee to approach the matter from that standpoint? Col. Thompson has given a certain interpretation of that statute which evidently differs very widely from the interpretation given to it by Mr. Mac-Neil, representing the Great War Veterans' Association. Which of these interpretations is correct, taking the statute as it stands, I do not propose to say, but surely it is possible for us, as members of a Parliamentary Committee which desires to do absolute justice to the returned men and not to throw any slurs upon the men who have been administering the Act, to define the mode of procedure in the future, to say what we think ought to be in that Act? If it is not clearly expressed, surely it is within our powers to express our opinion as to what the intention of the Act should be. If our opinion harmonizes with the interpretation given by Col. Thompson, let us say so, and if, on the other hand, our opinion harmonizes with Mr. MacNeil's interpretation, let us say so, and if we think that section so and so should be repealed and be restated in a way that will express our intention clearly, and so that Col. Thompson and Mr. MacNeil will understand it as we understand it, let us say so.

Mr. Speakman: There is a point that perhaps has been overlooked in connection with the charges made by Mr. MacNeil. The statement was definitely made by Mr. MacNeil that the regulations based on section 25 (3) of the Pension Act have been so amended by the Board so as to nullify the intention of this section. That is, that this amendment which we now have before us constitutes a new interpretation of the Act, that it has been so amended by the Board as to nullify the intention of the Act. It is the statement made by Mr. MacNeil, that recently the Board of Pension Commissioners has made a new ruling which alters the Act as formerly administered. The statement of Col. Thompson is that there has been no departure whatever from procedure, that the procedure has always been as it is, and that this amendment as we have it simply crystallizes and embodies for the first time in words on paper the attitude that the Board has always assumed. It seems to me that is really the main point, and while I hesitate to cross swords with Mr. Denis, who is a legal man, I think the evidence of former Committees as to the interpretation of the Act in former years is absolutely in order and absolutely sound, and that that is one of the things we have to find out, whether this regulation has altered the administration of the Act as it was understood to be administered by former Committees on former occasions.

Mr. CALDWELL: As a member of a former Committee, and as one who has go e over this whole Act for the last two years previous to this one, I certainly understood that subsection (3) of section 25 entitled the returned soldier that had seen actual service in the theatre of war to a pension. I can also state that that was the general opinion of the Committee during the last two years. I know I was very much surprised when I received a pamphlet through the mail some days ago giving the interpretation which has been put upon it by the Board of Pension Commissioners. I thought it could not be true, and that there must be some mistake, because I never understood it that way, and I do not think the Committee last year or the year before understood it that way. This is one thing that was gone into quite thoroughly, especially when section 11 was amended. The inquiry was made: Does this apply to any theatre of war? And the reply was: No, it applies to the permanent forces after this date. That is, that a man of the permanent forces could not be said to contract injury on active service simply because he was wearing a uniform in Canada, and that it meant active service in the true sense of the word, in France. That was my understanding of it. I did not think this was a regulation issued by the Board of Pension Commissioners.

Mr. CLARK: Mr. Chairman, following up what the last two speakers have said, if this Committee proposes to consider the intention as defined by a previous Parliamentary Committee, there is only one thing for us to do and that is to have some-body go through the records of the past Parliamentary Committees and ascertain the expressions on this particular section of the Act. It is simply idle for us to sit and listen to individuals who may possibly have been members of past Parliamentary Committees and who think that they are expressing the intention of the members of those Committees. It cannot be done from memory. Certainly, as one member of this Committee, I am not prepared to accept anybody's recollection.

Mr. CALDWELL: The records are available.

Mr. CLARK: If we are going to go into that, let us get somebody to examine these records and place them before us.

Mr. ARTHURS: I have been a member of the Committee for a number of years, and while I do not want to say one word in regard to the interpretation of the Board of Pension Commissioners, whether right or wrong, there is no question at all in my mind as to the intention of the Committee. The intention of the Committee was to place on the statutes of Canada a provision by which any man who had served in France, in the actual theatre of war, would receive a pension for

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any disability he had upon discharge, regardless of his condition upon enlistment, or any previous disability he had. That was undoubtedly the intention of the Committee. Whether that was crystallized in words which would give that result from a legal standpoint or not, I do not know; but there is no question in my mind that that was the intention of the Committee, and I think Col. Thompson will bear me out in this, because he was before the Committee at the time when that was brought up—

Col THOMPSON: No.

Mr. ARTHURS: At any rate, Col. Margeson was. Your Department was constantly represented at every meeting of the Committee, and while you may not have been here, I think Dr. Arnold may have been.

Dr. Arnold: No.

Mr. ARTHURS: At any rate, Col. Margeson was here, and there is no question about it that the intention was to place no impediment in the way of a man who had seen actual service in the actual theatre of war, and so far as he was concerned, the onus of proof as to disability lay with the Department and not with the man.

The Charman: Let us take a concrete case. A man is discharged on a certain date with a disability that has progressed during service, and his whole disability pension may be 75 per cent. The Board will examine that case and say that when he got to France he had 30 per cent of that disability. Your idea of the intention of the Act is that all pre-existing disability when that man got to France should be absolutely wiped out and that man should start with an absolutely clean sheet at that time.

Mr. CLARK: Yes. The intention of the Committee was this, that a man who went to France and was in the actual theatre of war, was presumed to be physically fit at that time, and any disability he had upon arrival back in Canada was counted as being due to the war.

The CHAIRMAN: We have two points before the Committee at the present time: Whether or not the interpretation put on the Act as existing now by the Board of Pension Commissioners has changed the past procedure on their part.

Mr. ARTHURS: That is quite a different question.

The CHAIRMAN: That is one question we have before us. The second question is: If that interpretation does not change it, is the Act in a satisfactory form to the Committee at the present time? I think I have put those questions quite clearly to you.

Mr. ARTHURS: I was simply expressing the opinion of the previous Committee.

The Chairman: Very well. Do you not think we had better attempt in the first place to dispose of one of those two questions, as to whether the interpretationas written in this circular which is signed by J. Paton, acting-secretary of the Board of Pension Commissioners, has in any way changed the Act as it at present exists.

Mr. ARTHURS: I suggest that if it does not change the Act, then the Act is wrong. The intention of the Parliamentary Committees in the past, and I believe the intention of the present Committee, is that the man who went over there and was actually in the theatre of war should be compensated for any disability he had after he returned.

The Chairman: Col. Arthurs, can I suggest that Dr. Arnold, who is skilled in medical matters, might make a statement to the Committee at the present time.

Mr. Brown: It seems to me if the Committee undertakes to decide that particular point, it involves each one of us coming to a conclusion as to the interpretation of that Act, and it is absolutely impossible for us to do that. "That the regulations based on Section 25 (3) of the Pensions Act have been so amended by the Board

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as to nullify the intention of this Section." If we undertake to express an opinion as to whether or not the regulations have been amended by the Board—I can understand Mr. MacNeil's feeling, acting as he is for the returned men—or to say that they have not been amended, it involves each one of us making an interpretation of that statute. It seems to me we might as well drop that and try to say whether the Act is satisfactory or not.

Mr. Humphrey: I would like to ask Col. Thompson a question.

The CHAIRMAN: Would you allow Col. Thompson to make a statement first? Mr. Humphrey: I would like to have his answer in connection with this discussion that has just taken place.

The CHAIRMAN: He has asked to be allowed to speak.

Col. Thompson: In regard to Mr. Brown's observation on the interpretation that the Board has placed on these sections of the Act, I might say I submitted the questions to the Justice Department, and they informed me that the Board's interpretation is absolutely correct except in one regard, in which they informed me that our interpretation has been more favourable to the applicants than a strict interpretation of the law would justify.

By Mr. Humphrey:

Q. Col. Thompson, you have based your interpretations of the Act upon the legal aspect of it?—A. That is the only way to do it.

By Mr. Black:

Q. Col Thompson, in that opinion to you from the Justice Department they say that your interpretation of the Act is broader than the Act warrants?—A. Yes.

Q. Do they mean your interpretation of the Act of September 29, 1921?—A. Yes.

By Mr. Caldwell:

Q. Col. Thompson, in what way do they claim it is broader?—A. In regard to certain types of cases. Together with this minute of the 29th September, which I sent to the Justice Department, I also cited hypothetical cases covering each point. This is one case in which they thought I may have been more liberal than a strict interpretation of the law would warrant: "A man enlisted with an ear condition not apparent at the time, but which was subsequently discovered on service and progressed normally. He reached France, he was discharged in January, 1920, with an estimated disability of 15 per cent, none of which was due to service." The Justice Department say he is not entitled to anything.

By Mr. Caldwell:

Q. You say he progressed 15 per cent while on service?—A. Progressed normally.

Q. How much had he progressed?—A. Nobody can say.

The CHAIRMAN: It is a hypothetical case.

Witness: He had a condition which was not apparent at the time, but which was subsequently discovered on service. It is taken for granted that he had it before he enlisted. It was subsequently discovered on service, and it progressed normally. He reached France. He was discharged in January, 1920, with an estimated disability of 15 per cent, none of which was caused by service. The Justice Department considered that this man was not strictly entitled to anything. He is discharged with 15 per cent disability, and the Pension Board give him 15 per cent, the amount of his disability.

By Mr. Humphrey:

Q. I understood you to say a moment ago that you based your interpretation of the Act entirely upon its legal aspect?—A. Yes, on the wording of the statute.

Q. Then you did not take into consideration the expressions of any previous Parliamentary Committees?—A. No: I could not do so.

By Mr. Black:

Q. Col. Thompson, who represented the Justice Department in that opinion?—A. Mr. Newcombe, the Deputy Minister.

The CHAIRMAN: The opinion of the Parliamentary Committee of last year, Mr. Humphrey, is supposed to have been crystallized in the report which was brought down. If it thought any change was necessary in the Act, it should have recommended a change in the Act at that time. You cannot ask the Board of Pension Commissioners to go over the opinions of the Parliamentary Committee.

Mr. Humphrey: I understand that point, but the question is to get at a basic foundation to discuss from.

The Chairman: I was going on to ask Dr. Arnold to tell the Committee what, if we did make that change in the law, would be the effect of it, because I think before we attempt to make a change in the law we should find out the result.

Dr. ARNOLD: Which change in the law?

The Chairman: The position is this: A man has a perfectly clean sheet up to the date he gets to France. No pre-existing disability is, under any circumstances, to be taken into consideration. He is an A-1 man, 100 per cent fit, except for misconduct or congenital defects. Let us say he gets to France on July 1, 1916, and goes into the firing line. He is to be considered, under section 23, as an A-1, 100 per cent man, and no deduction for any pre-existing disability is to be made. That is the argument. The claim is, Dr. Arnold, that this particular section of the law does not carry out that intention. Supposing the law is made so clear that there is no question about it, would it have any other effect than that which exists at the present time?

Dr. Arnold: Yes; it might have this effect, that a man going across with eye-trouble, which could not by any chance be in any way connected with his service, might be pensionable. The effect of the interpretation, as explained to you in this memorandum, on few cases would be practically negligible.

The CHAIRMAN: I have not seen that memorandum.

Dr. Arnold: I would like to explain, if I may, the circumstances that led me to ask the chairman of the board for an interpretation. I have almost constantly questions coming in from the various districts, hypothetical cases, cases where they ask for an expression of opinion as to what would be the ruling if this or that occurred. Such a case as this is put up to me: A man goes to France and comes back. It is noted that he has a slight arterio sclerosis; it is at that time no disability; he is not suffering as the result of that in any way, shape or form, but it is a potential disability as it progresses. If that man ten years from to-day comes up suffering from a disease clearly caused by arterio sclerosis, is that man pensionable? It was on a hypothetical case such as that, that I held a discussion with the medical officers and they said they did not feel clear as to what the future would hold for a case of that kind. Is a man, when he gets to France and comes back, in exactly the same condition where there is no question on the part of anybody that service had anything whatsoever to do with that condition, a condition which did not progress on service and is, in the opinion of the man himself and in the opinion of everybody, exactly as it was when he went into the army,—is that man pensionable? Under the interpretation furnished to me they told me: "No, we do not believe that the Act means

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that, where a man gets to France and there is no progression, no shadow of doubt in the minds of anyone that service had anything to do with his condition, he should be pensioned." That is the sum total of it. I pointed out to the chairman of the Board at that time that the cases would be rather rare where I, as a medical man, would be able to say that there had been no progression, no pathological change, that the man was in exactly the same condition as when he went there. They said they quite understood that.

By Mr. Arthurs:

Q. Does not the minute passed by your Board alter the status of the men who are applying for pension in this regard, that previously the onus of proof was laid upon you to show that the disease was not caused by service, while at the present time the onus of proof lies with the man to show that he contracted this disease while on service in France?—A. No.

Q. I think that is true?—A. No, I disagree with you. Under section 25 (3) of the Act the onus is wholly and solely upon the Board, and must be and has been

acknowledged by the Board as being their whole and sole responsibility.

By Mr. Clark:

Q. In a case of arterio sclerosis, how would you know whether that existed before the man enlisted or whether it commenced on service?—A. I would not know. Arterio sclerosis is a hardening of the arteries, and could not start in a month or three months.

By Mr. Caldwell:

Q. It is a very slow progression?—A. Yes; and I would not know how much aggravation there was on service. That serves to exemplify the point I wish to make very strongly, that under the interpretation as given here, the case would be very, very rare where I, as a medical man, would be able to say there had been no progression on service, and from my point of view only an infinitesimal number would be affected.

By Mr. Clark:

- Q. Do I understand that where you cannot absolutely prove the existence of a disease prior to enlistment, the man would be pensionable according to the disability that existed on discharge?—A. Yes.
 - Q. Is that correct?—A. That is correct.
- Q. Do I understand that where you cannot absolutely prove the existence of a disease prior to enlistment the man would be pensionable according to the disability that existed on discharge?—A. Yes.

By Mr. Black:

- Q. Do you mean to say that the onus of proof is not put upon the applicant now?—A. Under the circumstances, absolutely.
 - Q. How do you interpret subsection (d) of that minute?
 - "(d) That subsequent recurrences of exacerbations of a disabling condition in which aggravation on service has ceased must be shown to be attributable to service before further pension can be awarded."

That is, as I took occasion to explain to your chairman, understandable to the men to whom it went, but leaves in the minds of those not familiar with the discussions which took place previously an absolutely faulty and erroneous impression. This sub-section "D" is in answer to a specific question that was asked the Board of Pension Commissioners and as far as I know, does not concern cases under section 25 (3) of the Act at all.

Q. Would you read the section so we will know what it says?—A. "'D' That subsequent recurrences of exacerbations of a disabling condition in which aggravation on service had ceased must be shown to be attributable to service before further pension can be awarded." Must be shown by the circumstances.

By Mr. Clark:

- Q. Do you mean by the condition?—A. I will explain a type case. A man may have asked for a ruling under 25 (3) of the Act. It came up in this connection that the man may have in England a bronchitis which kept him in hospital for two or three weeks. When he comes back it was shown he was subject to bronchitis, that he had bronchitis previously; he had three weeks in England in a hospital; he had bronchitis when he came back, and he is pensioned for that. He is pensioned for the exacerbation of an old condition. If he gets down to the point where his disability is practically negligible from that bronchitis and it is considered his aggravation has ceased, this says that subsequent recurrences would not be considered due to service. It is a medical question altogether and a very difficult one.
- Q. How do you ascertain whether it is due to service? Do you cross-examine the man?—A. From his documents. From his medical records and from his medical history.

Q. Are there any questions you ask him?—A. Our information is gathered from all sources. We might ask him and we might not.

Q. Take for instance the other hypothetical questions, that of the ear. It is a slow process, and on discharge there exists a comparatively serious condition of the ear. There is nothing on the man's medical document to show that that had commenced, that condition had even commenced when he enlisted.—A. Yes.

Q. Do you ever ascertain the existence of the condition prior to enlistment by casually questioning the applicant?—A. I don't know about the word "casual" there, General.

- Q. Put it this way, for instance: you have the man in front of you. You say: "have you ever had any trouble with your ear?" and he says "Yes, as a child I had some trouble with my ear and I have had trouble with the ear off and on". Would that be sufficient to bring you to the conclusion that this condition existed prior to service. but that this was merely an aggravation of the trouble?—A. I think it would always depend on the condition of the ear. For instance if the man has an acute running ear, it would be prima facie evidence of progression because he could not continue to have on service acute exacerbations which may be normal once without an extension of the pathological process. I say in that case there would be no question that the man would be pensionable. But supposing that he had an ear condition accidentally discovered. In other words he has not an acute ear at all; he has a deep moisture around an old thickened ear-drum, that obviously must have existed over a long time and that man says "I have had ear trouble for a long time. My ear is in exactly the same condition as it was when I came in the army. I have had no acute running ear while I was on service", I would not consider that man to be pensionable, although he got to France. In other words, I would think it would be fairly proven that that man had no exacerbations. He had nothing whatsoever due to service.
 - Q. Will the proposed additional medical board of appeal assist cases like this?

The Charman: I don't think so. There is one clause there, when there is a disagreement of opinion between the unit medical director and the medical directors of the Pension Board. In other words, if there is a disagreement there, there is an appeal. If there is an agreement, there is no appeal. According to the way the law is interpreted, I have no doubt the medical director would interpret it the way it is now, and the head officer would interpret it and there would be no disagreement.

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By Mr. Clark:

Q. It might be possible that man's condition existed prior to enlistment, and then the medical officers of the Department might say it did not exist prior to enlistment, then the medical board would be of assistance to you in that case?—A. Yes.

By Mr. Humphrey:

Q. With one set of regulations going out from the Pension Department to the unit directors, would it mean that there would never be any disagreement?

The Charman: Well, I think the question you are discussing, the question the Committee is discussing is whether or not the law in the present form is the way it should or should not be. I have been attempting to bring out in the evidence as to what the effect would be if the law were changed. What would be the effect, Dr. Arnold, if the law were changed in this particular way? Supposing we use ordinary language, a man going to France and all disabilities were wiped out, what would be the effect and the after effect of a thing like that, so that the Committee may know?—A. I think it would be serious if you made a sweeping change of that kind.

Q. Just explain.—A. It might take in anything. If you say once a man gets to France, he is pensionable for any condition which existed in him, whether or not service had any effect on him in any way, shape or form, it would take in anything that might happen a man's eyes and I must confess I don't know where it would end, or what it would mean.

By Mr. Humphrey:

Q. The medical sheets in most cases would show him absolutely O.K.?—A. No, they would not, because the medical sheets might possibly show him with a defect going over. When I was sending men across to France from England in 1916, I sent them across with one eye shot out, because those were my orders. I sent them across with flat feet. I sent them across in a great many ways, with a hernia. If these men are to be pensioned for these things, I am absolutely unable to say what the effect would be. It would be rather tremendous.

By the Chairman:

Q. So in other words, there were many men that went to the firing line who were not 100 per cent fit?—A. There were thousands sent over.

Mr. CLARK: More particularly infantry. In the other services they did send low category men. The fact is that any man going to France with any kind of disability, he would be pensionable for that. That is the effect if the law were in effect the way we are discussing it now, whether it was incurred in military service or not, or applicable to it or attributable to it.

By Mr. Brown:

Q. Would it have the effect of cutting off any pensions which are at present being paid?—A. No, I don't see how it could. I would be glad to repeat that the effect of this regulation on pensions now granted would in my estimation be negligible. There might be a very, very occasional case, but I am very sure that Mr. MacNeil's estimate of 30 per cent is absolutely ridiculous and absurd.

Mr. ARTHURS: If that is so, would it not be just as well to loosen up the regulations a little if the number of cases are so very small?—A. I am talking about the pensions which have now been granted. I think if you threw it wide open it would then include low category men and the effect would be tremendous.

By Mr. Raymond:

Q. After you received this interpretation of the Act asked for from the chairman, was there any change in the Act after you received the interpretation?—A. Not to

my knowledge. I know of only one case dealt with. I have only been associated with the Board of Pension Commissioners since July last year. I know of no change in their former procedure since I came there, and I might say this on oath, that I know of only one case that has been decided under this ruling.

Mr. CLARK: I might point out, I think you misunderstood what Mr. MacNeil said. He said 20 to 30 per cent of the present pension list will be affected by the ruling which he read to us of September 29th.—A. That is what I said; that 20 or 30 per cent of those now granted pensions will be affected by this ruling is in my opinion absurd to the point of ridiculousness.

Mr. MacNeil: Coupled with the interpretation of other sections of the Act. The other points I have not brought to the attention of the Committee as yet. My remark of 20 to 30 per cent dealt with the whole question. Dr. Arnold questions my estimate of 20 to 30 per cent. My estimate that 20 to 30 per cent of the pensioners would have their interest placed in jeopardy would be the result of the interpretation placed not only on this section but on the other sections of the Act to which I have not had an opportunity to refer.

The Charman: On this one question again, is it your wish that this particular section of the Act should be extended in such a way as to embrace everybody who got to France no matter whether they were suffering from disability or not, and that disability shall be pensionable now or in the future because disability is in no way connected up with service because they will be coming along and as soon as they are connected up with service men will have to be pensioned?

Mr. Caldwell: Not since he was discharged, with the exception of tuberculosis.

The CHAIRMAN: Supposing it stops at the time of discharge?

Mr. CALDWELL: That is barring the well known regulation regarding tuber-culosis?

The CHARMAN: Your idea is if the man has not a disability at the time of discharge, this so-called amendment to the Act is not to apply unless it is incurred in service or due to service?

Mr. CALDWELL: Unless it can be traced back to his actual service.

The CHARMAN: And what will be the effect of that? Supposing a man enlisted and got to France on the 1st of July, 1916, and he was discharged on the 1st of August, 1918; he had no disability at all, but subsequently he got a disability but is given a clean sheet at the time of discharge. What would be the effect of putting words in the Act so as to make it read that no disability existed prior to service. That it occurred during the time he was in France?—A. I don't think that would change it much.

Mr. ARTHURS: The idea we had or the Committee had in passing this 25 (3) a year ago was this: that the men should be pensionable without any disability they had due to service and retired from the service but that no pre-existing conditions should be counted against that disability. That would mean a man who came back to Canada and got Bright's disease fifteen years after would be pensionable, but if a man were say 15 per cent disabled, he got a pension of 15 per cent regardless of whether he had that disability before he went to France or not?—A. We don't want any subsequent disabilities after he came back from France.

Mr. CALDWELL: Until the last week I fully believed this was the way the Act was carried out.

The CHAIRMAN: Let us hear from the medical officer what would be the effect of that.

Dr. Arnold: Colonel Arthurs said, if I understood him correctly, if a man got to France and his condition was due to service he would be pensionable. That is to-day without a doubt.

By the Chairman:

Q. Supposing there is a disability existing prior to service, is there any deduction made on account of that?—A. There is nothing to deduct from if he has no pensionable disability. If there is an aggravation—if not there is no deduction, because he is pensionable for his whole disability.

Q. Suppose you discover there is something existing prior to enlistment? In other words, do you give him an absolutely clean sheet from the day he gets to France?

Mr. Caldwell: Unless the disability has progressed, you give him a clean sheet. If it has not progressed you don't give him a clean sheet.

Dr. Arnold: That is so.

Mr. CALDWELL: That is the thing that is found fault with

By the Chairman:

Q. I should imagine there would be progression, but we want in the case of a man absolutely fit when he gets to France, that nothing beforehand be taken into consideration. It does not seem to me if the Act is worded in such a way as to make that perfectly clear or the regulations under the Act that it is going to affect many cases.

Dr. Arnold: If it were worded in the way we have stated. Take in all low category men who got to France. There are thousands to-day who quite realize they have nothing wrong with them.

By Mr. Clark:

Q. Do not those low category men come within the section as it now exists? Their disabilities were obvious?—A. Not necessarily so.

By Mr. Caldwell:

Q. Why would they be put in a low category if their disability is not obvious?—A. You might have an internal condition of any kind that would be far from obvious.

Q. Why would they be put on low category if there was not something wrong? Anything obviously wrong is not pensionable anyway.—A. I say these low category men, their disabilities may be very very far from obvious.

Q. Why should he be put in a low category if there is nothing obviously wrong

with him?—A. Because it may not be obvious and it may be very severe.

Q. Why would he be put in a low category?—A. Because of disability. It may not be at all obvious.

By Mr. Chisholm:

Q. For instance, give an example, Dr. Arnold.—A. There are thousands of examples. You might give that one.

By Mr. Humphrey:

Q. You quoted an example a minute ago in connection with a man with one eye. That would be quite obvious?—A. Yes, but the man may be blind in one eye and it would not be obvious. In fact, he might be blind in one eye and not know it.

By Mr. Caldwell:

- Q. Dr. Arnold, would be be put in a low category with that one eye if it were not noticed?—A. No.
- Q. Why would he be put in a low category if it is not obvious?—A. Because it is obvious.
- Q. You cannot get away from that. What is the interpretation of the word "obvious"?

Mr. McLaren: I think the word "obvious" means something you can readily see. For instance, a man might have some internal condition that a medical man might make out, but it would not be necessarily termed obvious. It means something that the ordinary person can see.

By Mr. Humphrey:

Q. Dr. Arnold, would not we have to take for granted that a medical man was in position to see these points? Would not we have to take for granted that the medical officer who examined the man would be able to see what was wrong with every man and make a note of it, or why place him in category C?—A. Yes, that would be so, but he would not make a note of it.

By Mr. Black:

- Q. Is this the state of affairs, doctor, that if a man has a disability when he is accepted for service and that disability becomes aggravated on service, in awarding pension you award for the whole of the disability, the original as well as the aggravation?—A. If he got into a theatre of war, by subsection B you say "that in any case previously fully pensionable under section 25 (3) and in which it is decided that aggravation on service has ceased further pension after the aggravation is deemed to have disappeared." That is you can have a pension not only for the aggravations but for the original disability which still exists. In dealing with this memorandum you are dealing with specific cases in relation to questions which had been asked. This section B is worded in a way which to an outsider would lead to absolute misapprehension. The word "aggravation" should not have been used. To a layman it is confusing. It is perfectly plain to me, and it means this: if a man gets to France and has an aggravation or disability and simple progression on service, he then is pensionable on account of the aggravation for his whole disability, the original and the exacerbation. To say that when his aggravation ceases that he then is not pensionable means, that when his disability ceases he is not pensionable. That I explained fully to Mr. MacNeil a few nights ago.
- Q. That is absolutely contrary to what it says here. It says "when the aggravation ceases." When that aggravation ceases you cancel the whole pension.—A. In 25 (3) we don't distinguish between aggravation and disability, you group them.
- Q. Under this interpretation as soon as this aggravation ceases you cancel the whole pension?—A. No. The whole disability would have to cease before that becomes applicable.

By Mr. Caldwell:

Q. Take a man who was 20 per cent disabled and it progressed. He comes back 40 per cent disabled; his disability increased 20 per cent. Is his pension cut off?—A. No. He would have pension for the total amount of the disability.

By Mr. Black:

- Q. What does this mean "that in any case previously fully pensionable under Section 25 (3) and in which it is decided that aggravation on service has ceased, further pension cannot be awarded after the aggravation is deemed to have been disappeared."—A. It is somewhat contradictory, but that I told you is the meaning of the section.
- Q. What is the effect of it. Do you not cancel the pension?—A. Not until the whole disability has ceased.
- Q. That is his original disability he had on service as well as the aggravation?

 —A. No, his whole disability would have to cease or else section 25 (3) would not be lived up to at all.

Q. This subsection is entirely misleading.—A. It may be misleading, but that is the accepted meaning among the medical advisers and the method under which the clause is interpreted.

The CHAIRMAN: Could that be misconstrued for conspiracy? You have heard the evidence as regards the different sections of the Act. I would like to know is it your desire or is it not your desire that all men who got to France no matter what category they are in, are to be considered 100 per cent fit. Now figure that out. There are several overseas men, Gen. Clark and Dr. McLaren.

Mr. McLaren: I would like to hear the whole matter gone over first before I give an opinion. There may be something arise later that will influence my opinion about it.

Mr. CLARK: Mr. MacNeil has just said that there are some six other points he has to bring out, and he said that the 20 or 30 per cent pension list that would be affected by the present ruling will be dealt with in these other points. I don't think we are quite in position to see it yet.

The CHAIRMAN: Let us have the other points, Mr. MacNeil. Will you proceed?

Mr. MacNeu: Just one point I wish to clear up, which has been mentioned several times and that I have referred to the statements of the commissioners in previous Parliamentary Committees. I do so not only to determine intention, because intention must be taken into consideration when the statute is contradictory. to submit this point, that the section of the Act has been in the Act for a time preceding these two Parliamentary inquiries. It was in existence prior to the last two Parliamentary inquiries, on which occasion the Pension Board brought in amendments to this section, amendments which did not affect the main body of the section. In the second year, they introduced a proviso "congenital defect." This section, as it stands in the main, was discussed in the committee and the representatives of the Board discussed their policy with regard to the administration of the section, and without taking up your time further I submit to you that in their discussion and in their explanation of the interpretation of this section, they did interpret it as Mr. Caldwell and Colonel Arthurs have explained, and on that ground alone I am quite justified in making my complaint that subsequent to the last Parliamentary inquiry there has been a change made. The second point on which I wish to deal is that the 1920-1921 amendments to section 11 have been made applicable to ex-service men of the C.E.F.

MEMORANDUM.

"1. That the regulations based on Section 25 (3) of the Pension Act have been so amended by the Board as to nullify the intention of this Section and thus cause the cancellation of many awards previously made, and the rejection of legitimate claims now under consideration:"

This section was introduced into the Act that men passed as A1 into the trenches might be presumed fit thenceforth for purposes of pension. It gave recognition to the demand expressed at that time, that men accepted as fit for combatant service and actually placed on combatant service should be accepted at that standard for pension purposes, unless the disabling condition was obvious or wilfully concealed

purposes, unless the disabling condition was obvious or wilfully concealed.

This intention was upheld during the Parliamentary Committees of the last two years. The chairman and the members of the Committees expressed themselves as having this understanding of the section. The commissioners and representatives of the Board, while on the stand, confirmed this. Members of the Government spoke of the value of this section to returned men. The commissioners themselves and their representatives, on the public platform, gave the same interpretation of this section. Moreover, pensions were awarded until recent months on this basis.

The Board has, for some unknown reason, changed its policy, in this regard, within recent months. The effect of this change of policy is only now being experienced. They claim that section 25 (3) does not become operative until pensionability, in some degree, has been established. Unless aggravation or progression is admitted, no pension may be allowed under this section. This almost completely nullifies the purpose of the section, and becomes distinctly menacing, when we learn that they intend to discontinue pensions, awarded under the former interpretation of the Act.

"The Pension Act evolved during the war was based on an insurance principle, i.e., pension was payable for all injuries sustained on service, whether or not sustained in the actual discharge of military duty.

"During the Parliamentary enquiry of 1920, discussion was given to the advisability of continuing this benefit for those soldiers, who continued on military service, but for peace time duty. It was decided to exclude them from this benefit of the former Act. Accordingly, an amendment was introduced to this effect, by the Board of Pension Commissioners. It was explained in the Committee that this would not apply to the C.E.F., either in respect of disabilities already pensionable or war disabilities becoming apparent at a later date. It was further stated that it would not in any sense be retroactive by the Board, with regard to men in the C.E.F."

I am not referring to any class of disability except those that appeared on service. If a man to-day presents a claim for war disability, we consider it our duty to relate that appearance to-day to the appearance on service, and I am only referring to those which appeared on service.

"Again, in 1921, another amendment was introduced by the Board, with the explanation that it was designed simply to clarify the meaning of that section."

May I refer to the report of the Committee of 1920. The secretary of the Pensions Board was on the stand on April 16th, 1920. He was cross-examined by the chairman of the Committee.

"By the Chairman:

Q. The next amendment is one that the Commission think of great importance. They have boiled down with a lengthy definition to two or three lines. Perhaps Mr. Ahern will indicate why that change is made?—A. The explanation which you have, I think, defines it, or gives the reason very, very thoroughly. At the meeting last year of the Committee, pensions were made more or less wholly from a point of view of the war. Now the war is over, and it is advisable that this include a permanent force, headquarters force, and so on. Otherwise under the old Act it simply means members of the C.E.F., and the C.E.F. no longer exists."

I will not read all the questions and answers. First of all the Chairman says: "Those of us who were on the Pensions Committee know that our original pensions scheme for the C.E.F. was a form of insurance, because a man received a pension no matter how his disability arose. If it arose on service, or was aggravated during service, he received a pension without any question." As I understand it, and I would ask Mr. Ahern to correct me if I am wrong, this amendment proposes to limit pensions to such cases as are incurred on service or are attributable to service.

Mr. AHERN: That is the whole explanation.

By Mr. Arthurs:

- Q. That was always the rule, was it not?—A. Any disability incurred on service was pensionable. Any man who was injured on service was pensioned; but now the C.E.F. no longer exists, and it is thought it would be unwise to keep that in the Act.
- Q. Men who were in the C.E.F. might become disabilities in the future?—A. If they become pensioners, it would be because of injury, or disease, or disability incurred on service. Under the old Act, if a man was on service, and was knocked down by street car, he was probably pensioned.

Q. Would this deprive him of that right?—A. There is no C.E.F. now.

By Mr. McGibbon:

Q. Would that not cut out a lot of men?—A. It would only cut out men of the permanent force and others. It is not the intention of this Act to pension men except for injuries or disability due to service.

Q. It would not be retroactive then?—A. No. In the case of any man who

had been awarded a pension, it would not change him at all.

Again, in 1921 this matter was brought up. An amendment was introduced by the Pension Board, and Colonel Thompson on the stand stated:—

"That is a very crude term, and as medicine is not an exact science by any means we suggest an amendment to the following effect: after the word "service" that the words "as such" be added. It really means that death was the direct result of military service."

By Mr. Cooper:

Q. The original section says "was attributable to or was incurred on service."

—A. Yes, that was because the forces were on active service at the time, and then after demobilization this clause was inserted and section 11 amended accordingly.

Then Major Burgess interjected an explanation to show that this was intended to deal only with members of the permanent force. Referring to my memorandum:—

"The statement was again made that it would not be applicable with retroactive effect to the C.E.F. In spite of these assurances, the amendments of this Section have recently been applied to disabilities and deaths claiming attention subsequent to September, 1920, even though such disabilities or deaths may be directly related to the period of service for which the insurance principle was applied. The Chairman of the Board has given the definite ruling that this must now apply to dependents. We contend that this is in violation of the spirit of the Act, as it was always intended by Parliament that, if a man died from a disability recognized under the Act as a war disability, his dependents would be suitably cared for."

May I again emphasize the point in connection with my reference to the proceedings of the Committee, because the section was inserted in the Act of 1920. It was also under discussion in 1921 when Colonel Margeson was on the stand, and the commissioners made it quite clear that this was the policy of the Act. I submit I am justified in the contention that there has been a change. They are classifying the C.E.F. men in a very unfair way. Say two men become ill after the same period of service with practically the same degree of disability and are pensioned under section 25 (3) because of an aggravation. One dies, and his dependents are pensioned. The other lives beyond that date, and his dependents are not pensionable under the present ruling of the Board. We submit there is here a direct change of policy, and a direct violation of the intention of the Act, and in this case

the intention must be considered, because it was clearly intended that if a man died from a war disability, no matter what the date of his death was, his dependents were pensionable provided that the man's death was the fatal termination of that disability.

By the Chairman:

Q. Is not that the case now?—A. Not with regard to dependents.

Col. THOMPSON: Oh, yes.

Mr. MacNeil: May I again submit my case: the man was pensioned under section 25 (3) because of an aggravation. If death occurs after September, 1920, proof is required that his death was attributable to military service as such. He is placed under an additional handicap which was not placed upon the man who died prior to September, 1920.

By the Chairman:

Q. If the man dies after September, 1920, do you claim that there should be no connecting up with the period before 1920?—A. I submit that if he dies now it is necessary to relate his death and the disability causing his death to the appearance of that disability on service; it must be related to service in some way.

Q. Is not that done?—A. Oh, yes.

Mr. Paton: If the death occurs after September, 1920, it has to be shown that the death was attributable to military service as such.

By the Chairman:

Q. Supposing there is a continuous condition there?

Mr. Paton: The soldier may be suffering from something which occurred on service that had nothing to do with his service.

Mr. ARTHURS: A man might be injured in a railway wreck while on service. If he died previous to September, 1920, he would be pensionable; subsequent to that date he would not be.

Mr. MacNeil: Other classifications may be dealt with. I have in mind a case that has now been satisfactorily adjusted. I bring it up to show that unless this case had been pleaded there would have been some difficulty in establishing it. A man came back and was continuously under medical treatment by the D.S.C.R. for a disability which, so far as was known, had its initial appearance on service. They decided to perform a serious operation. After the operation the patient contracted pneumonia and died from pneumonia. They say his death is directly due to pneumonia, and as his death has occurred subsequent to September, 1920, it is necessary to show that his death is attributable to military service as such. That may not be a fair example, but it shows that the original decision of the Board was brought down on that basis. The case was appealed twice, and on the last appeal the pension was granted. It shows the danger in which it places a large class of pensioners. That amendment, I submit, was never intended to apply to the men of the C. E. F., but only to men who remained on military service after the cessation of hostilities. Referring to my memorandum, my next point is:—

"That regulations were secretly introduced under which the Board assumed power to reject applications for insurance policies under The Returned Soldiers' Insurance Act, on medical grounds, despite the decision of Parliament that such insurance would be available to all qualified applicants without regard to condition of health at the time of application."

By the Chairman:

Q. May I say a word on that. You are referring to section 13 of the Insurance Act?—A. Yes.

Q. Which gives the Minister of Finance the right to make regulations under that Act? You will admit that, will you not? Section 13 of that Act says:—

"The Minister may refuse to enter into an insurance contract in any case where there are in his opinion sufficient grounds for his refusing." I have gone into that very fully with the Committee. I read to the Committee the regulation under that Act, and also promised to get a letter signed by the medical director setting out what those regulations were, and to have that letter reported in our proceedings. Now, we are going back on the main part of our report. I am quite ready to go back on it, if you want me to do so, but these regulations were read to you. Those are the regulations which you yourselves have passed.

Mr. CLARK: When we were dealing with those regulations I did not realize that we were making them for the first time. I understood that they were the regulations which were actually in force now, and that we were merely confirming those regulations.

The CHAIRMAN: Quite right.

Mr. CLARK: That point came up at a meeting of the sub-committee the other evening, and I understood Major Topp of the Insurance Department to say that those regulations were not the regulations upon which he had been acting up to this time in the Insurance Department, and it seemed to me that the result was a direct contradiction between the two departments.

The Chairman: Let us clear that up now. Major Topp, will you please come forward?

Major Topp, called, sworn and examined.

By the Chairman:

Q. Major Topp, here are the regulations which I read to the Committee. Will you say if they are the general regulations in force now?—A. Yes.

Q. How long have these regulations been in effect?—A. These regulations were drawn up by the Board of Pension Commissioners about two months or ten weeks ago, as a suggested procedure for the approval of the Minister of Finance. They are not really regulations, but just a form of procedure which the board considered advisable to institute in view of a number of very doubtful applications which were received under the Act. They were submitted to the Minister of Finance with a covering letter by the chairman of the Board, pointing out that if such regulations were not put into effect, the liability of the country on account of insurance would become very alarming. The Minister replied to the chairman of the Board, pointing out that this Committee was about to begin its sessions, and that in his opinion it would be advisable that this whole matter should be considered by the Committee. Also that in the meantime any applications received by the Board and considered to be doubtful should be held, and insurance not granted until such times as the Committee's opinion as to the advisability of adopting this procedure was given.

Mr. Humphrey: I may be dense, but do the Board of Pension Commissioners pass upon applications for insurance?

The CHAIRMAN: They administer the Act. They really do pass upon applications for insurance.

By Mr. Caldwell:

Q. Major Topp, what were the regulations under which you administered the Act previous to the time these were drawn up?—A. The regulations prior to these simply [Major C. B. Topp.]

provided that in cases where the applicant for insurance died before the delivery of the policy, insurance would not be paid.

Q. And this is a change from the regular procedure before these rules were drawn up?—A. This is a suggested procedure altering that which was previously in effect.

Mr. Caldwell: Mr. Chairman, I understood those were the regulations that had been in effect since the Act was put into force.

Mr. Humphrey: That was my impression.

The CHAIRMAN: I did not so understand it.

By Mr. Black:

Q. Major Topp, these regulations will not be acted upon until they are reported upon by this Committee?—A. That is my understanding. The Board acts simply as the agent of the Minister of Finance. It has no discretion in the case of insurance as it has in the case of pensions, and I believe it is simply the intention to place this matter before the Minister. It had become serious from the point of view of the public interest, in the opinion of the Board, and they simply suggested to the Minister of Finance a form of procedure which, in their opinion, would be equitable.

By Mr. Caldwell:

- Q. In what way had it become serious?—A. The situation, in the opinion of the Board, had become very serious.
- Q. In what way?—A. In this way, that the Returned Soldiers' Insurance Act would permit of the insurance of any returned man, no matter what the condition of his health might be, or whether that condition of health was due to service, or whether he had dependents. In other words, if any returned soldier became acutely ill, if, for instance, he contracted pneumonia, and was in so serious a condition of health that his death was bound to occur in a very short time, he would submit an application for insurance and obtain \$5,000 for his beneficiaries.
- Q. Had the Minister of Finance never made any regulations, as he is authorized to do by the Act, previous to eight weeks ago?—A. None, except those I referred to before, made by Sir Henry Drayton, the former Minister of Finance.

By Mr. Humphrey:

Q. The putting into force of these new regulations would make a very material difference in the administration of the Insurance Act. Would it affect many returned soldiers?—A. I do not think it will affect a great many. Up to the present time the Board has, acting under the instructions of the minister, withheld the acceptance of 64 applications.

Q. It would affect some?—A. Yes; but only those who are seriously ill with a disability not due to service, or seriously ill with a disability due to service and without any one actually dependent upon him for support. Those are the only class of cases which would be affected. I might add that of the 64 applications which have been withheld so far, 13 of the applicants have died.

By the Chairman:

Q. Major Topp, please tell the Committee what the intention of the Act was at its inception?—A. The intention of the Act, sir, as set forth in the original resolution passed by the Great War Veterans' Association and submitted, I believe, to the Parliamentary Committee of 1919, was that the Government should provide a form of insurance for returned soldiers to enable them to protect their dependents. That is to say, to enable returned soldiers who, by reason of war service, had become uninsurable in the ordinary way to provide some protection for their dependents. That intention is very clearly stated in the original resolution of the Great War Veterans' Association.

By Mr. Clark:

Q. Major Topp, these regulations to which you have referred were for the purpose of eliminating those returned soldiers who made application in anticipation of death from a cause other than war service?—A. I do not think that was ever the intention, sir.

Q. Perhaps you have misunderstood my question. These regulations to which you have referred were for the purpose of eliminating those returned soldiers who made application in anticipation of death from a cause other than war service?—A.

Yes, sir.

Witness retired.

By the Chairman:

Q. Mr. MacNeil, do you want the Act left wide open?—A. No, sir. Mr. Cronyn, when introducing the Returned Soldiers' Insurance Bill into the House, stated in his report as one of the chief features of the Bill:—

"This Insurance will be granted without medical examination and will, therefore, be available to all no matter what may be their condition of health."

(Continues reading):

"The Board has, however, presumably on its own initiative, prepared in secret regulations enabling rejection for medical reasons. This was done in spite of the desire manifested by the Committee of 1921 to shoulder such losses, inasmuch as the Act provides for classes of dependents not otherwise provided for."

May I point out that the effect of these regulations has been not only to withhold applications for insurance but to reject them. We have received correspondence from people who have received notices of rejection of their applications. These regulations of which I speak were not only prepared for submission to this Committee but were actually acted upon, and we claim that that is in direct violation of the Act.

Q. Just to what extent do you want the Act to apply? I would like to get that quite clear. Do you want the Act to apply to any returned soldier in any state of health, whether due to war disability or any other reason? Do you want the right to insure any returned soldier under the Act?—A. That situation was fully canvassed by the Committee that prepared the Bill.

Q. I am trying to get your views before this Committee?—A. My answer is Yes,

except in those cases where an intent to defraud is proved.

Q. Your intention is that this Act should be open to any returned soldier, no matter what state of health he may be in, whether suffering from a war disability or not, and regardless of whether he has dependents or not, provided there is no intent on his part to defraud by taking out insurance in such a state of health that his death must occur in the near future? Is that correct? Correct me, if it is not?—A. If I were to give a direct answer to that question it would hardly convey a correct impression. The term "beneficiary" is narrow, and section 10 of the Act provides that in cases where pension is payable no insurance is payable. I therefore submit that as the probable liability was clearly faced by the Committee, as is clearly indicated in the evidence of the Superintendent of Insurance before the Committee, that intention and that policy should be maintained.

Q. In other words, the effect will be that any man who is not pensioned for a disability can take out any insurance he likes, no matter what state of health he is in?—A. That is the intention of the Act, which we believe should be maintained.

By Mr. Black:

Q. Do not you think that a reasonable interpretation of the words "be available to all" quoted by you means all who are not insurable because of a war disability?—A. (No answer).

Mr. CALDWELL: It was made very clear in the Act that if a man drew a pension, on his death the amount of that pension would be deducted from his insurance; he did not draw insurance if he was pensioned.

The CHAIRMAN: A man who is pensionable may take out insurance because he might not die of the pensionable disability?

Mr. CALDWELL: Yes.

Mr. Black: I would like Mr. MacNeil to answer my question.

Mr. Caldwell: He might insure if he was not pensionable without medical examination

By Mr. Black:

Q. Mr. MacNeil, you do not suggest that the member whom you quoted intended to include all men who are suffering from some disability not due to war service at all?—A. I believe he intended to include those men.

Q. Do not you think that in using the word "all" Mr. Cronyn meant all men not insurable because of war disability?—A. If they had war disability they would be pensionable and their dependents would be pensionable. The Act was designed expressly for those who could not obtain pension. There was no medical examination.

Q. That is not an answer to my question. You appear to put an interpretation on the use of the word "all" which would make it so broad that it would include men who are not insurable because of a disability other than war disability?—A. As the Act and the published regulations read to-day, it is available to all ex-members of the forces under certain conditions, and I interpret the word "all" to mean all those defined within the Act as entitled to apply for its benefits. That means nearly all returned soldiers and certain widows.

Q. Do you include men suffering from disability but which were not due to war disability at all?—A. There are many men taking out insurance policies, with a disability not recognized as due to war service which prevents them obtaining insur-

ance from the ordinary life insurance company.

Q. They are within the Act because they were members of the C.E.F.?—A. The Insurance Act was so designed because of the uncertainty which existed in defining men's disabilities. There was clear indication that there had been lowered resistance. That barred them from obtaining insurance from other companies. In proof of that I would mention this fact, that before the last year's committee we suggested certain changes should be made to make it inviting to other returned soldiers who were not disabled, in order to spread the risk, and the Superintendent of Insurance on the stand stated it was not a desirable thing to do; such was not the intention of the Act. They would rather take their losses now and take the risk.

Q. It is quite sure the insurance was not intended to cover death from other

causes?—A. There was no discrimination.

By Mr. Clark:

Q. You say every returned man suffering from a war disability shall be insurable irrespective of his disability? You agree with me there?—A. Yes.

Q. Also returned soldiers, though they may not be suffering from war disability, may now have some disability, not due to war, such as loss of an arm or a leg or had an illness which leaves him in a condition different from that in which he was

[Mr. C. G. MacNeil.]

discharged. You say that class also shall be insurable under this Act?—A. Yes, sir, by reason of the fact that they were previously admitted.

Q. That is another class. Come to the extreme class. Take the class of men actually in a very serious state of illness from a cause not due to war service, such as pneumonia, typhoid fever, and they are dangerously ill, and they make application in anticipation of an early death, for insurance. Do you go so far as to say that that case should be admitted to take out insurance though they have not made application for a year prior when they were fit. Do you go so far as to say their application should be accepted though they make application at a time when they expect death from such a cause?—A. Yes, sir, for several reasons, the first of the reasons is that they were previously admitted. The basic principle of the Act is that there shall be no medical examination. You cannot discriminate. The second reason is many men have been negotiating for months to establish attributability to service. The negotiations extend over a period and they reached a state of health before they receive a decision that their condition is not due to service technically, although they are morally certain it was due to service. The third reason is many men would have taken advantage of the Insurance Act earlier in the day. They were out of employment and they were compelled to postpone the day on which they could take out insurance.

By Mr. Black:

Q. Suppose a man is discharged perfectly fit. He does not apply for insurance. He comes back with smallpox and he is about to die, simply because he was a member of the C.E.F., do you say the Government must insure him?—A. You are bound to accept him in equity for this reason, for two years the physically fit were attracted by the Government scheme of insurance—

Q. You did not do it until you were about to die of smallpox?—A. I started

out to discuss the change of policy, the violation of the Act.

By Mr. Arthurs:

Q. I am sorry to disagree with Mr. MacNeil, but I think the matter should be cleared up in some way. I was a member of the Committee at the time this insurance was first brought up. The proposal of the G. W. V. A. was that the Government should make up the difference in the ordinary rate to those members of the C.E.F. who had some serious condition. That is, the difference between the order and the insurance rate should be borne by the Government. I think I am right. Parliament or the Committee went a great deal further than that, and in their generosity they probably went too far, and the Act as it was first placed on the statute book is exactly along the line as suggested by Mr. MacNeil. There was no disqualifying clause. Any man in immediate danger of death-many men were insured. There lives did not last two days after the insurance was taken out. This was paid by the Government. While I like to agree with Mr. MacNeil when I can, I am quite satisfied that we in our generosity went a little too far on that occasion and I think some regulations along the lines suggested are good ones, because undoubtedly Parliament went further than they thought they were going to go and we went much further in that regard than was requested by the members of the G. W. V. A.

The Chairman: I propose to clear the atmosphere by reading the regulations which are very short.

Mr. Black: I don't want Mr. MacNeil to believe I am disagreeing with him. I was taking him along to extreme cases to see if he would include those.

Witness: But for the precedents already established, my opinion might be entirely different, but what we claim is that a contract should be maintained though we thoroughly agree the State should be thoroughly protected against any exploitations.

The Chairman: Under section 13 the Minister has the right to refuse any contract at all

Witness: We were previously assured by the commissioners when the Act was under review in the second committee. You will find that Colonel Margeson stated that this discretionary power would not be exercised except in cases where there was intent to defraud or perhaps in isolated cases of veneral disease or misconduct and beyond that the policy was kept wide open and further regulations which have been acted upon were not disclosed to us or to those who received the rejections.

The CHAIRMAN: Will the Committee like to hear the regulations to see if they

are fair or not? (Reads)

"Memorandum of various types of applications and comments thereon by the Board, April 24, 1922.

- Note: (a) Beneficiaries under the Act are wife, husband, parents (including grandparents and step-parents of either the insured or his wife), child (including adopted child, step-child, grandchild and illegitimate child, if maintained), brother and sister (including half-brother and half-sister).
- (b) Dependents referred to below mean potential beneficiaries actually dependent upon the insured for support.

Class 1.—Applicants who are not seriously ill.

- (a) An applicant with dependents, ill with a pensionable disability. Application is at present accepted.
- (b) An applicant without dependents, who is ill with a pensionable disability.

Application is at present accepted.

(c) An applicant with dependents, ill with a disability that is not pensionable.

Application is at present accepted.

(d) An applicant without dependents, ill with a disability that is not pensionable.

Application is at present accepted.

Class 2.—Applicants who are seriously ill.

(a) An applicant with dependents, seriously ill with a pensionable disability.

Application is at present accepted.

(b) An applicant with dependents dangerously ill with a disability that is not pensionable.

Application is at present refused.

(c) An applicant without dependents, seriously ill with a pensionable disability.

Application is at present refused.

(d) An applicant without dependents, seriously ill with a disability that is not pensionable.

Application is at present refused.

Class 3.—Applications from persons in so serious a condition of health that they have no reasonable expectation of life.

(a) An applicant with dependents so seriously ill with a pensionable disability that he has no expectancy of life.

[Mr. C. G. MacNeil.]

Applications are at present accepted and insurance paid, provided death does not occur before approval of the application for issue of the policy.

(b) An applicant without dependents so seriously ill from a pensionable disability that he has no expectancy of life.

Applications are at present refused.

(c) An applicant with dependents, so seriously ill from a disability that is not pensionable that he has no expectancy of life.

Applications are at present refused.

(d) An applicant without dependents, so seriously ill from a disability that is not pensionable that he has no expectancy of life.

Applications are at present refused.

Class 4.—General.

(a) The above is the general procedure of the Board. In cases, however, where an applicant with or without dependents, is seriously ill with an injury or disease attributable to service or otherwise, and has been ill for many months with a disease which is certain to terminate fatally within a reasonably short time and has postponed taking our insurance until death is practically imminent.

Applications are at present refused.

(b) In cases where an applicant with, or without dependents, whose health has become impaired as a result of immoral conduct prior to enlistment, during service, or after discharge.

Applications are at present refused.

WITNESS: I submit I have established my point that the regulations were changed after the announcement and contrary to the statements made before the Commissioner.

The CHAIRMAN: The point is whether or not you want this Act made open the way Mr. MacNeil wants it or whether you want it brought out under the present conditions.

By Mr. Caldwell:

Q. What percentage of men will be affected by this change of regulations?—A. Only those who submit their applications from now on. Those with whom the State has entered a contract, as long as they pay their premiums, will be entitled to benefits and a large number of men have not been able to apply for the insurance and have not heard of it and while this has been changed the country is being canvassed by representatives of the department, who have been invited and solicited by public utterance to make applications for insurance, the name and address of which I have here. (Reads):

"Without this provision, destitution would result. No announcement was made. Policies were summarily rejected. Widows and widowed mothers have been thrust upon charity in direct violation of a statute. We were previously assured by the Commissioners that the discretionary power of section 13 of the Act would be exercised only in cases of intent to defraud. We were assured by Sir Henry Drayton that his policy would be to accept such policies as are now being rejected. During this mysterious change of front, representatives of the Commission were touring Canada soliciting applications under the terms of the original regulations.

"The effect of this change of policy has not been fairly presented to the Committee. Extreme cases have been seized upon to justify a high handed policy of unwarranted severity. I can illustrate the effect of this change.

'That the aforesaid regulations have been illegally concealed and that adverse decisions have been rendered thereupon without disclosing same to the individuals affected, thus causing great distress and dissatisfaction.'

"I have already outlined the effect of the duplicity practised. Only a frank and straightforward policy will retain the confidence of those whose interests are to be served. The system exists for the man and not the man for the system.

'That the general procedure of the Board has been such as to place the burden of proof with regard to attributability entirely upon the claimant for pension and that as a result many ex-service men and dependents have been denied a proper opportunity to establish their rights.'

"I have already emphasized this point, but the Board has denied point blank our claims in this regard. The burden of proof invariably rests with the man. He is requested to secure independent medical advice, and, when he does so, this is scoffed at. The statements of the men are refused if in their favour, and accepted if against their case. The procedure in vogue operates directly to the disadvantage of the man, apparently on the assumption that all applicants are malingerers and in disregard of faulty examinations and documentation.

"If the applicant is illiterate and unfamiliar with the regulations, no attempt is made to assist him to provide the essential data. There are many such cases when, upon the intervention of an advocate, either an organization or individual, satisfactory adjustment is secured.

'That pensions have been reduced following a review of the findings of local examiners by the headquarters office in a manner contrary to the procedure announced before the Select Committee of the House of Commons.'

"Complaint in this regard has become too general to disregard despite the statements and statistics of the Board. The dissatisfaction has involved the unit officials who frequently declare to the patients that they must follow their instructions and cut down. Some of them state that because of the drastic reduction following the review at headquarters they are required to mark their percentages up about fifteen per cent to obtain justice for the pensioner. We are unable on our own responsibility to produce such evidence as such officials are immediately brought under intimidation and probably dismissed. We do know that we have a large number of such cases where reduction has been effected in direct disregard of the opinion of the examining doctor and frequently without opportunity for appeal.

'That undue severity has been exercised with respect to disability ratings which to some extent confirm the report that secret instructions have been issued to reduce pensions in every way possible.'

"Only a prompt and thorough investigation will satisfy the uneasiness, which is now generally expressed on this score. Apart from the reports, voluntarily but confidentially placed in our hands from within the pensions organization, we know that the men are daily reporting with degrees of incapacity entirely out of proportion to the pension award. Only with great difficulty, is it possible to secure a more favourable consideration of a decision once given. We do not propose that pensions should be paid on purely compassionate grounds. We do claim, however, that the policy of the Board has received a bias that is having a most distressing effect on the beneficiaries of the Act."

Only recently one of our officials interviewed the medical advisers of the Board from Winnipeg and mentioned a large number of cases where cuts were being made [Mr. C. G. MacNeil.]

in disregard of the procedure. He was a barrister in Winnipeg and he was informed these cuts were made and it was admitted it was due to an official of the Board who was not competent for the discharge of such duties and it is arising generally that this cut in disability rating is being effected following review by general head-quarters staff. That is a complaint that has become seriously acute and we state our case in that way, and if further required will take steps to procure evidence on which these complaints are based.

By the Chairman:

Q. You say there are seven points in this memorandum which you have placed before us and which we have discussed this evening. There is section 25 (3) of the Act and the questions of the regulations under the Insurance Act. The other four questions seem to me questions of regulation and investigation, finding out whether they exist and if they exist in reason they should be cured. That is my summing up of the situation. I think the points we have to get down to now are three in number. The first is, do you desire section 25 (3) of the Act changed to bring in all category men?

Mr. CALDWELL: Not low category.

The CHARMAN: Whether you want to bring all men that went to France.

Mr. Caldwell: Low category men who are placed in low category on account of the conditions that exist on examination by the medical examiner.

The Charman: The next point to be cleared up as regards law is the question of insurance. I think the other four points are each a question of investigation to find out whether they exist or don't exist.

Mr. HUMPHREY: I think this is the place for an investigation.

The CHAIRMAN: You cannot investigate the Pension Board from one end of Canada to the other before this Committee.

Mr. Caldwell: I think we should take all the evidence these men want to give and we should dismiss the witnesses and discuss this thing in camera. That is my suggestion.

Colonel Thompson: In reference to insurance regulations, the Board of Pension Commissioners are the agents of the Minister of Finance. In that respect the Board cannot make any regulations. These tentative regulations or whatever they are called, are the result of correspondence between the Board and the Minister.

The CHAIRMAN: That can be discussed in Committee.

Dr. Arnold: I was asked, Mr. Chairman, about cases that might go to France, cases that might be included under this. I think it was Major Black asked me. Aside from the low category men—and there would not be many of these, possibly there were men who went to France with, say, a slight deafness. It was not sufficient to exclude them going as category A-1. These men came back with the same degree of deafness. No increase. They don't think they are pensionable. They are men who got to France with a certain amount of deafness. There are men who got to France with eye conditions that permitted them to go as A-1. They were not low category because their eye condition was not bad enough. Those men would come in under provisions of the Act. There are several types of cases like that, because a man need not be physically perfect to be an A-1 man. The basic principles on which pensions have been administered as far as I know, are something due to service or occurring on service. If Mr. MacNeil referred when speaking of the secretary of the Manitoba G.W.V.A. to anything that I said to him, he absolutely misquoted anything that was ever said to this gentleman. I did not say this was done on account of an incompetent official. I pointed out in two cases where there had been slip-shod work, but it is going a long way to say that the cases that were shown to me were due to incompetent officials.

Mr. Clark: With regard to these low category men, I suppose they come within the general class of men who had disabilities which pre-existed service or pre-existed service in France, and they come within the general clause of the Act, which says that if a man had a disability prior to service which is not aggravated on service, he shall not be pensionable, so we need not worry about the low category men at all. They come within that class of men who had disability prior to service.

Dr. Arnold: The man who had disability prior to service and who gets to France is pensionable for his whole disability. If he has any exacerbations of that, of his disability, but I have said if the man who gets to France, whether from progression or not on service, the low category man is—I might say that the major proportion of them had aggravations on service, and as low category men are being pensioned.

Mr. Caldwell: I think the low category man is placed in low category because he had some disability which is apparent. He would not be put in that class if it was not apparent. He would not be pensionable. That is expressly stated in the Act.

The CHAIRMAN: I think we can clear that up.

Dr. Arnold: The interpretation of "obvious" is obvious to a layman.

Mr. Humphrey: Any one who had any experience at all, knew that those men who went to France in 1915-16, according to the layman, if their disability was obvious, they were placed in a category and assigned to certain work.—A. Obvious to whom?

Q. To the medical officers.—A. That is not the interpretation placed upon the word "obvious" as it concerns pensions to-day. Obvious to a layman.

Mr. Caldwell: It does not say so. I think we can handle that alright.

Mr. McLaren: This is a question I would like to ask. As regards the classes of applicants for pensions, are the records looked up to show and will the records show those which were low category men and those which were not who went to France?—A. In a great many cases they would.

Q. And you have all that information before you?—A. Not necessarily. That man might be shown as a low category man and no information given on his papers

as to why he is low category. The onus is on the Board for that.

By Mr. Humphrey:

Q. It was not placed on the sheet that he was a low category man?

Dr. Arnold: You must assume that he was A-1. It might say on his history or on his attestation papers B-2, with nothing on these papers to show why he was classed B-2. In addition to that, the interpretation used by the Board of Pension Commissioners in connection with men who got to France is as liberal as it possibly could be. The word "obvious" is construed as being obvious to a layman.

By Mr. McLaren:

Q. Are the records such that it shows the A-1 man who went to France and the lower category men. Are they approximately perfect?—A. I am not certain that it is at all perfect.

By Mr. Arthurs:

Q. Is it not true that any man who went to France is in some category, whether A, B or C, without regard to what his reason is for being so placed? Suppose he was C, it is obvious when he went to France he was in some category?—A. There were no men categorized in the C.E.F., I think, until 1916. Previous to that the corps which went to France—later on categorized on the English system—I know what I am speaking about in this connection, because I was on the board in England when the categorization was first placed in force. I went over with a B-2 outfit. These men were all A-1 as a matter of fact, or A-2.

- Q. So subsequent to 1916, any man who went to France was in some category and it was so marked on his papers?—A. Any man who went rightly B-2 was not classified previous to 1916. It was marked on his paper, made on a short board form "C-2."
- Q. The fact remains that any man who went to France subsequent to 1916 was in some certain category?—A. Yes, I rather think he was.

By Mr. Clark:

Q. My question is, are those records now available?

Mr. ARTHURS: Yes, those are.

WITNESS: No, I don't think they are, altogether.

Q. Are 75 per cent of them?—A. I fancy, however, the 1916 categorization would be available in the major portion of the cases. Previous to that there was no categorization although a man went over fit in the estimation of the medical officer. For what was later a R-2 classification, there was no such classification made, and he did go to France as B-2, but not categorized as such.

Q. Does the Pension Board not make out all these categories now?—A. They would where the medical evidence was there, but not otherwise, as I know. In dealing with applications for pensions, our difficulties are arising now, and we are bound to take the medical evidence. We might possibly have times when it would corroborate the medical evidence. The men went over with certain units, labour battalions, and that sort of thing.

By Mr. Arthurs:

- Q. Would it clear the air to make a statement of this kind: Were there, to your knowledge, any men who were sent over to France B-2 or C-2 to combatant units?—A. You mean categorized as B-2 and afterwards put in a combatant unit?
 - Q. Yes?—A. Yes.
- Q. Before they went to a combatant unit they were re-examined?—A. I do not think it would be necessary if they were in France.
 - Q. As a rule they were?—A. (No answer).
- Q. If we make an amendment to this Act clearing up all past medical history of a man who went to France in a combatant unit, would that be doing any great injustice to the Government or the people of Canada, leaving aside the C.A.S.C. or the Forestry Corps?—A. It might be doing an injustice to the divisional-trained man who had stayed up in the front line all the time.
- Q. The medical men?—A. I do not think any hardship will accrue to any man under the existing legislation. I do not see how it could, because of the medical nature of it. Mr. MacNeil's fears are absolutely groundless.

By Mr. Humphrey:

- Q. What would you do, in view of the evidence which is coming in from all over the country?—A. What evidence?
- Q. Well, the information that is coming in from all over the country that it is?

 —A. That what is?
- Q. That it is working a hardship on returned soldiers to have certain regulations go into effect?—A. If that came to me I would immediately hark back to my own experience, and I have told you I know of only one case in all I have had to do with; so I would know it was not so.

By Mr. Wallace:

Q. I would like to ask Mr. MacNeil whether, in view of the evidence we have heard, he still thinks the strong wording of this telegram exactly expresses his views, or whether he thinks that the wording was a little stronger than he intended?— Λ .

Some question has been raised with regard to the word "conspiracy." By that I mean that the operations of the Pension Board have been kept secret and have been contrary to the interests of the men. I think "conspiracy" in that sense is quite proper. It was "conspiracy" in the sense that these decisions were not made public; that adverse decisions were brought down and distress resulted from these concealed instructions. I have never alleged any conspiracy with the Committee or with the Government. As the case stands to-day, it is a matter for the Board of Pension Commissioners. We tried in every way, without making ourselves offensive—if we are so considered now—to bring this matter clearly to view, but were unsuccessful.

Q. I want to know if this telegram exactly expresses your views?—A. Yes.

Wirmisson No. I don't think they are altogether tree

By Mr. Clark: governed your I A and to the acq it out O

Q. Col. Thompson, have there been any other minutes issued by the Board of Pension Commissioners at any time since you have been chairman of the board with respect to other sections of the Act, and passed on to your subordinates or to the Deputy Minister?—A. I am unable to answer that. There are so many minutes passed by the Board that I could not say.

Q. There are minutes such as this one passed on to the Deputy Minister in other cases, are there? There have been such minutes relating to other matters?—A.

There is no doubt about that.

Q. Have there been minutes relating to the interpretation of any sections of the Act?—A. I cannot say.

Q. Is it customary to make public such minutes as you may pass on to the Deputy Minister?—A. No, never.

Mr. MacNeil: Mr. Chairman, I submit that a proper investigation of this matter would involve the production of those minutes.

The CHAIRMAN: We will take that up.

Mr. CLARK: We are not going on with that any further than we have, are we?

Mr. MacLaren: I suggest that we take this up in the morning.

The CHAIRMAN: Let us have a few minutes together on this question, because it may be helpful.

The witnesses retired. The witnesses retired.

Debate followed, after which the Committee resolved itself into executive session.

See Minutes of Proceedings of June 16.

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ADDENDA

- A. Supplementary Statements submitted, relating to, and following certain evidence given before the Committee.
- B. Departmental Papers and Statistics.
- C. Summaries of Petitions and Communications received, etc.
- D. Reports of sub-Committees relating to suggestions and grievances further considered.

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Minutes of Proceedings of June 18.

(A) SUPPLEMENTARY EVIDENCE AND STATEMENTS SUBMITTED IN RELATION THERETO.

1. Supplementary Statement submitted by Mr. E. S. Keeling, relating to his evidence at page 130 herein.

Capt. J. G. Searles, M.C.

This man is, at present, in the Fort Qu'Appelle Sanatorium. He enlisted on December 4th, 1915, as private in the 96th Battalion, was gazetted as Lieutenant on the 10th January, 1916, and remained in France for some time. He claims to have been gassed on two or three occasions, one of these occasions being Paschendale. He remained with the Machine Gun Battalion right through and returned with the said Unit to Toronto, where he was demobilized on the 2nd of April, 1919. He had no examination in Canada prior to his discharge. His occupation was Commercial Traveller. For several months previous to being demobilized he lost considerable weight and has never felt well since. He claims to have very poor appetite. First symptoms discovered in testicles in January, 1921. He visited Col. H. Monroe, M.D., of Saskatoon who prescribed treatment. Continued treatment until May 1921, when diagnosed as T.B. Took a course of radium treatment to July, 1921, when admitted to hospital. He had operation performed as soon as admitted and he continued in hospital and underwent further operation on September 26th, 1921. Remained in hospital for three weeks after operation, and was then advised by Dr. Ferguson, who examined him in hospital, to go the Saskatoon Sanatorium for treatment of T.B. This man has been informed that as he was over a year before applying for treatment he could not be given it by Col. Guest, of the S.C.R. This ex-Officer is not, at present, on Pay and Allowances, and not only is the case one of considerable doubt but it would be appreciated if the man's condition which is a very sad one, at the present time, owing to the operation performed as aforesaid, makes him debilitated and is a source of very great inconvenience and annoyance to him. It will be appreciated, from the humanitarian standpoint, I am sure.

(a) Supplementary Statement submitted by Mr. C. G. MacNeil, relating to his evidence at page 117 herein.

"That the total disability pension and allowance be continued for at least one year after a patient is discharged from sanatorium, in all cases where he has been definitely diagnosed tuberculous."

2. The extension of the time period for which Total Disability pension is granted is now justified in view of the fact as previously stated, that the majority of patients now undergoing treatment are relapsed cases and only a small minority have reasonable hopes of having their disease apparently arrested. Many cases are being discharged in a quiescent condition and are more likely to break down if they attempt to work. The supposition that a man is improving if his condition is unchanged should not be considered sufficient reason to justify a reduction in pension. It has been stated (Dr. Hart's evidence last year) that a sanatorium dischargee should work to the limit of his physical capacity during the period he is in receipt of Total Disability Pension. This statement is meant to apply to arrested and apparently arrested cases. Quiescent cases who have an extensive lung area affected, are in no way fit for work and should continue to draw full pension not only for one year but until such time as their disease becomes apparently arrested if ever. Section 112 of B. of C. report, states: that 65.5 per cent of the relapsed cases are due to two causes, viz: Insufficient treatment and intercurrent disease. It may be taken for granted that all these cases reached a quiescent stage of the disease and that no apparently arrested cases are included in the number. Overwork, representing 15.1 per ter 1882 (represented American

All "apparently arrested" cases must be considered to have had sufficient sana-

torium treatment (quote Sec. 92 B. of C. Report).

While making the request for the continuance of Total Disability pension and allowance over a period of a year following the date of a patient's discharge from sanatorium, it is not suggested that the six monthly examinations at present conducted be discontinued. It is realized that these are necessary in the patient's interests. The examinations, however, should not affect the rate of pension until after the expiry of a year from completion of his sanatorium treatment. This would place him in a financial position that would allow him to keep within his physical limitations in regard to work and thereby help him greatly to consolidate his cure.

Memorandum relating to the recommendations made by the Tuberculous Veterans' Association to the Special Parliamentary Committee, House of Commons, Ottawa, April, 1922.

Recommendation No. 1.- so will assend the sid of roing abana? at notinginaxy

Pensions.—"That a monthly additional allowance of one third of the ordinary total disability pension, be granted to tuberculosis pensioners to meet the extra expense entailed by their required standard of living."

1. The question of an additional allowance to Total Disability Pension for those totally disabled from Tuberculosis, was placed before the Parliamentary Committee last year and when the facts concerning this class of Pensioner are examined, it will be amply evident why this request for further consideration of the subject is again made.

Since it is the opinion of those members of the medical profession who are recognized as authorities on the subject, that total disabilities from Tuberculosis require a higher standard of living than do total disabilities from any other cause (See Section 20. B. of C. report) one of two things become at once evident, namely; either the present rate of Total Disability pension is more than sufficient for the needs of a man disabled by wounds or disease other than Tuberculosis, or it is insufficient for the man who is totally disabled from Tuberculosis. Of recent years the finances of the country have been such that strict economy has been absolutely essential and it would be idle to accuse past Committees of extravagance in their Recommendations regarding the rates of Pensions for those disabled as a result of service in the War. It may be safely asserted, therefore, that the opinion of experts in Tuberculosis advocating extra pension for those disabled from that disease has not, in the past, been treated with the respect due to it and Tuberculosis pensioners have undoubtedly suffered in consequence.

If proof is required in addition to the opinion of experts, as to the actual needs of the Tuberculosis pensioner, it is to be found in the number of men who have and are experiencing relapses in their disease necessitating return to Sanitorium for treatment after they have once or twice already been inmates of such an institution. The following figures representing re-admitted cases speak for themselves in this respect:

April 1920—of 1,376 cases under treatment 12.8 per cent were re-admitted; April 1921, of 1,300 (approximate) treatment 33 per cent were re-admitted; April 1922, of 1,300 (approximate) treatment 60 per cent were re-admitted.

In another year unless present regulations regarding attributability of a man's disease to service are modified, only a negligible number of treatment cases will not come under the heading of re-admissions.

Now what are the causes of so many relapses?

According to the report of the D.S.C.R. Board Tuberculosis Sanitorium Consultants, there are three main causes of relapse, namely:—

Insufficient treatment originally, representing 49.9 per cent of treatment cases at April, 1920.

Intercurrent disease, representing 16.6 per cent of treatment cases at April, 1920. Overwork, representing 13.1 per cent of treatment cases at April, 1920.

Inadequate pension, representing 4.4 per cent of treatment cases at April, 1920. These figures were compiled by the Board Sanitorium Tuberculous Consultants from the records—none too reliable—of the various sanitoriums throughout the Dominion and their accuracy is very questionable. But as time goes on and the percentage of re-admission cases increases, the number of relapses from insufficient treatment originally and intercurrent disease will decrease and the number due to overwork (unsuitable employment) and inadequate pension will show a corresponding increase. The vast majority of relapsed cases to-day attribute the cause of their breakdown to insufficient pension. (See section 112 of Report.) With each relapse the disease of the patient becomes more chronic and the time has therefore come when careful re-examination of the pension rate for tuberculosis disabilities is demanded by the increasingly difficult position of this class of pensioner.

Let us compare the cost of maintaining a man in hospital for one year with the expenditure required to meet payment to him of total disability pension for the

same period.

Single M

P. and A., \$45 a month	0 00
Total yearly expenditure	6 25
Single man drawing total disability pension—12 months at \$75	0 00
Excess expenditure hospital treatment over total disability pension \$82	6 25

It should also be kept in mind that in view of the fact that pay while in hospital is according to rank and total disability pension for all ranks from private to lieutenant is the same, excess of expenditure on account of treatment cases over that on account of total disability pension cases, is further increased to the following amounts:—

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Looking to the expense entailed in treating patients in hospital, it becomes at once very plain that nothing should be left undone which would help the sanitorium dischargee to maintain the best standard of health possible following his completion of treatment. In order to assist him along this line the advice of the experts should be acted upon and sufficient monetary allowance awarded the discharged patient to ensure that he will be in a position to provide himself with the things essential to his physical requirements. The extra expenditure entailed over and above the present rate of pension would be more than offset by the saving in treating relapsed cases.

The position of the sanitorium dischargee to-day is more difficult than it was even a year ago because as time goes on the light cases are going back to civilian life with their disease apparently arrested, leaving mostly chronic cases, whose best hope is to reach the quiescent stage, which is only one stage better than the "active" stage. A rate of pension adequate and maintained, is the difference between health and sickness to the present and future occupants of sanitorium from now on.

(b) Questions of Mr. C. G. MacNeil, and replies thereto, by Lt.-Col. C. B. Keenan, M.D., D.S.O., Royal Victoria Hospital, relating to evidence given at page 279 herein.

Questions of Mr. C. G. MacNeil, Dominion Secretary, G.W.V.A., and replies thereto by Lieut.-Col. C. B. Keenan, M.D., D.S.O., Royal Victoria Hospital.

1. Do you suggest that the present pension rates, with bonus, be maintained and not reduced in any way?

2. In medical examination work, on behalf of the Department, are you required to determine attributability to war service?

3. Apart from the medical diagnosis of the man's condition at the time of examination, what evidence is considered as to the probable origin and development of the ailment?

4. In deciding upon attributability, do you take into consideration the condition of health pre-existing enlistment? If so, to what extent?

5. In your opinion, should an enlisted man be presumed to be physically fit, if not rejected, after three months' service?

6. Is it not customary to deny attributability even in cases where service has been rendered in France, if there is any evidence that the disability arose prior to enlistment?

7. If a man appeals a decision as to attributability, and submits evidence showing,—

(a) Good health to time of enlistment.

(b) Injury on service not officially recorded.

(c) Continuous ill-health from time of discharge.

what weight, in your opinion, should be given such evidence?

8. If there is an apparent contradiction of medical opinion, what procedure, in your judgment, should be allowed to make certain the claim receives just consideration?

9. Do not medical statistics reveal the fact that men who served some time in the "front line" and were subjected continuously to great nervous strain, extraordinary fatigue, loss of sleep, exposure, lice, etc., are now by reason of such experiences more easily susceptible to disease and physical breakdown?

10. Are you opposed to further treatment or pension for those men who, upon return to civilian life, encounter complete physical breakdown apparently because of impairment of vitality and stamina while on service?

11. Do you state that in your observation there does not exist any need for free medical treatment of ex-service men not otherwise provided for?

12. In your opinion, does the pension awarded widows with families enable them to secure proper medical attention in times of sickness?

13. Is there not a seroius lack of hospital accommodation throughout the country which would seem to demand the operation of special D.S.C.R. hospitals while the present demand exists?

14. Would you advocate soldiers' homes for certain classes provided some practicable method offered of sheltered employment?

Replies to Above Questions

MONTREAL, May 14, 1922.

Dear Mr. Marler,—I have much pleasure in hereby answering as far as I can the questions of Mr. MacNeil.

1. Yes.

2. Not always. I only do so when requested.

3. When a disease or disablement is diagnosed two questions always present themselves. First, what was the cause, and the second, when did the condition com-

mence. The answers to these two are decided first, according to their being a clear history of their development on the patient's history sheet or in the D.S.C.R. or Pension Board file, and, secondly, in the absence of the above, from the probable cause of such condition as accepted in medical science and from the length of time it would take this condition to reach its present stage as taught in medicine.

4. If a man was enlisted as a definite soldier that is class A for combatant work he was certified by the Government through its agents the C.A.M.C. to be in perfect condition, that is he had no disease or disability and I accept that as a fact. In the other classes I accept his disability as shown in his attestation papers.

5. If enlisted as a class A soldier that is for combatant service, yes.

- 6. I have never done so. I beg to repeat that if the Government's agents have made a mistake in enlisting a man with a disability as a soldier class A, the Government must bear the cost of their agent's mistake.
 - 7. I think this is answered by 4, 5, and 6.

Further I might say,

(a) If certified fit on enlistment I consider him fit.

(b) A definite disability in a man enlisted as fit must have come on during service or after discharge.

(c) Depends on the cause of his ill-health.

In other words the attributability should not have to rest and should not rest on any of these.

- 8. Should be referred to the medical consultants taking it for granted that these have had war experience and have had good experience with good standing in their special line in professional work.
 - 9. Not as far as I am aware.

10. Do not admit that there are such men. Have never seen any.

- 11. There is need of free medical treatment for all citizens who are unable to pay themselves for the same whether ex-service men or not and such is provided in this province.
 - 12. It might and again it might not. The condition referred to varies enormously.
- 13. Not in Montreal. There is plenty of accommodation for these cases, excepting the mental ones, in the civilian hospitals of this city and the conditions in other centres could be easily ascertained.
 - 14. Yes. Even apart from the question of sheltered employment.

C. B. KEENAN, M.D.

(c) Supplementary Statement submitted by Mr. G. R. McNicol, relating to his evidence at page 216 herein.

OTTAWA, Ont., May 8, 1922.

Mr. H. M. MARLER, M.P.,

Chairman of Special Committee,

On Pensions, Soldiers' Insurance and Re-establishment.

DEAR SIR,—I have been instructed by our Dominion Board of Directors to respectfully request on behalf of the Grand Army of United Veterans the privilege of submitting further evidence in support of re-establishment resolutions.

Should you and your Honourable Committee grant this request, I can assure you, sir, we will not duplicate our previous evidence.

I am, very truly, Your obedient servant,

G. R. McNICOL,

Parliamentary Representative,

Grand Army of United Veterans

13 GEORGE V. A. 1922

Mr. G. R. McNicol in support of Re-establishment Resolutions, presented by the Dominion Veterans' Alliance, and Suggestions of Bonus by Grand Army United Veterans.

Honourable Chairman,

Honourable Lady and Gentlemen,—

86,811 Disabled Men Need Further Assistance

I wish to submit for your kind consideration the general condition of disabled ex-service men who have been recognized by the Board of Pension Commission as attributable to war service. This class affects, approximately, 86,811 men or 18 per cent of all discharged ex-service members of the C.E.F. The above also includes the category of which entitles them to vocational training of which figures prove 51,000 took advantage.

These men have suffered considerably and readily realize that it is beyond the Government's power to completely recompense them for their loss through war service. Their pensions range from \$5 to \$100 per month, according to percentage of disability. Such pensions are not awarded for service or wounds but for the loss or lessening of normal abilities, such as walking, stooping, hearing, seeing, etc. While they are thus recompensed, it is not sufficient to overcome the handicap and disadvantages in not being able to accept opportunities that arise from time to time.

Over 90 per cent have to seek employment in the labour market; they are continually breaking down and not able to work steadily; therefore it is only the sympathetic employer that will employ them and the average employer does not come under this category.

The vocational training has proven quite inadequate and been admitted by officials of D.S.C.R. Then, Honourable Lady and Gentlemen, the question arises how these men can be re-established to sufficiently earn and maintain a liberal standard of living, to guarantee health, education and all necessities which go to make up a standard of living worthy of Canadian citizenship.

Therefore, if these men were given a re-establishment bonus, it would enable them to start a small business of their own, in which their wife or dependents could assist when health did not permit activity; or they could purchase a small home and in spare time or while unemployed could assist themselves considerably by gardening or raising other commodities of life, and thus cut down living expenses.

27,000 Land Settlers Need Assistance

Then, there are approximately 27,000 ex-service men who have taken advantage of the Land Settlement Act. These men are worthy of further consideration as has been proven beyond a doubt by other witnesses. Therefore, if a re-establishment bonus was paid it would take considerable off the principal, thus encouraging the settler by making his payments and interest lighter at a time when general conditions are bad; which would overcome the difficulty the Land Settlement Board is confronted with at present. Depression and crop-failures make the settler believe he has lost his equity and is therefore discouraged and ready to quit.

The above figures, namely 27,000 (land settlers) and 86,811 (pensioners), making a total of 113,811 or 24 per cent, which according to summary of D.S.C.R.'s activities to December 31, 1921, have received assistance.

419,916 Discharged as A-1 Not Adequately Re-established

Then, the third class, which require your earnest consideration and assistance, is the ex-service man, discharged physically fit, which represents 419,916 or approximately 76 per cent of the men who come under the purview of your Committee.

The only assistance available for these men was the original gratuity and the unemployment fund of the winter of 1919, which in several ways was a detriment to the industrious ex-service man; as the employer was fully cognizant of the facts that should he lay off ex-service employees, they would receive from \$60 to \$100 per month while his civilian employees would not receive any assistance. These conditions had a tendency to encourage the employer to discharge ex-service men and retain civilians.

Several cases were brought to the attention of soldiers' organizations, where men who had been promised steady work were discharged, and this was the only apparent reason. Not more than 20 per cent thus victimized have been able to locate a permanent position.

Honourable members, please allow your memory to drift back to 1919 and follow conditions from then; 419,916 men were placed on the labour market, when general industry was disorganized throughout Canada, in changing from implements of

destruction to industries of peace.

Then we must quote the statements of our late Government officials and in their

own words.

"Shortly after the Armistice, it was recognized that treatment might have to be provided for former members of the forces who were suffering from disabilities not directly attributable to war service, but which might have been indirectly caused thereby. Owing to a temporary lowered physical resistance to epidemic, or other conditions, power was therefore taken to grant free treatment and medicine to all former members of the forces who might fall ill during twelve months following the date of retirement or discharge. Some thousands of men have in this way secured tree medical treatment and this concession has been much appreciated. No pay and allowances were granted."

The Medical Officials state that the thousands of men referred to, were suffering indirectly from war service. But what of their dependents? The bread-winner in asspital perhaps for 2, 6 or 8 months, no pay and allowances and the high cost of living that existed in 1919. A few weeks illness would put them several hundred

dollars in debt and they have had no chance to redeem themselves since.

Surely there is a justifiable reason to ask for assistance on behalf of these men. Then we ask you to consider the need of assistance to those who have returned physically fit but with prospects greatly damaged by their absence on War service. This is a very real problem. If a large number of men are prevented by lack of means from continuing their training for professional or industrial life, not only will they suffer themselves, but the country at large, from lack of services they would, if qualified, have rendered. It is also likely to suffer if there are many, who from want of a little help at the start, are prevented from becoming independent in industrial or commercial occupations, for men with a permanent grievance are a menace to any community, and also there is no more valuable class of citizen than the man who is working for himself in however small a way.

There is not the slightest doubt that many men who were fortunate enough to escape disablement suffered greatly in their prospects because of their patriotic action in enlisting. Businesses were given up in some cases, which it is well nigh impossible to start again. Chances of partnership were lost. Situations were left, which are not now open. Young doctors and lawyers abandoned their practices, which they find very hard to gather again. Students, both at universities and in industrial schools, gave up their studies to enroll themselves and unless they did so under the age of eighteen find themselves now in the position of not only having lost very valuable years, but in many cases of being without the necessary means to continue their interrupted studies. Also, there is no doubt that in spite of separation allowances, debts and mortgages on homes were often inevitably incurred as a result of the reduced earning capacity and absence of the bread winner.

Those, too, who were in training for commercial, industrial or professional careers, suffered heavily by having that training interrupted for several years at a most crucial period, so that whatever allowances are made or extra courses arranged, they find themselves somewhat handicapped from the loss of time. It is not difficult to realize the acute disappointment therefore, of men who, while prepared to face the severe handicap entailed by the interruption of their training, now find themselves obliged, through lack of assistance they should have, to abandon all hope of completing their training. To have put themselves voluntarily behind in the race, for patriotic motives, is, we claim a sufficiently heavy sacrifice; but to have lost their chance altogether is very hard to bear.

Thousands of men sacrificed positions, businesses, farms and other enterprises in which they had sunk the savings of a lifetime to develop, and now upon their return to civil life the former threads must be picked up if possible, but with little hope of real success, unless by financial assistance which would accrue if the bonus project becomes adopted.

The great need for further re-establishment has always been recognized by the three major soldiers' organizations, namely, Army and Navy Veterans, Great War Veterans, and Grand Army United Veterans, and during the past year each organization at their annual convention, passed resolutions requesting adequate re-establishment for all ex-service men.

Public opinion throughout Canada supports the ex-service men in their requests for adequate re-establishment, and we submit the following evidence to support this fact.

In 1920 Organized Labour held their Dominion Convention in Hamilton, Ontario, and unanimously endorsed a resolution in favour of further re-establishment for our ex-service men and in this they still concur. The above statements prove the toilers of Canada wish just treatment on behalf of our returned men and are ready to contribute their share to same.

We next draw your attention to the resolution passed at the Liberal Convention in the City of Ottawa, August 8, 1919.

1. Whereas, it is considered that the guiding principle for a permanent settlement of the problem of civil re-establishment should be equitable treatment to soldiers in all vocations, having regard to length and nature of service.

"Resolved that this convention declares that the adoption of a system of cash grants to the soldiers and dependents of those who have fallen is the most satisfactory and effective means of civil re-establishment, such grants to be in addition to any gratuity and to any pension for disability resulting from service.

This Convention represented a large percentage of our leading and most esteemed citizens gathered together to represent their followers from all parts of the Dominion. Therefore, the opinion of such a great and representative body cannot be lightly passed over without realizing the need for further re-establishment.

In view of the fact that over 400,000 of the ex-service men have not received any assistance since 1919, the indisputable fact is that if the re-establishment referred to in above paragraphs was necessary in 1919 it is of greater necessity now.

Therefore, we feel we can give your committee the assurance of this great party as they would not be-little themselves to withdraw such a glorious resolution based on such justifiable grounds.

The following are questions sent to the Honourable Leaders on November 22, 1921, by Grand Army United Veterans, and we feel justified in quoting our Honourable Prime Minister's letter as proof of him being in favour of further re-establishment. Had he not considered clause (1) justifiable no doubt he would have stated frankly that in this clause he did not concur.

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Questions.

- 1. The re-establishment of ex-service men and women by the payment of a re-establishment bonus, based on the length of service, which, when added to the gratuity already received, would be at least equal to the highest amount paid by any country to its ex-service men and women who served in the Great War.
- 2. Pensions sufficient to completely compensate for loss of earning power on the basis of one dollar per month for each per cent of disability, and in the meantime present bonus on Pensions to be made permanent.
- 3. Pensions for the widows and orphans sufficient to enable them to live up to the Canadian standard of living.
 - 4. Pensions to be paid to parents of deceased ex-service men and women.
- 5. That an amount equal to one year's pension be made payable on the death of pensioner, to compensate those who have assumed responsibility for sick and funeral expenses of said deceased pensioner.
- 6. Preference to be given in appointments to Civil Service (qualifications being equal) to ex-service men, and such appointments to be made permanent after six months' satisfactory service.
 - 7. Insurance against sickness and unemployment.
 - 8. Restriction of immigration and rigid exclusion of all Asiatic and alien enemies.
- 9. The erection and maintenance of Homes by Federal Government for aged and indigent Veterans.
- 10. Apportionment to be made forthwith to all ex-service men and women of the amount due in cash owing to the loss due to exchange of army pay and allowances during overseas service.
- 11. Employment to be found in Government service for all pensioners instructed by medical boards to obtain light employment.
- 12. That all ex-service men and women who have received gratuity in lieu of pension be entitled to re-board on application.

Answers to above questions:

OTTAWA, Nevember 26, 1921.

Mr. J. F. Marsh,

Dominion Secretary, G.A.U.V., 19 Gerrard Street East, Toronto.

Dear Mr. Marsh,—I received only at midnight on Saturday, your letter of November 22nd requesting on behalf of the Grand Army of United Veterans, a statement from me as the Leader of the Liberal Party regarding re-establishment proposals of the Grand Army of United Veterans, authorized by the Dominion Board of Directors at a special meeting held in Toronto on Sunday, November 13th and submitted to the leaders of all political parties and to individual candidates for Federal elections.

In considering the reply I should make to each of the several proposals, I am obliged to recognize that it is impossible for me to expect any dissociation, in the public mind or in the mind of any of the members of your association, of views expressed by myself as an individual candidate on the present elections from views expressed by me as one who also carries the responsibility of a leader of one of the political parties. I presume it is primarily as the Leader of the Liberal Party that you wish me to reply. If, therefore, in the reply I am making, I find it necessary to speak in general rather than in specific terms with respect to the proposals sub-

mitted, I hope you will not feel that this is owing to any desire to evade clear and definite responsibility, but rather to be perfectly sure in my own mind that, in the expression of views I am making, I may rely with confidence upon the wholehearted and active support of my fellow Liberals in all parts of the country.

I believe that the whole matter of further re-establishment of soldiers, and all questions incidental thereto, should be reopened and reconsidered by the new parliament, which fortunately will be more representative in its character than the parliament which has just been dissolved. In this connection, I would favour the appointment at the next session of Parliament, of a committee of the House of Commons, empowered to take into consideration all of the suggestions contained in the reestablishment proposals submitted. I would further favour the committee being given the widest powers to consider all matters relevant to these proposals and having no restrictions placed upon its findings by the Government.

I should like to add that, speaking for myself personally, I should not hesitate to endorse the principles underlying practically all of the several resolutions and that any influence I may have with respect to these or kindred matters will be gladly exerted at any and all times with a view to seeing that the returned men and the dependents of those who sacrificed life or health in the Great War are dealt with not only justly but generously.

Yours very sincerely,

(Signed) W. L. MACKENZIE KING.

The evidence submitted by Sir Thomas White to the Parliamentary Committee of 1919 re Canada's inability to finance further assistance to re-establish her ex-service men, was quoted by Committee as their reason for refusing such assistance as was requested at that time.

Please allow me also, sir, to include in my evidence, quotations of Sir Thomas White in a book entitled "The Story of Canada's War Finance," by Sir Thomas White in 1921.

The Three Victory Loans were the greatest financial achievement of Canada during the war. They were floated in 1917, 1918 and 1919 respectively, and raised an aggregate of more than seventeen hundred million dollars. That this astounding sum, which was almost twice the amount of all the deposits in all the chartered banks before the war, should have been made available for the purposes of the Government from the savings of the people of Canada, was probably as surprising to ourselves as to the outside world. Suggestions have not been wanting that Canada could have raised as large sums through public issues made to her own people before the war, but that we never suspected our ability to do it, and consequently always did our national borrowing in London and New York. This view overlooks the fact that our war loans were really subscribed by the public from the savings made during the war itself. There is real truth in statements which were made frequently by economists that nations pay for wars as they go along. Productive enterprises are of necessity greatly stimulated. This, coupled with the constantly increasing rise in wages and in the price of commodities, produces an enormous amount of credit, or money so called, which finds its way into the packets and savings accounts of the public. This money is available for subscriptions to Government loans.

The business which Canada obtained through the financing afforded by Victory Loans enabled us to pay our war expenditures abroad as we went along and finish with a large balance to our credit.

Canada's people saved from the earnings of the war \$1,700,000,000 besides land and other investments. We ask you Honourable Lady and Gentlemen, are not the men who made this achievement possible justified in requesting a small portion of all war prosperity? In other words, the interest paid to the people of Canada annually for money loaned, is over \$93,000,000 and in 3 years would finance requests which we submit for your consideration.

The argument so often used that the soldiers won the war and then returned to

pay the cost is amply proved by these figures.

One of the noblest memorials Canada could erect to memory of her heroes would be to care for the widows, orphans and dependents of our dead comrades, and to reestablish in civil life those who have been spared to return.

(d) Supplementary Statement submitted by Mr. W. E. Holmes, relating to the evidence given by Mr. Kirchener and Mr. Holmes at page 227 herein.

OTTAWA, May 30, 1922.

A. Speakman, Esq., M.P.,
Chairman,

Land Settlement Committee of Parliamentary Committee on Re-establishment.

DEAR SIR,—At the request of the Hon. Mr. Stewart, Minister of the Interior, I am outlining in concrete form the general situation confronting the soldier settlers at Merville, Vancouver Island and Lister Camp (Creston) in the Kootenay Valley.

In order to place the case in its true aspect, it will be necessary to refer to the

early history of the Merville and Creston (Co-operative) Soldier Settlements.

During the spring of 1919, the writer, in conjunction with Lieutenant A. F. Walker, M.M., arrived in Ottawa as the accredited representatives of the British Columbia government, to outline land settlement conditions and to lay our plans of co-operative settlement before the Federal authorities, land settlement at that time being a Federal undertaking as far as ex-service men were concerned.

At that period we represented some six hundred ex-service men desirous of taking up land in the Province of British Columbia on the principle of definitely-organized communities.

These plans, with certain modifications, were finally endorsed by the Federal authorities (the late Unionist Government) and it was understood that the scheme of settlement would be carried out under their jurisdiction. In this connection, F. W. Stacey, Esq., M.P. for the Chilliwack division of British Columbia was relieved of his parliamentary duties to accompany us back to British Columbia in order to facilitate this form of settlement coming into operation.

However, on looking over the situation in British Columbia, the Federal authorities realized they had no organization or means of establishing the necessary organization whereby this particular form of settlement could be translated from the realm

of ideas into the language of facts.

Finally the Provincial Government of British Columbia in order to meet the wishes of the large body of ex-service men affected, brought the necessary organization into existence (land-clearing organization) and carried out the initial development operations on the distinct understanding that the Federal authorities would take over the work and complete it when they (the Provincial Government) had reached the limit of their financial strength.

The data submitted to you shows clearly that the understanding referred to in the last paragraph, viz., that the Federal government would take over the work and complete it when the Provincial authorities had reached their limit of financial strength, actually existed.

As the average loan to the soldier-settlers under the terms and conditions of the Soldier Settlement Act approximates over \$4,000, it would have meant an expenditure of at least two and a half million dollars (\$2,500,000) to look after the 600 men in question without taking into consideration the numerous additional applications daily received from qualified ex-service men to enter the settlement areas established in this connection by the Provincial Government of British Columbia.

It will therefore be readily obvious that the Provincial Government could not possibly undertake work of so comprehensive a nature as the establishment of organ-

ized communities of ex-service men on the land upon their own financial resources without the assurance that when the preliminary development operations were completed the Federal authorities would come to their aid, as agreed.

Regarding the resolutions submitted from the men at Lister Camp (Creston settlement) to the present Re-establishment Committee, particularly that resolution which has reference to the rate of interest demanded on loans by the Provincial Government of British Columbia and to which the men object. The situation in connection with the rate of interest has arisen from the following source:—

You will have observed from the documents placed in your possession that the impression given to the settlers was that as the raw or unimproved lands were converted into potential revenue-producing farms, they would be taken over by the Federal authorities, and the soldier-settler, therefore, be in a position to benefit under the terms and conditions of the Soldier Settlement Act, which provides loans to the soldier-settler at a 5 per cent rate of interest.

The British Columbia Government, in submitting their proposals to the settlers, demanded a 7 per cent rate of interest, because this is the rate charged on agricultural loans in our Province; and, therefore, I presume, a special act would have to be brought down in the British Columbia Legislature authorizing a lower rate of interest to cover the situation at Merville and Creston.

However, as I have drawn attention to the fact that the Provincial Government entered this work on the definite understanding that the Federal authorities would assist when they had reached the limit of their financial strength and take over the farms, I think there can be found a way out of the present situation satisfactory to all parties, particularly in view of the men affected and the important nature of the work they have undertaken.

As to the important nature of this work, might I, in conclusion, draw attention to the fact that the two co-operative or organized land settlements of Merville and Creston in British Columbia, represent far more than a spasmodic attempt to settle a few hundred men on the land; they are, in fact, the advanced guard of an entirely new economic era for the Dominion of Canada and are calculated to raise the whole status of rural life for centuries to come. They therefore merit the careful and intelligent attention of the foremost statesmen in the Dominion.

The principle underlying the co-operative settlements in British Columbia is the modern, scientific form of land settlement and the only method by which it is possible to permanently, rapidly and economically settle people on the undeveloped and fertile areas of the Dominion of Canada with a white population. They therefore merit, I would suggest, the careful and intelligent attention of the foremost statesmen of our time.

I shall be glad to submit any further data in connection with the Merville and Creston Soldier-settlements which you may desire or amplify further upon any point covered by the documents placed in your possession.

Thanking you, on behalf of the men I represent, for the many courtesies extended me while placing this somewhat complex matter before you,

(Signed) W. E. HOLMES.

(e) Statement of Lt.-Col. W. M. Hartt, Tuberculosis Consultant to the B.P.C., submitted to the sub-Committee on Pensions, on May 18, 1922, when considering the eligibility of tuberculous ex-service men for treatment, with pay and allowances, etc

Recognition of eligibility of tuberculous ex-service men, for treatment with pay and allowances, or for pension, must rest, either on a chronological or time basis, or on the establishment of an etiological or casual relationship with service. In March last a Tuberculosis Conference was held in Ottawa under the auspices of the D.S.O.R.,

at which were present all the leading tuberculosis specialists in Canada with perhaps three or four exceptions. To those in attendance an equiry was submitted as to whether the decision with reference to taking tuberculous patients on the strength for treatment should rest on the establishment of attributability of the disease to service (or at least of a reasonable doubt in favour of attributability), or whether a chronological basis for a decision should be substituted. It was unanimously agreed that the careful investigation of individual cases with reference to attributability to service was much more equitable than, and preferable to, any general and arbitrary chronological method.

At this Conference a representative committee was appointed which brought in a comprehensive report regarding the basis of recognition of attributability in tuberculosis cases. This report is so framed that the basis of attributability laid down will not result in excluding from the benefits of treatment any ex-service man regarding the attributability of whose pulmonary tuberculosis to service there is any reasonable doubt. This report re-affirms the principle of recognition of eligibility for treatment with pay and allowances of all cases occurring within one year of discharge, which was originally accepted by the department several years ago on the recommendation of a number of tuberculosis authorities who argued that before this period would elapse the majority of cases, either activated or aggravated by service, would manifest themselves. Since it was felt by those in attendance at the Conference that this report not only clarified the existing basis of recognition of attributability, but also amplified it, sufficiently to ensure the fullest measure of justice to the tuberculous ex-service man in the matter of treatment, it was unanimously adopted. Copies of it have since been circulated by the department to all those in the various units who are concerned in making recommendations or decisions regarding attributability of tuberculous disabilities to service, in order that a just and uniform basis of recognition may be ensured in so far as possible.

Perusal of this report (copy of which is attached to this memorandum) indicates that its scope is so broad as to include all types of eases with which service might be

said, with any degree of justice, to have a casual relationship.

As a matter of fact, this report little more than crystallizes what has already been departmental practice for some time. That the benefit of every reasonable doubt is being and has been given in deciding the attributability of tuberculosis cases is indicated by the fact that in 1921-three years after the cessation of hositlities, and two years after the vast majority of the C.E.F. had been demobilized—a monthly average of some 50 new cases of tuberculosis, or a total of approximately 600 in the year, were taken on strength by the D.S.C.R. for treatment with pay and allowances. Many of these had been discharged from the service not only two, but even three, four and some five years previously. These formed over 44 per cent of all the tuberculous ex-service men taken on strength during 1921, the balance being re-treatment cases. It is interesting to note that this number approximates that of the annual total of "new crop" cases of tuberculosis which it is estimated must develop in any group of similar size amongst the general population in Canada, in order to maintain the recorded annual death-rate. What has already been said strongly suggests that the present procedure is meeting the situation as regards the tuberculous ex-service man with full justice, if not with generosity. Surely no more authoritative, better informed, or unbiased opinion in this regard is procurable that that of the chest specialists who assembled in conference at Ottawa from all parts of Canada in March last (See nominal roll attached), and which is expressed in the following resolution extracted from the minutes of the Conference:-

[&]quot;Moved by Dr. A. H. W. Caulfield, seconded by Dr. J. H. Elliott, and carried unanimously:

[&]quot;We, the members of this conference on tuberculosis, desire to express the opinion that the work and regulations of the Board of Pension Commis-

sioners for Canada, and the Department of Soldiers' Civil Re-establishment have met the needs of the tuberculous ex-soldier for sanatorium treatment and after-care so successfully as to produce results far beyond what could have been originally anticipated.

"The careful study of the situation in Canada, by experts, at the instances of the department, and the readiness to accept suggestions as to alterations in procedure, where there was a possibility of benefit to the ex-soldier, have been noteworthy.

"It is therefore felt that the regulations at the present time meet the needs of the situation as closely as is humanly possible, and the administration of these regulations is such as to warrant this expression of our whole-hearted appreciation of this work, and of the hope that it will be continued and allowed to develop along the present lines so long as the need exists."

(Ottawa, Ont., 16-3-22.)

(B) DEPARTMENTAL PAPERS AND STATISTICS

1. Statement showing number of Pensions in force, and Liability therefor, submitted by the Board of Pension Commissioners for Canada, in reply to certain information required by the Committee.

(See also "Pension Statement" following covering letter of June 27, 1922, herein.)

THE BOARD OF PENSION COMMISSIONERS FOR CANADA

Prepared for the Special Committee on Pensions, Insurance and Re-establishment

Ouestion		h 31, 1922		March	31, 1921	
Question	in force			in force	Liability	
Number	ASSET OF THE PARTY	Litability		1 10 990	ALT LA ARE	
 Total pensions in force—Liabilities thereo (not including cost of administration). Number of pensions to disabled members of 	. 63,297	\$30,054,985	20	70,714	\$31,251,488	66
of the Forces (men)—Liability thereof. 4. Number of pensions to Nursing Sisters—	. 44,246	17,470,349	6,6	51,156	18,136,884	16
Liability thereof	. 234	53,345	00	206	37,080	00
children—Liability thereof 6. Number of pensions to widows with on	. 2,253	1,639,082	00	1,381	1,005,368	00
child—Liability thereof	. 3,795	3,391,552	00	3,689	3,349,612	00
children—Liability thereof	. 2,348	2,432,884	00	2,281	2,399,612	00
children—Liability thereof 9. Number of pensions to widows with fou	. 1,297	1,500,444	00	1,268 .	1,486,096	00
children or over—Liability thereof 10. Number of pensions to widowed mothers—	. 1,142	1,449,994	00	1,064	1,391,322	00
Liability thereof* *11. Number of pensions to dependent parent (fathers)—Liability thereof (participat	. 6,577	5,526,715	00	6,439	2,514,610	00
ing)	· } 620 1,474	178,234 423,098			586,866	50
12. Number of pensions to dependent brother and sisters—Liability thereof13. Number of pensions to orphan children—	164	26,470	00	186	30,286	00
Liability thereof	1,018	320,664	00	980	309,216	00
sisters—Liability thereof	. 16	4,896	00	14	4,536	00
less allowance—Liability thereof	366	130,766	14	388	119,342	14
one year's pension as fina; payment— Liability thereof		474,112	00	747	494,640	00

THE BOARD OF PENSION COMMISSIONERS FOR CANADA—Concluded

Question	Kasmitmo,)		31, 1922		March :	31, 1921	
Number	i Victorop-versolv i	n force	Liability	j	n force	Liability	
ability) payab Act—Liability 18. Number of supp	plementary pensions (Dis- le under Section 46 of the thereof	355		66	172	29,592	45
	children under Section 26 ing Act—Liability thereof.	95			81		
19. Number of supp under Section	lementary pensions payable 27 of the Amending Act	9-36-913		HVID		4.440	0.4
20. Number of pens	ity thereofions payable under Section nded Act "47 B"—Liability	66	25,031	53	43	4,143	04
	Hadding	128	34,010	24	105	23,464	00
	ration		\$1,244,028			\$1,500,819	76
Disability pension	or Fiscal year ending March		STATION	80.		38,887 21 500,795 14	
				Bours	A	139,682 35	
					103111111111		

J. L'AWSON,
Pensions Accountant.

2. Statement covering the Activities of the Department of Soldiers' Civil Re-establishment, up to March 31, 1922, respecting Medical Treatment, Dental Services, Orthopaedic and Surgical Appliances, Training, Loans, Employment, Unemployment Relief, Returned Soldiers' Insurance, and Administration Costs. Note.—Statement re Orthopaedic and Surgical appliances herein is brought up to December 31, 1921.

(See also Statement of D.S.C.R. "Expenditures" following covering letter of June 27, 1922, herein.)

(a) MEDICAL TREATMENT

MARCH 31, 1922

Total number of admissions to hospital up to March 31, 1922	126,588
Total number of clinical treatments up to March 31, 1922	945,299
Number under treatment on March 31, 1920	7,945
Number under treatment on March 31, 1921	6,804
Number under treatment on March 31, 1922	5,539
Number of D.S.C.R. hospitals and sanatoria March 31, 1922 17]	ST. STATES
	27
D.S.C.R. March 31, 1922	W. TESESTATIONS
D.S.C.R. bed capacity in hospitals and sanatoria, March	
31, 1922 5,389	6,185
Outside bed capacity (temporary), March 31, 1922 796	0,100
Amount of treatment, pay and allowance during fiscal year	70 000 71
	70,003 71
Amount of treatment pay and allowance during fiscal year	Number
	66,568 13
Amount of treatment pay and allowance during fiscal year	
ending March 31, 1922 3,7	63,424 56

(b) DENTAL SERVICES

MARCH 31, 1922

a) Dental work performed at D.S.C.R. Clinics by Departmental	
Total operations to date	600
Total patients completed to date	
Patients under treatment	903
b) Civilian Representatives in Canada—	
Ex-Canadians completed to date	416
Ex-Imperials completed to date	162

^{*} Question No. 11, shows father and mother jointly participating, and also fathers separately.

2. Statement covering the Activities of the Department of Soldiers' Civil Re-establishment, etc.—Continued

ment, etc.—Continued	
(b) DENTAL SERVICES—Concluded	
(c) United States Veterans' Bureau—	
Ex-Canadians completed to date	90
(d) Militia and Defence post-discharge dental services transferred to	elgeus to teun
the Department Soldiers' Civil Re-establishment as from April 1, 1921, under the provisions of Privy Council	
Order No. 963. This type of treatment is rendered en-	nier of surele
tirely by civilian dentists— Cases completed to date	839
Total number of patients as per a, b, c, and d (above) who	oleren de nenelo
have had dental treatment completed through this department	90 700
erageocate and in the experience persons and every more	28,788
(v) ORTHOPAEDIC AND SURGICAL APPLIANCE	ES
DECEMBER, 31, 1921	
Number of men issued with— Arms	1,101
Legs	2,559
MOSWAL A	3,660
Boots	6,482
Minor Orthopaedic appliances	24,101
Total expenditures for amputation cases since beginning	Therefor, and
to December 31, 1921— Number	
Arms	\$192,141 85
Legs	534,418 43 197,812 55
Total number of appliances issued and repaired during period	nees Orthon
April 1, 1921-December 31, 1921	30,939
period April 1, 1921,-December 31, 1921	\$335,651 06
(4) OPMITODA EDIC AND SUDCICAL ADDITANCE	of on theren
(d) ORTHOPAEDIC AND SURGICAL APPLIANCE	
Appliances issued to December 31, 1921—	
Appliances issued to December 31, 1921— Arms	2,165 6,358
Appliances issued to December 31, 1921— Arms	2,165
Appliances issued to December 31, 1921— Arms	2,165 6,358 20,610 44,908 6,631
Appliances issued to December 31, 1921— Arms	2,165 6,358 20,610 44,908 6,631 1,267
Appliances issued to December 31, 1921— Arms	2,165 6,358 20,610 44,908 6,631 1,267
Appliances issued to December 31, 1921— Arms. Legs. Boots. Minor Orthopaedic appliances. Optical supplies. Pegs. Repairs to December 31, 1921— Arms. Legs.	2,165 6,358 20,610 44,908 6,631 1,267
Appliances issued to December 31, 1921— Arms	2,165 6,358 20,610 44,908 6,631 1,267 1,293 11,092 13,944
Appliances issued to December 31, 1921— Arms. Legs. Boots. Minor Orthopaedic appliances. Optical supplies. Pegs. Repairs to December 31, 1921— Arms. Legs.	2,165 6,358 20,610 44,908 6,631 1,267 1,293 11,092 13,944 18,699
Appliances issued to December 31, 1921— Arms. Legs. Boots. Minor Orthopaedic appliances. Optical supplies. Pegs. Repairs to December 31, 1921— Arms. Legs. Boots. Minor Orthopaedic appliances. Optical supplies.	2,165 6,358 20,610 44,908 6,631 1,267 1,293 11,092 13,944 18,699
Appliances issued to December 31, 1921— Arms	2,165 6,358 20,610 44,908 6,631 1,267 1,293 11,092 13,944 18,699 373
Appliances issued to December 31, 1921— Arms. Legs. Boots. Minor Orthopaedic appliances. Optical supplies. Pegs. Repairs to December 31, 1921— Arms. Legs. Boots. Minor Orthopaedic appliances. Optical supplies. (e) TRAINING MARCH 31, 1922	2,165 6,358 20,610 44,908 6,631 1,267 1,293 11,092 13,944 18,699 373
Appliances issued to December 31, 1921— Arms. Legs. Boots. Minor Orthopaedic appliances. Optical supplies. Pegs. Repairs to December 31, 1921— Arms. Legs. Boots. Minor Orthopaedic appliances. Optical supplies. (e) TRAINING MARCH 31, 1922 Number commenced. Number in training.	2,165 6,358 20,610 44,908 6,631 1,267 1,293 11,092 13,944 18,699 373
Appliances issued to December 31, 1921— Arms. Legs. Boots. Minor Orthopaedic appliances. Optical supplies. Pegs. Repairs to December 31, 1921— Arms. Legs. Boots. Minor Orthopaedic appliances. Optical supplies. (e) TRAINING MARCH 31, 1922 Number commenced. Number in training. Number discontinued.	2,165 6,358 20,610 44,908 6,631 1,267 1,293 11,092 13,944 18,699 373
Appliances issued to December 31, 1921— Arms	2,165 6,358 20,610 44,908 6,631 1,267 1,293 11,092 13,944 18,699 373 51,822 496 9,166
Appliances issued to December 31, 1921— Arms. Legs. Boots. Minor Orthopaedic appliances. Optical supplies. Pegs. Repairs to December 31, 1921— Arms. Legs. Boots. Minor Orthopaedic appliances. Optical supplies. (e) TRAINING MARCH 31, 1922 Number commenced. Number in training. Number of graduates. Number of cases closed. Disposition of cases closed—	2,165 6,358 20,610 44,908 6,631 1,267 1,293 11,092 13,944 18,699 373 51,822 496 9,166
Appliances issued to December 31, 1921— Arms. Legs. Boots. Minor Orthopaedic appliances. Optical supplies. Pegs. Repairs to December 31, 1921— Arms. Legs. Boots. Minor Orthopaedic appliances. Optical supplies. (e) TRAINING MARCH 31, 1922 Number commenced. Number in training. Number of graduates. Number of cases closed. Disposition of cases closed—	2,165 6,358 20,610 44,908 6,631 1,267 1,293 11,092 13,944 18,699 373 51,822 496 9,166 42,160 40,797
Appliances issued to December 31, 1921— Arms. Legs. Boots. Minor Orthopaedic appliances. Optical supplies. Pegs. Repairs to December 31, 1921— Arms. Legs. Boots. Minor Orthopaedic appliances. Optical supplies. (e) TRAINING MARCH 31, 1922 Number commenced. Number in training. Number discontinued. Number of graduates. Number of cases closed. Disposition of cases closed— 1. Employed as trained. 26,386 2. Employed otherwise.	2,165 6,358 20,610 44,908 6,631 1,267 1,293 11,092 13,944 18,699 373 51,822 496 9,166 42,160 40,797 or 64.65%
Appliances issued to December 31, 1921— Arms. Legs. Boots. Minor Orthopaedic appliances. Optical supplies. Pegs. Repairs to December 31, 1921— Arms. Legs. Boots. Minor Orthopaedic appliances. Optical supplies. (e) TRAINING MARCH 31, 1922 Number commenced. Number in training. Number discontinued. Number of graduates. Number of graduates. Number of cases closed— 1. Employed as trained. 26,386 2. Employed otherwise. Total employed. 36,704	2,165 6,358 20,610 44,908 6,631 1,267 1,293 11,092 13,944 18,699 373 51,822 496 9,166 42,160 40,797 or 64.65% or 25.29% or 89.97% or 4.99%
Appliances issued to December 31, 1921— Arms. Legs. Boots. Minor Orthopaedic appliances. Optical supplies. Pegs. Repairs to December 31, 1921— Arms. Legs. Boots. Minor Orthopaedic appliances. Optical supplies. (e) TRAINING MARCH 31, 1922 Number commenced. Number in training. Number discontinued. Number of graduates. Number of cases closed— 1. Employed as trained. 26,386 2. Employed otherwise. 10,318 Total employed. 36,704 3. Presumed employed. 4. Gone abroad.	2,165 6,358 20,610 44,908 6,631 1,267 1,293 11,092 13,944 18,699 373 51,822 496 9,166 42,160 40,797 or 64.65% or 25.29% or 89.97% or 4.99% or 2.35%
Appliances issued to December 31, 1921— Arms. Legs. Boots. Minor Orthopaedic appliances. Optical supplies. Pegs. Repairs to December 31, 1921— Arms. Legs. Boots. Minor Orthopaedic appliances. Optical supplies. (e) TRAINING MARCH 31, 1922 Number commenced. Number in training. Number discontinued. Number of graduates. Number of graduates. Number of cases closed— 1. Employed as trained. 26,386 2. Employed otherwise. 10,318 Total employed. 36,704 3. Presumed employed. 4. Gone abroad. 5. Sick. 780 6. Not a success.	2,165 6,358 20,610 44,908 6,631 1,267 1,293 11,092 13,944 18,699 373 51,822 496 9,166 42,160 40,797 or 64.65% or 25.29% or 89.97% or 4.99% or 2,35% or 1,91% or 1,91% or 1,91% or 1,91% or 1,91% or 1,91% or 1,91% or 1,91%
Appliances issued to December 31, 1921— Arms. Legs. Boots. Minor Orthopaedic appliances. Optical supplies. Pegs. Repairs to December 31, 1921— Arms. Legs. Boots. Minor Orthopaedic appliances. Optical supplies. (e) TRAINING MARCH 31, 1922 Number commenced. Number in training. Number discontinued. Number of graduates. Number of graduates. Number of cases closed— 1. Employed as trained. 26,386 2. Employed otherwise. 10,318 Total employed. 36,704 3. Presumed employed. 4. Gone abroad. 5. Sick. 780 6. Not a success.	2,165 6,358 20,610 44,908 6,631 1,267 1,293 11,092 13,944 18,699 373 51,822 496 9,166 42,160 40,797 or 64.65% or 25.29% or 89.97% or 4.99% or 2,35% or 1,91% or 1,91% or 1,91% or 1,91% or 1,91% or 1,91% or 1,91% or 1,91%
Appliances issued to December 31, 1921— Arms	2,165 6,358 20,610 44,908 6,631 1,267 1,293 11,092 13,944 18,699 373 51,822 496 9,166 42,160 40,797 or 64.65% or 25.29% or 89.97% or 4.99% or 2,35% or 1,91% or 51% or .51% or .27%

2. Statement covering the Activities of the Department of Soldiers' Civil Re-establishment, etc.—Concluded.

(e) TRAINING.—Concluded

500.000 3 113 113	
Number commenced training during fiscal year ending March	
31, 1922	826
Number in training March 31, 1920	
Number in training March 31, 1921	2,990
	496
Trained of Bradance march of town	42,160
Number of graduates March 31, 1922, who were known to secure	
employment	or 87.06%
Number of graduates March 31, 1922, who are now em-	
ployed 32,325	or 76.67%
Total amount of training pay and allowance paid to March	
31, 1922	\$30,227,343 16
000,053,212 (f) LOANS	Friwite
March 31, 1922	tas tauxos novi-
	Juanousid
Applications approved	1,824
Amount approved	\$648,328 03
Amount outstanding	362,501 27
Amount recovered	285,826 76
(g) EMPLOYMENT	
FROM OCTOBER 1 1920 TO MARCH 31 1922	
thows the Sa Nevel Madrigary	57,773
Number of applications for employment	
Number pending placement (vocational) 6,306	10,401
Number pending placement (handicap) 4,095	15 971
Number of applications cancelled	15,371
Number of placements	32,001
100 mm 1	
(h) UNEMPLOYMENT RELIEF	
FROM JANUARY 1, 1921, TO MARCH 31, 1922	
Number of single men who received relief	7.206
Number of married men who received relief	14,144
Number of widowers who received relief	350
Trained of Widowell Wild received females	Property and State of the State
Total	21,700
Number of men who received relief as vocational students	10.803
Number of men who received relief as vocational students Number of men who received relief as pensioners	10,702
Number of men who received relief on compassionate grounds.	195
Number of their who received refler on compassionate grounds	199
000.02 Total	21,700
	the Bright of
Total amount granted	
Average amount granted per man	120 62

(i) ADMINISTRATIVE COSTS TO MARCH 31, 1922

Average amount granted per man per week.....

Average amount granted per man per day

Total cost of administration of D. S. C. R. and M. H. C. to date (March expenditure estimated).....\$11,591,155.43 or 7.9% Last mentioned expenditure includes the administration costs of the B.P.C. District Offices since June 1, 1921, and Head Office of the B.P.C. since July 1, 1921

3. Statement covering the operations of the Returned Soldiers' Insurance Branch, D.S.C.R., for period from September 1, 1920, up to March 31, 1922.

Applications—		Sum Assured
Approved applications	10,612	\$27,026,000
Average value	\$2,194	
Lapses and Reinstatements—		
Total lapses	1,498	\$ 3,571,000
Total reinstatements	782	2,152,000
Net lapse	716	1,419,000
Average value net lapse, \$1,982.		

3. Statement covering the Operations of the Returned Soldiers' Insurance Branch, D.S.C.R., for period from September 1, 1920, up to March 31, 1922.—Continued.

Death Claims-		
		Value
Claims incurred	211	\$ 666,000
Claims settled by Death Benefits or Annuity	102	970,000
		370,000
Claims settled by return of premium Sec. 10		257 110
(Pension paid to Beneficiary)	31	120,000
Claims pending	78	176,000
Average claim, \$3,156.		His Tolkonia
Total Income	\$505,409	64
Total Expenditure		
A COMPANY AND	120,010	John Comments
Balance	9979 790	CO
Dalance	\$378,730	00
		THE COLUMN
A TOTAL DESIGNATION OF DEED TO SERVICE THE TENT		
Policies Distributed by Flaurica	D 1.	
Policies Distributed by Former	капк	
Private	5,675	\$12,550,000
Non-commissioned Officer	2,636	6,182,000
Lieutenant	776	2,799,000
Captain		2,049,000
Major		867,000
Lieut,-Colonel		364,000
Colonel	12	51,000
General	11	55,000
	9,883	\$24,917,000
	3,000	\$44,311,000
Included in the above one to Marral Datings	Contract of the last of the la	
Included in the above are 59 Naval Ratings.)		
Policies Distributed by Place of	Origin	
Prince Edward Island	15	\$ 61,500
Nova Scotia	271	809,500
	825	2.184,500
Quebec	4.044	10,151,500
Ontario		
Manitoba	836	2,073,000
Alberta	755	2,100,500
Saskatchewan	715	2,017,500
British Columbia	1,531	3,335,000
Yukon	2	6,000
OFFICE AND ADDRESS OF THE PARTY	9,305	\$23,337,500
U.S.A	406	1,154,000
	118	251,000
	10	18,500
Ireland	5	17,000
South Africa	4	
		20,000
Denmark	2	10,000
Belgium	2 0000 100	10,000 6,000
Belgium		10,000 6,000
BelgiumSouth America	beleg to much	10,000 6,000 9,000
BelgiumSouth AmericaTrinidad	belegan for belegan be	10,000 6,000 9,000 7,500
Belgium. South America. Trinidad. Bermuda.	2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	10,000 6,000 9,000 7,500 2,000
Belgium South America Trinidad Bermuda Newfoundland	belegan for belegan be	$10,000 \\ 6,000 \\ 9,000 \\ 7,500 \\ 2,000 \\ 45,500$
Belgium. South America. Trinidad. Bermuda. Newfoundland. China.	2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	10,000 6,000 9,000 7,500 2,000 45,500 16,000
Belgium. South America. Trinidad. Bermuda. Newfoundland. China. Mexico.	2 3 2 1 15 4	10,000 6,000 9,000 7,500 2,000 45,500 16,000 5,000
Belgium. South America. Trinidad. Bermuda. Newfoundland. China. Mexico. Japan.	2 1 1 1 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	10,000 6,000 9,000 7,500 2,000 45,500 16,000 5,000 7,000
Belgium. South America. Trinidad. Bermuda. Newfoundland. China. Mexico. Japan. Panama.	2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	10,000 6,000 9,000 7,500 2,000 45,500 16,000 5,000 7,000 5,000
Belgium. South America. Trinidad. Bermuda. Newfoundland. China. Mexico. Japan.	2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	10,000 6,000 9,000 7,500 2,000 45,500 16,000 5,000 7,000 5,000
Belgium. South America. Trinidad. Bermuda. Newfoundland. China. Mexico. Japan. Panama.	2 3 2 15 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	10,000 6,000 9,000 7,500 2,000 45,500 16,000 7,000 5,000 3,000
Belgium. South America. Trinidad. Bermuda. Newfoundland. China. Mexico. Japan. Panama. France. Straits Settlement.	2 3 2 15 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	10,000 6,000 9,000 7,500 2,000 45,500 16,000 7,000 5,000 3,000
Belgium. South America. Trinidad. Bermuda. Newfoundland. China. Mexico. Japan. Panama. France.		10,000 6,000 9,000 7,500 2,000 45,500 16,000 5,000 7,000 5,000 5,000
Belgium. South America. Trinidad. Bermuda. Newfoundland. China. Mexico. Japan. Panama. France. Straits Settlement.	2 3 2 15 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	10,000 6,000 9,000 7,500 2,000 45,500 16,000 7,000 5,000 3,000
Belgium. South America. Trinidad. Bermuda. Newfoundland. China. Mexico. Japan. Panama. France. Straits Settlement.	2 3 2 15 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	10,000 6,000 9,000 7,500 2,000 45,500 16,000 5,000 7,000 3,000 5,000
Belgium. South America. Trinidad. Bermuda. Newfoundland. China. Mexico. Japan. Panama. France. Straits Settlement.		10,000 6,000 9,000 7,500 2,000 45,500 16,000 5,000 7,000 5,000 5,000
Belgium. South America. Trinidad. Bermuda. Newfoundland. China. Mexico. Japan. Panama. France. Straits Settlement.	2 3 2 15 4 16 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	10,000 6,000 9,000 7,500 2,000 45,500 16,000 5,000 7,000 5,000 3,000 5,000 1,579,500 24,917,000
Belgium. South America. Trinidad. Bermuda. Newfoundland. China. Mexico. Japan. Panama. France. Straits Settlement.	2 3 2 15 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	10,000 6,000 9,000 7,500 2,000 45,500 16,000 5,000 7,000 5,000 3,000 5,000 1,579,500 24,917,000
Belgium. South America. Trinidad. Bermuda. Newfoundland. China. Mexico. Japan. Panama. France. Straits Settlement. Total.	2 3 2 1 15 4 1 2 1 1 1 1 578 9,883	10,000 6,000 9,000 7,500 2,000 45,500 16,000 5,000 7,000 5,000 3,000 5,000 1,579,500 24,917,000
Belgium. South America. Trinidad. Bermuda. Newfoundland. China. Mexico. Japan. Panama. France. Straits Settlement Policies distributed by Premium France.	2 3 2 15 4 16 2 1 1 1 1 1 578 9,883	10,000 6,000 9,000 7,500 2,000 45,500 16,000 5,000 7,000 5,000 3,000 5,000 1,579,500 24,917,000
Belgium. South America. Trinidad. Bermuda. Newfoundland. China. Mexico. Japan. Panama. France. Straits Settlement Total. Policies distributed by Premium France. Single	2 3 2 1 15 4 1 2 1 1 1 1 578 9,883	10,000 6,000 9,000 7,500 2,000 45,500 16,000 5,000 7,000 5,000 1,579,500 24,917,000
Belgium. South America. Trinidad. Bermuda. Newfoundland. China. Mexico. Japan. Panama. France. Straits Settlement Policies distributed by Premium France.	2 3 2 15 4 16 2 1 1 1 1 1 578 9,883	10,000 6,000 9,000 7,500 2,000 45,500 16,000 5,000 7,000 3,000 1,579,500 24,917,000
Belgium. South America. Trinidad. Bermuda. Newfoundland. China. Mexico. Japan. Panama. France. Straits Settlement Total. Policies distributed by Premium France. Single	2 3 2 1 15 4 1 2 1 1 1 1 578 9,883	10,000 6,000 9,000 7,500 2,000 45,500 16,000 5,000 7,000 5,000 1,579,500 24,917,000
Belgium. South America. Trinidad. Bermuda. Newfoundland. China. Mexico. Japan. Panama. France. Straits Settlement. Total. Policies distributed by Premium France. Single. Annual. Half-yearly.	2 3 2 15 4 1 1 2 1 1 1 2 1 1 1 1 2 9,883 9,883	10,000 6,000 9,000 7,500 2,000 45,500 16,000 5,000 3,000 5,000 1,579,500 24,917,000
Belgium. South America. Trinidad. Bermuda. Newfoundland. China. Mexico. Japan. Panama. France. Straits Settlement. Total. Policies distributed by Premium France. Annual. Half-yearly. Quarterly.	2 3 2 15 4 15 4 1 2 1 1 1 578 9,883 9,883	10,000 6,000 9,000 7,500 2,000 45,500 16,000 5,000 3,000 5,000 1,579,500 24,917,000 2,422,500 3,730,500 4,917,500
Belgium. South America. Trinidad. Bermuda. Newfoundland. China. Mexico. Japan. Panama. France. Straits Settlement. Total. Policies distributed by Premium France. Single. Annual. Half-yearly.	2 3 2 15 4 1 1 2 1 1 1 2 1 1 1 1 2 9,883 9,883	10,000 6,000 9,000 7,500 2,000 45,500 16,000 5,000 3,000 5,000 1,579,500 24,917,000
Belgium. South America. Trinidad. Bermuda. Newfoundland. China. Mexico. Japan. Panama. France. Straits Settlement. Total. Policies distributed by Premium France. Annual. Half-yearly. Quarterly. Monthly.	2 3 2 1 15 4 1 2 1 1 1 2 1 1 1 1 578 9,883 9,883	10,000 6,000 9,000 7,500 2,000 45,500 16,000 5,000 3,000 5,000 1,579,500 24,917,000 12,400 2,422,500 3,730,500 4,917,500 13,834,500
Belgium. South America. Trinidad. Bermuda. Newfoundland. China. Mexico. Japan. Panama. France. Straits Settlement. Total. Policies distributed by Premium France. Annual. Half-yearly. Quarterly.	2 3 2 15 4 15 4 1 2 1 1 1 578 9,883 9,883	10,000 6,000 9,000 7,500 2,000 45,500 16,000 5,000 3,000 5,000 1,579,500 24,917,000 2,422,500 3,730,500 4,917,500

3. Statement covering the Operations of the Returned Soldiers' Insurance Branch, D.S.C.R., for period from September 1, 1920, up to March 31, 1922.—Concluded.

Policies distributed by Service and Sex

The party of the p	Male	
C.E.F	9.381	23,472,000
Active Militia	62	183,000
Imperials	402	1,152,500
Foreign Governments	16	64,000
	9,861	24,871,500
	Female	
Widows	5	9,000
C.E.F	17	36,500
	22	45,000
Total	9,883	24,917,000
Policies distributed by Pensioners an	d Non-Pension	ners 10,939,500
Non-pensioners	5,328	13,977,500
	9 883	24 917 000

DEPARTMENT OF SOLDIERS' CIVIL RE-ESTABLISHMENT, CANADA,

OTTAWA, June 27, 1922.

DEAR SIR,-

I am enclosing herewith amended statement of Department of Soldiers' Civil Re-establishment expenditures as shown on page 7 of the second and final report.

You will note that some of the figures have been changed. This is on account of the fact that complete and final figures are now available, whereas at the time some of the information was given you, an estimate only could be made. The same applies to the Pension statement as shown on page XXIV.

Yours faithfully,

E. FLEXMAN,
Director of Administration.

V. CLOUTIER, Esq.,

Clerk, Special Committee on Pensions, Insurance, etc., House of Commons, Ottawa.

4. Statement showing Expenditures of the Department of Soldiers' Civil Re-establishment for the Fiscal Years 1920-21 and 1921-22, adding to, and amending certain figures previously furnished the Committee, owing to returns more recently received, as explained in covering letter dated June 27, 1922. Note.—Amended Statement of Pensions Expenditure follows for which same reason applies.

DOUGE CE SOL DO OFE DE 72 SEGOOD	Fiscal Year,	Fiscal Year,
Medical Treatment—	1920-21	1921-22
Admission to hospitals	19,237	12,325
Clinical treatment	\$ 437,058 00	\$ 284,871 00
Total cost of care of patients	\$ 9,192,675 38	\$ 6,807,564 23
Treatment pay and allowances	4,558,101 41	3,594,174 03
Total cost of treatment under all heads	\$13,750,776.79	\$10,401,728 26
Dental Treatment—		
Number of cases Subdivision of medical	17,498	9,833
Total cost etc. included therein f	\$ 228,206 00	\$ 203,286 16

4. Statement showing Expenditures of the Department of Soldiers' Civil Re-establishment, etc.—Concluded.

	iuaea.	
	Fiscal Year,	Fiscal Year,
Training-	1920-21	1921-22
Number of graduates	24,647	3,166
Expended on vocational loans	\$ 432,452 66	\$ 62,906 38
Cost of training	3,631,681 95	291,888 60
Training pay and allowances	10,323,558 90	1,403,932 80
	-	- classical
Total cost of training under all heads	\$14,387,693 51	\$ 1,758,727 78
Relief-		
Relief granted and cost to Department	\$ 842,403 02	\$ 1,764,015 60
attend Branco and Copy to Department.	4 012,100 02	\$ 1,101,010 00
Employment Information and Service—		
Salaries and operating expenses	\$ 219.824 97	\$ 182,512 01
balaries and operating expenses	\$ 213,024 31	\$ 102,012 01
Orthopaedic and Surgical Appliances—		
Legs, arms and boots supplied	0 504	0 001
Cost of manufacture, supply, repair and staff	8,584	8,684
Cost of manufacture, supply, repair and stail	\$ 513,373 95	\$ 413,524 32
Comment Administration	0.001.000.00	
General Administration	\$ 3,061,886 88	\$ 2,306,358 72
	The second secon	The second second
Totals—		
Medical Treatment	\$13,750,776 79	\$10,401,728 26
Training including loans	14,387,693 51	1,758,727 78
Relief	842,403 02	1,764,015 60
Employment	219.824 97	182,512 01
Artificial Limbs and Appliances	513.373 95	413.524 32
		2,306,358 72
Administration	3,061,886 88	
Cost of Living Bonus	1,061,932 27	513,077 89
Interest on War Service Gratuity paid by M. & D.		
but held by D.S.C.R	32,462 64	9,997 23
M. & D. Dental Claims and Canteen Fund Expenses.		37,343 22
Employers' Liability Compensation		40 88
G.T.R. Employers Difference in Pay		37,961 54
		01,001 01
Grand total	\$33,870,354 03	\$17,425,287 45
was on page I of the second and that report	\$30,010,00± 00	411,120,201 10
henries have been changed. This is on moonny		
DENSION STATEM	FNT	
PENSION STATEM	ENT MAN MANAGEMENT	
PENSION STATEM	ENT Management	
omet out the state of the state	For Year Only	For Year Only
ange of T. Johns of blues vine stantifes in my	ENT For Year Only Ending March 31,	For Year Only Ending March 31,
Pensions expenditure—	For Year Only Ending March 31, 1921	For Year Only Ending March 31, 1922
Pension statem Pensions expenditure— European War	For Year Only Ending March 31, 1921 \$36,820,534 18	For Year Only Ending March 31, 1922 \$33,789,230 29
PENSION STATEM Pensions expenditure— European War	For Year Only Ending March 31, 1921 \$36,820,534 18 388,264 16	For Year Only Ending March 31, 1922 \$33,789,230 29 464,885 46
PENSION STATEM Pensions expenditure— European War	For Year Only Ending March 31, 1921 \$36,820,534 18	For Year Only Ending March 31, 1922 \$33,789,230 29 464,885 46 34,121 83
PENSION STATEM Pensions expenditure— European War	For Year Only Ending March 31, 1921 \$36,820,534 18 388,264 16	For Year Only Ending March 31, 1922 \$33,789,230 29 464,885 46
PENSION STATEM Pensions expenditure— European War	For Year Only Ending March 31, 1921 \$36,820,534 18 388,264 16 23,391 85	For Year Only Ending March 31, 1922 \$33,789,230 29 464,885 46 34,121 83
PENSION STATEM Pensions expenditure— European War	For Year Only Ending March 31, 1921 \$36,820,534 18 388,264 16 23,391 85	For Year Only Ending March 31, 1922 \$33,789,230 29 464,885 46 34,121 83
Pensions expenditure— European War	For Year Only Ending March 31, 1921 \$36,820,534 18 388,264 16 23,391 85 514 25	For Year Only Ending March 31, 1922 \$33,789,230 29 464,885 46 34,121 83 731 63
Pensions expenditure— European War	For Year Only Ending March 31, 1921 \$36,820,534 18 388,264 16 23,391 85 514 25	For Year Only Ending March 31, 1922 \$33,789,230 29 464,885 46 34,121 83 731 63 \$34,288,969 21
Pensions expenditure— European War. 1901 Pension Act. 1885 and General Pensions. Fenian Raid. Total expenditure.	For Year Only Ending March 31, 1921 \$36,820,534 18 388,264 16 23,391 85 514 25	For Year Only Ending March 31, 1922 \$33,789,230 29 464,885 46 34,121 83 731 63
Pensions expenditure— European War. 1901 Pension Act. 1885 and General Pensions. Fenian Raid. Total expenditure. Pensions in force— Dependent.	For Year Only Ending March 31, 1921 \$36,820,534 18 388,264 16 23,391 85 514 25 \$37,232,704 44	For Year Only Ending March 31, 1922 \$33,789,230 29 464,885 46 34,121 83 731 63 \$34,288,969 21
Pensions expenditure— European War. 1901 Pension Act. 1885 and General Pensions. Fenian Raid. Total expenditure.	For Year Only Ending March 31, 1921 \$36,820,534 18 388,264 16 23,391 85 514 25 \$37,232,704 44	For Year Only Ending March 31, 1922 \$33,789,230 29 464,885 46 34,121 83 731 63 \$34,288,969 21
Pensions expenditure— European War. 1901 Pension Act. 1885 and General Pensions. Fenian Raid. Total expenditure. Pensions in force— Dependent. Disability.	For Year Only Ending March 31, 1921 \$36,820,534 18 388,264 16 23,391 85 514 25 \$37,232,704 44	For Year Only Ending March 31, 1922 \$33,789,230 29 464,885 46 34,121 83 731 63 \$34,288,969 21
Pensions expenditure— European War	For Year Only Ending March 31, 1921 \$36,820,534 18 388,264 16 23,391 85 514 25 \$37,232,704 44 19,209 51,452	For Year Only Ending March 31, 1922 \$33,789,230 29 464,885 46 34,121 83 731 63 \$34,288,969 21
Pensions expenditure— European War	For Year Only Ending March 31, 1921 \$36,820,534 18 388,264 16 23,391 85 514 25 \$37,232,704 44 19,209 51,452	For Year Only Ending March 31, 1922 \$33,789,230 29 464,885 46 34,121 83 731 63 \$34,288,969 21 19,606 45,133 64,739
Pensions expenditure— European War 1901 Pension Act 1885 and General Pensions Fenian Raid Total expenditure Pensions in force— Dependent Disability Total Dependent and Disability Pensions in force Persons benefited by Pensions in force	For Year Only Ending March 31, 1921 \$36,820,534 18 388,264 16 23,391 85 514 25 \$37,232,704 44 19,209 51,452	For Year Only Ending March 31, 1922 \$33,789,230 29 464,885 46 34,121 83 731 63 \$34,288,969 21
Pensions expenditure— European War	For Year Only Ending March 31, 1921 \$36,820,534 18 388,264 16 23,391 85 514 25 \$37,232,704 44 19,209 51,452 70,661 151,323	For Year Only Ending March 31, 1922 \$33,789,230 29 464,885 46 34,121 83 731 63 \$34,288,969 21 19,606 45,133
Pensions expenditure— European War. 1901 Pension Act. 1885 and General Pensions. Fenian Raid. Total expenditure. Pensions in force— Dependent. Disability. Total Dependent and Disability Pensions in force. Persons benefited by Pensions in force. Final payments made as to Pensions 14 per cent and under.	For Year Only Ending March 31, 1921 \$36,820,534 18 388,264 16 23,391 85 514 25 \$37,232,704 44 19,209 51,452	For Year Only Ending March 31, 1922 \$33,789,230 29 464,885 46 34,121 83 731 63 \$34,288,969 21 19,606 45,133
Pensions expenditure— European War. 1901 Pension Act. 1885 and General Pensions. Fenian Raid. Total expenditure. Pensions in force— Dependent. Disability. Total Dependent and Disability Pensions in force. Persons benefited by Pensions in force. Final payments made as to Pensions 14 per cent and under. Number of Pensions cancelled by these final pay-	ENT For Year Only Ending March 31, 1921 \$36,820,534 18 388,264 16 23,391 85 514 25 \$37,232,704 44 19,209 51,452 70,661 151,323 \$7,307,894 52	For Year Only Ending March 31, 1922 \$33,789,230 29 464,885 46 34,121 83 731 63 \$34,288,969 21 19,606 45,133 64,739 146,416 \$2,484,315 00
Pensions expenditure— European War 1901 Pension Act 1885 and General Pensions Fenian Raid Total expenditure. Pensions in force— Dependent Disability Total Dependent and Disability Pensions in force Persons benefited by Pensions in force Final payments made as to Pensions 14 per cent and under Number of Pensions cancelled by these final payments.	ENT For Year Only Ending March 31, 1921 \$36,820,534 18 388,264 16 23,391 85 514 25 \$37,232,704 44 19,209 51,452 70,661 151,323 \$7,307,894 52 18,261	For Year Only Ending March 31, 1922 \$33,789,230 29 464,885 46 34,121 83 731 63 \$34,288,969 21 \$19,606 45,133 \$64,739 146,416 \$2,484,315 00 4,737
Pensions expenditure— European War	ENT For Year Only Ending March 31, 1921 \$36,820,534 18 388,264 16 23,391 85 514 25 \$37,232,704 44 19,209 51,452 70,661 151,323 \$7,307,894 52	For Year Only Ending March 31, 1922 \$33,789,230 29 464,885 46 34,121 83 731 63 \$34,288,969 21 19,606 45,133 64,739 146,416 \$2,484,315 00 4,737 10,614
Pensions expenditure— European War 1901 Pension Act 1885 and General Pensions Fenian Raid Total expenditure. Pensions in force— Dependent Disability. Total Dependent and Disability Pensions in force Persons benefited by Pensions in force Final payments made as to Pensions 14 per cent and under Number of Pensions cancelled by these final payments.	ENT For Year Only Ending March 31, 1921 \$36,820,534 18 388,264 16 23,391 85 514 25 \$37,232,704 44 19,209 51,452 70,661 151,323 \$7,307,894 52 18,261	For Year Only Ending March 31, 1922 \$33,789,230 29 464,885 46 34,121 83 731 63 \$34,288,969 21 \$19,606 45,133 \$64,739 146,416 \$2,484,315 00 4,737 10,614 \$23,350 00
Pensions expenditure— European War. 1901 Pension Act. 1885 and General Pensions. Fenian Raid. Total expenditure. Pensions in force— Dependent. Disability. Total Dependent and Disability Pensions in force. Persons benefited by Pensions in force. Final payments made as to Pensions 14 per cent and under. Number of Pensions cancelled by these final payments. Number of pensons affected by said final payments. Gratuities paid.	For Year Only Ending March 31, 1921 \$36,820,534 18 388,264 16 23,391 85 514 25 \$37,232,704 44 19,209 51,452 70,661 151,323 \$7,307,894 52 18,261 41,230	For Year Only Ending March 31, 1922 \$33,789,230 29 464,885 46 34,121 83 731 63 \$34,288,969 21 19,606 45,133 64,739 146,416 \$2,484,315 00 4,737 10,614
Pensions expenditure— European War 1901 Pension Act 1885 and General Pensions Fenian Raid Total expenditure Pensions in force— Dependent Disability Total Dependent and Disability Pensions in force Persons benefited by Pensions in force Final payments made as to Pensions 14 per cent and under Number of Pensions cancelled by these final payments. Number of pensons affected by said final payments. Gratuities paid Cost of administration	ENT For Year Only Ending March 31, 1921 \$36,820,534 18 388,264 16 23,391 85 514 25 \$37,232,704 44 19,209 51,452 70,661 151,323 \$7,307,894 52 18,261 41,230 \$50,810 00 \$1,371,367 00*	For Year Only Ending March 31, 1922 \$33,789,230 29 464,885 46 34,121 83 731 63 \$34,288,969 21 \$19,606 45,133 \$64,739 146,416 \$2,484,315 00 \$4,737 10,614 \$23,350 00 \$1,179,037 87
Pensions expenditure— European War	ENT For Year Only Ending March 31, 1921 \$36,820,534 18 388,264 16 23,391 85 514 25 \$37,232,704 44 19,209 51,452 70,661 151,323 \$7,307,894 52 18,261 41,230 \$50,810 00 \$1,371,367 00* 3.7	For Year Only Ending March 31, 1922 \$33,789,230 29 464,885 46 34,121 83 731 63 \$34,288,969 21 \$19,606 45,133 \$64,739 146,416 \$2,484,315 00 \$4,737 10,614 \$23,350 00 \$1,170,037 87 3.4
Pensions expenditure— European War. 1901 Pension Act. 1885 and General Pensions. Fenian Raid. Total expenditure. Pensions in force— Dependent. Disability. Total Dependent and Disability Pensions in force. Persons benefited by Pensions in force. Final payments made as to Pensions 14 per cent and under. Number of Pensions cancelled by these final payments. Number of pensons affected by said final payments. Gratuities paid. Cost of administration. Percentage of cost of administration. Pension cheques issued.	ENT For Year Only Ending March 31, 1921 \$36,820,534 18 388,264 16 23,391 85 514 25 \$37,232,704 44 19,209 51,452 70,661 151,323 \$7,307,894 52 18,261 41,230 \$50,810 00 \$1,371,367 00* 3.7 920,981	For Year Only Ending March 31, 1922 \$33,789,230 29 464,885 46 34,121 83 731 63 \$34,288,969 21 \$19,606 45,133 \$64,739 146,416 \$2,484,315 00 \$4,737 10,614 \$23,350 00 \$1,170,037 87 3.4 793,063
Pensions expenditure— European War. 1901 Pension Act. 1885 and General Pensions. Fenian Raid. Total expenditure. Pensions in force— Dependent. Disability. Total Dependent and Disability Pensions in force. Persons benefited by Pensions in force. Final payments made as to Pensions 14 per cent and under. Number of Pensions cancelled by these final payments. Number of pensons affected by said final payments. Gratuities paid. Cost of administration. Pension cheques issued. Pensions awarded—Liability.	ENT For Year Only Ending March 31, 1921 \$36,820,534 18 388,264 16 23,391 85 514 25 \$37,232,704 44 19,209 51,452 70,661 151,323 \$ 7,307,894 52 18,261 41,230 \$ 50,810 00 \$ 1,371,367 00* 3.7 920,981 \$ 2,554,957 27	For Year Only Ending March 31, 1922 \$33,789,230 29 464,885 46 34,121 83 731 63 \$34,288,969 21 \$19,606 45,133 \$64,739 146,416 \$2,484,315 00 \$4,737 10,614 \$23,350 00 \$1,170,037 87 3.4 793,963 \$1,096,784 00
Pensions expenditure— European War	ENT For Year Only Ending March 31, 1921 \$36,820,534 18 388,264 16 23,391 85 514 25 \$37,232,704 44 19,209 51,452 70,661 151,323 \$ 7,307,894 52 18,261 41,230 \$ 50,810 00 \$ 1,371,367 00* 3,7 920,881 \$ 2,554,957 27 \$ 3,400,821 21	For Year Only Ending March 31, 1922 \$33,789,230 29 464,885 46 34,121 83 731 63 \$34,288,969 21 \$19,606 45,133 \$64,739 146,416 \$2,484,315 00 \$4,737 10,614 \$23,350 00 \$1,170,037 87 3.4 793,063 \$1,096,784 00 \$2,127,124 00
Pensions expenditure— European War. 1901 Pension Act. 1885 and General Pensions. Fenian Raid. Total expenditure. Pensions in force— Dependent. Disability. Total Dependent and Disability Pensions in force. Final payments made as to Pensions 14 per cent and under. Number of Pensions cancelled by these final payments. Number of pensons affected by said final payments. Gratuities paid. Cost of administration. Pension cheques issued. Pensions awarded—Liability.	ENT For Year Only Ending March 31, 1921 \$36,820,534 18 388,264 16 23,391 85 514 25 \$37,232,704 44 19,209 51,452 70,661 151,323 \$ 7,307,894 52 18,261 41,230 \$ 50,810 00 \$ 1,371,367 00* 3.7 920,981 \$ 2,554,957 27	For Year Only Ending March 31, 1922 \$33,789,230 29 464,885 46 34,121 83 731 63 \$34,288,969 21 \$19,606 45,133 \$64,739 146,416 \$2,484,315 00 \$4,737 10,614 \$23,350 00 \$1,170,037 87 3.4 793,963 \$1,096,784 00
Pensions expenditure— European War. 1901 Pension Act. 1885 and General Pensions. Fenian Raid. Total expenditure. Pensions in force— Dependent. Disability. Total Dependent and Disability Pensions in force. Persons benefited by Pensions in force. Final payments made as to Pensions 14 per cent and under. Number of Pensions cancelled by these final payments. Number of pensons affected by said final payments. Gratuities paid. Cost of administration. Percentage of cost of administration. Pension cheques issued. Pensions awarded—Liability. Pensions cancelled and reduced liability. Net increase or decrease in awards and reductions.	For Year Only Ending March 31, 1921 \$36,820,534 18 388,264 16 23,391 85 514 25 \$37,232,704 44 19,209 51,452 70,661 151,323 \$7,307,894 52 18,261 41,230 \$50,810 00 \$1,371,367 00* 3.7 920,981 \$2,554,957 27 \$3,400,821 21 \$845,863 94	For Year Only Ending March 31, 1922 \$33,789,230 29 464,885 46 34,121 83 731 63 \$34,288,969 21 \$19,606 45,133 \$64,739 146,416 \$2,484,315 00 \$4,737 10,614 \$23,350 00 \$1,179,037 87 3.4 793,063 \$1,096,784 00 \$2,127,124 00 \$1,030,340 90
Pensions expenditure— European War	For Year Only Ending March 31, 1921 \$36,820,534 18 388,264 16 23,391 85 514 25 \$37,232,704 44 19,209 51,452 70,661 151,323 \$7,307,894 52 18,261 41,230 \$50,810 00 \$1,371,367 00* 3.7 920,981 \$2,554,957 27 \$3,400,821 21 \$845,863 94	For Year Only Ending March 31, 1922 \$33,789,230 29 464,885 46 34,121 83 731 63 \$34,288,969 21 \$19,606 45,133 \$64,739 146,416 \$2,484,315 00 \$4,737 10,614 \$23,350 00 \$1,179,037 87 3.4 793,063 \$1,096,784 00 \$2,127,124 00 \$1,030,340 90
Pensions expenditure— European War. 1901 Pension Act. 1885 and General Pensions. Fenian Raid. Total expenditure. Pensions in force— Dependent. Disability. Total Dependent and Disability Pensions in force. Persons benefited by Pensions in force. Final payments made as to Pensions 14 per cent and under. Number of Pensions cancelled by these final payments. Number of pensons affected by said final payments. Gratuities paid. Cost of administration. Percentage of cost of administration. Pensions awarded—Liability. Pensions cancelled and reduced liability. Net increase or decrease in awards and reductions.	For Year Only Ending March 31, 1921 \$36,820,534 18 388,264 16 23,391 85 514 25 \$37,232,704 44 19,209 51,452 70,661 151,323 \$7,307,894 52 18,261 41,230 \$50,810 00 \$1,371,367 00* 3.7 920,981 \$2,554,957 27 \$3,400,821 21 \$845,863 94	For Year Only Ending March 31, 1922 \$33,789,230 29 464,885 46 34,121 83 731 63 \$34,288,969 21 \$19,606 45,133 \$64,739 146,416 \$2,484,315 00 \$4,737 10,614 \$23,350 00 \$1,179,037 87 3.4 793,063 \$1,096,784 00 \$2,127,124 00 \$1,030,340 90

^{*}Does not include \$113,662.09 being District Office expenses for months of January, February and March, 1921, paid by D.S.C.R. and therefore increases Administration costs to 4.0%.

SOLDIER SETTLEMENT BOARD OF CANADA

5. Statement showing Operations of the Soldier Settlement Board, as at March 31, 1922—(a) Number of applications from returned men, settlers on land by provinces, etc.; (b) Number of abandonments of land by settlers, etc. See also evidence of Major John Barnett, at page 66.

(a)

Number of applications for land under the Act, etc.

1. The total number of applications from returned men for privileges under the Act.

Answer-63,323.

2. The number of applicants qualified.

Answer—45,180, or 72.6 per cent of cases disposed of.

3. The number who received training.

Answer—3,302.

- 4. The number who have been granted loans? Answer—21,394.
- 5. The total amount of loans granted? Answer—\$88,528,997.75.
- 6. The number of settlers on land by provinces and amount of loans approved? Answer—

Settlers	Amount approved
3,072	\$13,724,767 38
6,260	25,580,081 06
5,336	21,586,288 11
3,378	14,495,487 96
1,628	7,001,765 18
416	2,092,481 87
568	1,757,388 26
400	1,365,569 26
336	924,437 67
21,394	\$88,528,997 75
	3,072 6,260 5,336 3,378 1,628 416 568 400 336

7. Loans for purchase of land, permanent improvements, stock and equipment, removal of encumbrances?

Answer-

- 8. Number of settlers who have repaid loans in full? Answer—500.
- 9. Amount received on account of initial deposit?

 Answer—\$5,114,881.49.

MAZAO HOROTARA (b) MATERIAL STICLO

Statement relating to evidence at page 323 of the Chairman of the Soldier Settlement Board with respect to abandonments of land by settlers and probable monetary losses resulting therefrom.

monetary losses resulting theret	rom.
 (a) Total number of cases completely (b) Total number of completely forecl ment has been received (c) Amount invested in land and per 	31, 1922
Capital appreciation Amount invested in stock and equi Amount received for stock and ed	pment\$ 539,853 77 quipment\$ 376,466 95
Deficit	163,386 82
Capital surplus Less refunds repayable to	ex-settlers
Average capital deficit pe	ases)\$ 35,530 25 r case
3. (a) Purchased Lands— Number of cases offers received an Investment in land and permanent Check appraisal value on these land Actual offers accepted	23 24 25 27 27 28 28 29 29 29 29 29 29
6. Sinking Fund Created from Sale of Dom	
Name	Value of Value of lands lands sold on hand for sale Total value
(a) Doukhobor lands	$\begin{array}{cccccccccccccccccccccccccccccccccccc$
tuel beginning and pleasure	\$661,902 24 \$253,858 10 \$915,760 34
Less cost of Slade lease, Pope le	ase 32,000 00 32,000 00
Totals	\$629,902 24 \$253,858 10 \$883,760 34
	Amount approved to erating terment

6. Statement showing claims for War Service Gratuity, amounts paid therefor to ex-members of C.E.F., and H.M.F. Also amounts paid to dependents of those who died in the service.

DEPARTMENT OF MILITIA AND DEFENCE,

V. CLOUTIER, Esq.,

OTTAWA, CANADA, April 20, 1922.

Clerk, Committee on Pensions, etc.,
House of Commons, Ottawa.

Dear Sir,—In reply to your communication dated the 18th April, during the period of demobilization War Service Gratuity was paid from each of the District

Offices, from the Overseas Offices, as well as from Ottawa, and statistics showing total number of claims paid are not available except in the case of those claims which have been paid from Ottawa.

I have, however, divided the total expenditure by the average amount of the claims paid from Ottawa, and this gives 398,692 estimated number of ex-members of

the Canadian Expeditionary Force who have received War Service Gratuity.

I attach copies of the statistics you require in triplicate.

Yours, truly,

EUG. FISET, Major-General, Deputy Minister.

- (1) War Service Gratuity claims paid to ex-members of the Canadian Expedi-Forces, 398,692 (estimated).
- (2) Paid to ex-members of His Majesty's Forces who were bona fide domiciled in Canada at the outbreak of the War, who returned to Canada after discharge from such Forces, and who are bona fide domiciled and resident in Canada at the date of application for such Gratuity:—

(3) Paid to dependents of soldiers who died in the service, and on whose account Separation Allowance was paid:—

14,407 claims..... \$1,622,763.22

DEPARTMENT OF MILITIA AND DEFENCE,
OTTAWA, CANADA, April 21, 1922.

V. CLOUTIER, Esq., Clerk.

Committee on Pensions and Re establishment,
House of Commons, Ottawa.

Dear Sir,—In reply to your inquiry, during the period 1st April, 1921, to 31st March, 1922, War Service Gratuity was paid to 2,145 persons, involving an expenditure amounting to \$346,001.64.

This expenditure is divided under the following headings:—

- 2. 140 widows and dependents of those who died on service—expenditure. . 17,174.74
- 3. 1,435 ex-members of the C.E.F.—expenditure...... 166,065.81

Yours, truly,

EUG. FISET, Major-General,
Deputy Minister.

7. Statement showing number of ex-members of the Forces appointed to the Public Service, as at March 31, 1922.

Civil Service Commission, Canada,
Office of the Secretary,
Ottawa, April 21, 1922.

DEAR MR. CLOUTIER,—In response to your request of the 18th inst., I am enclosing herewith the memorandum requested by Mr. Marler, Chairman of the House Committee on Pensions, showing:—

1. The number of C.E.F. returned men who on March 31, 1922, had been given permanent employment in the Public Service.

13 GEORGE V. A. 1922

2. The number of C.E.F. returned men who were being temporarily employed on the 1st of April, 1922.

I am furnishing the statement in triplicate as requested.

Yours very truly,

W. FORAN,
Secretary.

V. CLOUTIER, Esq.,
Clerk, Committee on Pensions, etc.
Room 434, House of Commons.
Ottawa.

CIVIL SERVICE COMMISSION, CANADA,
OFFICE OF THE SECRETARY,
OTTAWA, April 19, 1922.

Returned soldiers appointed to the Public Service by the Civil Service Commission up to the 31st March, 1922:—

(a)	Permanent														1	0,407
	Temporary															
	Total	. A.				5%									3	4,236

Note.—With regard to (b)—Temporary Appointments—the records of the Commission do not show the number of returned men at present holding temporary positions in the Public Service, as dismissals and other readjustments of the staffs of the various departments do not come under the jurisdiction of the Commission.

(C) Summaries of petitions and communications received, considered and referred for further consideration.—Suggestions and grievances contained therein relate to pensions, insurance, land settlement, medical service, re-establishment genally, etc.

PENSIONS

Dependents and disabled—

- Of K. R. Andresen, Winnipeg, relating to pension. Referred to sub-Committee on Pensions.
- 2. Of W. Arthur, Askwith, Sask. Claim for readjustment of pension. Referred to Pensions sub-Committee. Further particulars required. P-3f.
- 3. Of Robt. Anthony, Brantford, Ont. Claim for pension. Referred to Pensions sub-Committee.
 - Of Mrs. Lily Babcock, 197 John St., London, Ont. This is a claim for pension on account of the death of her husband, Lieut. Andrew E. Babcock, which she claims was due to service. Referred to Pensions sub-Committee.
 - 5. Of Lieut. J. R. Bowen, Ottawa, relating to claim for pension; also desires to appear before the Committee. Referred to Pensions sub-Committee. P-3.

^{*}Of this number, 895 returned soldiers appointed prior to the 10th November, 1919, have been made permanent under the provisions of the Order in Council of the 16th December, 1920, P.C. 2958, as amended by the Order in Council of the 22nd October, 1921, P.C., 3895. In addition, 290 cases have been recommended by the Commission for permanency under these Orders in Council, but are awaiting the approval of Council.

- 6. Of No. 61171, R.S.M., Harald Bradley, R.A.M.C. Claim for pension. Referred to Pensions sub-Committee. P-3d.
- 7. Of E. Baugh, 2047 St. Catherine St. E. Montreal. Claim for pension. Referred to Pensions sub-Committee. P-3b.
- 8. Of Mr. Tobin, M.P., on behalf of dependent of Pte. Augustin Biron, 417668, 22nd Battn. This is a claim for dependent parent pension. Referred to Pensions sub-Committee.
 - 9. Of U. M. Wilson, Napanee, Ont., on behalf of H. V. Brown, re claim for pension. Referred to Pensions sub-Committee. P-31.
 - 10. Of Willis Boughen, No. 3056653, Port Hope, Ont., relating to discontinuance of pension. Referred to Pensions sub-Committee. P-3.
 - 11. Of H. C. Barstow, Regina. Claim that Imperial reservist who served in Permanent Force at the outbreak of war, be allowed to count former service towards pension. Referred to General sub-Committee.

 P-4.
 - 12. Of James Barkley, No. 219718, C.E.F., Iroquois, Ont. Claim for an increase of pension. Referred to Pensions sub-Committee. P-3k.
 - Of Pte. E. Butland, 45029, care of B. Station, St. Catherine St. W., Montreal. Claim for pension. Referred to Pensions sub-Committee. P-3b.
 - Of Miss Agnes Macphail, M.P., on behalf of Thos. Brown, No. 114128, Winnipeg, Man. Complaint reduction of pension. Referred to Pensions sub-Committee.
 - Of Alex. Campbell. Letter submitted by J. F. Thurston, M.P. Claim for pension on account of deceased son. Referred to Pensions sub-Committee.

 P-3d.
 - 16. Chas. K. Cunard, Jura, P. O., B.C. Communication dated May 8th, grievance regarding pension which he states has been reduced by 50 per cent. Requests that he be allowed to appeal. Referred to Pensions sub-Committee.
 P-3i.
 - 17. Mr. Hughes, M.P., on behalf of No. 3204005, P. L. Cheverie. Report from Pension Board stating that enquiry has been instituted re pre-enlistment condition. Referred to Pension sub-Committee. P-3n.
 - Of Pte. C. J. Clifford, C.E.F., 3056475. Claim for pension. Referred to Pensions sub-Committee.
 - 19. Of Mrs. D. Comeau. Claim for pension on account of deserted husband.

 More particulars required. Referred to Pensions sub-Committee. P-3h.
 - 20. Of "Crook," Victoria, B.C. Suggested amendments to the Pension Act.
 Referred to Pensions sub-Committee.
 P-3d.
 - 21. Pte. J. J. Denniston, No. 305561, 50 Gordon St., Ottawa. Letter May 16th. Able to work half time only as motorman on street railway. Almost crippled with his feet; suffers also from his nerves. Requests consideration. Referred to Pensions sub-Committee.
 P-30.
- 22. Of Major Power, M.P., on behalf of Sgt. R. Deschamps, No. 672630. Request that file be drawn of B.P.C. 198340 and S.C.R. 455-R-12 for investigation. Referred to Pensions and Re-establishment sub-Committee. P-3n.
- 23. Of H. McLeod, Parliamentary representative G.A.U.V. Claim for maintenance for widowed mother of 747 Pte. John Dorney, under section 30, subsection 3 of the Pension Act. Referred to Pensions sub-Committee.

 P-3g.
- 24. Of Mr. E. W. Tobin, M.P., on behalf of V. S. B. Dawkes, Mount Holyoke Farm, Gore, Que. Further communication received together with Dr. D. Johnson's medical certificate, stating left leg not yet healed. Referred to Pensions sub-Committee.
 - 25. Of Hon. D. D. McKenzie, M.P., on behalf of widow of Alonzo deGrish, for pension. Referred to Pensions sub-committee.

 P-3h.

- 26. Of Mrs. John Dick, Winnipeg, Man. Suggestions re Pension Act and compensation to dependent parents. Referred to Pensions sub-committee.
- Of Pte. James Doyle, 6632, Connaught Rangers, I.A., 2058 2nd Ave. W.,
 Vancouver. Claim for pension. Referred to Pensions sub-Committee.
 P-3b.
- 28. Of E. W. Tobin, Esq., M.P., on behalf of Pte. V. S. B. Dawkes, Gorge, Que. Claim for pension. Referred to Pensions sub-Committee. P-31.
- 29. Of Madam L. Etienne, Montreal, relating to claim for pension on account of deceased member of C.E.F.—Further particulars required. P-3a.
- 30. Of G. E. Ellis, Croton, Ont. Claim for pension. Referred to Pensions sub-Committee.
- 31. Of D. Carlyle Fuller, Yarmouth, N.S. This officer desires reconsideration of his pension, which has been reduced to cadet's or private's pension, on the grounds that he did not hold his Commission papers. Referred to Pensions sub-Committee.

 P-31.
- 32. Of Cadet No. 154305, David C. Fuller. Further communication and report dated May 19th, from the Imperial Section D.S.C.R., relating to pension. Referred to Pensions sub-Committee.

 P-31.
- 33. Of Pte. C. R. T. Fessenden, 90 Homewood Ave., Toronto. Claim for pension. Referred to Pensions sub-Committee. P-3d.
- 34. W. S. Dobbs, President, Toronto Branch, Amputations' Assn., of the Great War. On behalf of No. 654430, T. W. Fry, claim for reinstatement of pension. Referred to Pensions sub-Committee.

 P-30.
- 35. Of Rufus Fawcette, Calgary. Claim for pension. Referred to Pensions sub-Committee. P-3d.
- 36. Of Mr. Chevrier, M.P., on behalf of J. S. Garrity, 38 Rockliffe Way, Ottawa. Communications May 9th, 17th and copy of letter from the Civil Service Commission, May 3rd. This man is receiving a disability pension of 15 per cent, and desires final settlement of same for \$600. Referred to Pensions sub-Committee and General sub-Committee. P-3m.
- 37. Of Secy. Brantford Branch, G.W.V.A. Re the following cases for pension No. 6495, Pte. W. J. Roach; No. 340296, G. S. Rogers; No. 772442, J. A. Graham; No. 35509, O. C. Perrot; No. 134439, W. H. Williams. Referred to Pensions sub-Committee.

 P-3c.
- 38. Of Mr. Harper, M.P., on behalf of Pte. Wallace Gordon, No. 220363, C.E.F. Claim for pension. Referred to Pensions sub-Committee. P-3n
- 39. Of Daniel Gillis, Immigration Hall, Winnipeg. Claim for par of exchange on pension cheque. Referred to Pensions sub-Committee. P-3c.
 - 40. Of H. McLeod, Parliamentary representative, G.A.U.V. On behalf of 303031, Pte. Joseph Gibbons, for pension. Referred to Pensions sub-Committee.
 - 41. Of J. Paton, Secretary, B.P.C. Further information re claim of J. L. Harris, father of No. 452441, Pte. C. V. Harris, deceased, for arrears of pension amounting to \$360. Referred to Pensions sub-Committee. P-31.
- 42. Of Mrs. H. Healey, Berkeley, California. Claim for pension. Referred to Pensions sub-Committee. P-3e.
- 43. Of R. Hale, Esq., 136 Madison St., London, Ont. Claim for increase in pension. Referred to Pensions sub-Committee. P-3n.
- 44. Mrs. H. Healey, Berkeley, California. Further information received regarding her deceased husband's services. Referred to Pensions sub-Committee.

 P-3e.

- 45. Of Sgt. A. E. Harris, 167052, and Pioneers, 1920 Gerrard St. E., Toronto. Suggests a scheme for progressive pensions. Referred to Pensions sub-Committee.

 P-3b.
- 46. Of Dr. J. W. Robertson, Chairman, Ottawa Branch Canadian Red Cross Society, re the claim for pension of Mr. J. A. Juteau. This man's claim has been referred to the Department of Militia and Defence and also to the Pensions sub-Committee.

 P-3m.
- 47. Mrs. Ernest James, Waterville, King's Co., N.S. Claim for pension on account of her husband, who she claims is suffering from a disability due to service. Referred to Pensions sub-Committee. P-3c.
- 48. Of Nursing Sister Madeleine F. Jaffrey, Galt, Ont. Claim for pension.

 This lady wishes to appear before the Pensions sub-Committee. Referred to Pensions sub-Committee.

 P-3i.
- 49. Of W. C. Raymond, Esq., M.P., on behalf of Mrs. R. J. Keymer, widow of No. 164295, Cpl. James Keymer, claim for pension. This claim is supported by letter from James Hutcheon, Esq., Referred to Pensions sub-Committee.

 P-3k.
 - 50. Of Mrs. J. C. Kemp, Widows, Wives, and Mothers of Great Britain's Heroes' Association, Vancouver. Suggested amendments to the existing pension regulations. Referred to Pensions sub-Committee P-3b.
 - 51. Of N. A. Keating, Montreal. Requesting permission to appeal his case in person before the Pensions sub-Committee. Referred to Pensions sub-Committee.

 P-3i.
 - 52. Of M. A. Keating, 13 Melrose Ave, Montreal. Grievance, reduction of pension. Referred to Pensions sub-Committee. P-3i.
 - 53. Of John Kelly, Vimy Ward, Brant Hospital, Burlington, Ont. This man is an ex-member of the Imperial Forces. He served under an alias of Thomas Reynolds. Claim for pension. Referred to Pensions sub-Committee. P-3j.
 - 54. Of Mrs. Janet C. Kemp, Vancouver. On behalf of Widows Wives and Mothers of Great Britain Heroes Association; suggestions re pensions to widows, dependent parents, widowed mothers and orphans, etc. Previous list of suggestions also on file. Referred to Pensions sub-Committee. P-3b.
 - 55. Of Mrs. E. M. King, mother of Pte. G. S. King, Grandborough, Rugby, England, relating to reduction of pension. Further particulars required. P-3.
 - 56. Of J. Malcolm, Esq., M.P., on behalf of J. J. Kennedy, Lucknow, Ont., who applies for pension on account of tuberculosis. More information required. Referred to Pensions sub-Committee.
 P-3h.
 - 57. Of Lt. K. L. MacKinnon, C.A.P.C., Sgt.-Major W. Bramah, R.C.H.A., Kingston, Ont. Submits a scheme for pensions for members of the Permanent Force who saw service during the last war. Referred to Pensions sub-Committee.
 - 58. Of Mr. Tobin, M.P., on behalf of Mr. Joseph Laroche, Bromptonville, Que.

 Claim for pension on account of deceased son, Pierre Laroche. Referred
 to Pensions sub-Committee.

 P-3h.
 - 59. Of Edwin Lee, No. 844732, C.E.F. Claim for arrears of pension amounting to \$700.00. Referred to Pension Board for report and also Pensions sub-Committee. P-3o.
 - 60. Of Mr. McMurray, M.P., on behalf of Major J. S. Leitch, Winnipeg, Man. Grievance re reduction of pension. Referred to Pensions sub-Committee.

 P-3f.

- 61. Of R. E. Long, Port Hope, Ont. Suggested amendments to Pension Act. Referred to Pensions sub-Committee. P-31.
- 62. Of Lieut. E. Lussier, 50 Sherwood St., Ottawa. Grievance, inadequate pension. Referred to Pensions sub-Committee.
- 63. Of Mr. Raymond, M.P. Communication received from G. W. MacDonald, Secretary Soldiers' Aid Commission, Brantford Branch, regarding a claim for continuance of pension in respect of the following:—No. 772442, Pte. J. A. Graham, No. 11500, Pte. F. J. Holton, No. 772757, Pte. J. E. Neal. Referred to Pensions sub-Committee.
- 64. Of Mr. Lachlan McLean, Sydney Mines, N.S., on behalf of No. 501195, Spr.

 John L. McLean. Claim for pension. Referred to Pensions sub-Committee.

 P-3f.
- 65. Of Dominion Secretary-Treasurer, GW.V.A., Ottawa, on behalf of No. 925981, Pte. H. J. MacDonald. This is a claim for pension in respect of certain disabilities which Mr. MacDonald states are due to service.

 Referred to Pensions sub-Committee.

 P-31.
- 66. Of B. M. Fansher, M.P., on behalf of Mrs. Wm. Mandeville, Petrolia, Ont., submits further particulars re her claim for pension. Referred to Pensions sub-Committee.
- 67. Of Mr. Fansher, M.P., on behalf of Mrs. Wm. Mandeville, mother of No. 123836, Vern A. Mandeville, Petrolia, Ont. Letter, May 8th, states that this mother's pension \$30 a month is insufficient. Referred to Pensions sub-Committee.
 - 68. Of R. B. Martin, Box 254, Brampton, Ont. Claim for re-assessment of pension. Referred to Pensions sub-Committee. P-3b.
 - 69. Mrs. Gertrude King-Mason. Claim for arrears of pension on account of deceased son. Referred to Pensions sub-Committee. P-3f.
 - Of H. McLeod, Parliamentary representative, G.A.U.V. Claim for pension on behalf of the widow of 769258, Pte. Edward H. McIntyre. Referred to Pensions sub-Committee.
 - 71. Of Dr. Blackadder, M.P., on behalf of Pte. Stephen Macdonald, General Hospital, Halifax. Letter, May 14th, calls attention of the Chairman of the Pension Board to Dr. Stowell's report upon this case relating to pension. Referred to Chairman of Board of Pension Commissioners. P-30.
 - 72. Of L. J. Ladner, M.P., on behalf of 760697 James May, claim for pension.

 Referred to Pensions sub-Committee.

 P-3h.
 - 73. Of Wm. Mellor, Toronto, Ont. In communication of May 15th; desires to appeal against the decision of the Pension Board. States he was accepted as 100 per cent fit; disability on discharge 40 per cent—10 per cent pensionable; 30 per cent pre-existant disability. Referred to Pensions sub-Committee.

 P-31.
 - 74. Of Spr. Jas. J. Monahan, No. 1081706, 1st C.R.T., Montreal, relating to non-receipt of pension, etc. Referred to Pensions sub-Committee. P-3.
- 75. Of Mrs. C. N. Mowll, Winnipeg, relating to claim for pension on account of deceased husband. Referred to Pensions sub-Committee. P-3a.
 - 76. Of C. G. MacNeil, Dominion Secretary-Treasurer, G.W.V.A., Ottawa. Submitting 15 cases where the question of attributability is involved, of 2 cases where legislation should be amended so that pension may be awarded where marriage was contracted subsequent to the appearance of the disability, of 1 case of a deserted wife, of 2 cases of extreme hardship caused by errors in award of pension, of 2 cases of reversal of findings of local medical boards. All these cases to be referred to Pensions sub-Committee.

P-3p.

- 77. Of Mr. MacNeil, Dom. Secretary, G.W.V.A., May 15th, on behalf of the Council of Canadian Militia Veterans. Resolution requesting that the Pension Committee consider and recommend that same rate of pension be granted to all men who served in the 1866 and 1885 and South African campaigns, now alive; also to all widows and pensioners thereof as now granted to pensioners of the C.E.F. Referred to Gen'l. sub-Committee.
 - 78. Of Mr. Raymond, M.P., on behalf of Pte. J. E. Neale, and Geo. McDonald, Brantford, Ont. Further communications May 12th, containing medical certificate from Dr. H. H. Reid, relating to disability. Referred to Pensions sub-Committee.

 P-3k.
- 79. Of 411146 Robt. Oliver, Montreal, Que. Claim for pension. Referred to Pensions sub-Committee. P-3c.
 - 80. Of Fred Palmer, Newport, Ont. Claim for pension. Referred to Pensions sub-Committee. P-3e.
 - 81. Of Pte. John Pirrie, No. 123494. Claim for reinstatement of pension. Referred to Pensions sub-Committee. P-3f.
 - 82. Of No. 681743, Pte. James Porter, London, Ont. Claim for pension. Referred to sub-Committee on Pensions.

 P-3g.
 - 83. Of J. Paton, Secy. B.P.C., further information received re claim of No. 1331 Pte. J. B. Prince. Referred to Pensions sub-Committee. P-3n.
 - 84. Of Miss Lena Race. Suggestions re Pension Act. Referred to Pensions sub-Committee.
 - 85. Of W. J. Boland, Toronto, on behalf of the mother of Pte. Wm. Reynolds, relating to pension. Further particulars required. P-3.
 - 86. Of Pte. W. L. Richmond, 721938, 324 Union Ave., Montreal. Claim for pension. Referred to sub-Committee on Pensions. P-3c.
 - 87. Of R. Richards, Brantford, Ont. Claim for pension. Referred to Pensions sub-Committee.
 - 88. Of No. 1072259, Pte. Hugh Robb. Claim for pension. Referred to sub-Committee on Pensions. P-3h.
 - 89. Of Mr. Tobin, M.P., on behalf of Mr. Thos. Roy, Bath, Maine. Claim for pension on account of Pte. A. Roy, No. 61954, M.G.C. Referred to Pensions sub-Committee.

 P-3h.
- 90. Of W. G. Raymond, Esq., M.P., on behalf of Mrs. F. G. Sage, Brantford, Ont. Claim for pension on behalf of No. 406177, Pte. H. N. Sage (deceased).

 The above request is also supported by letter from Mr. G. W. Macdonald, Secretary, Brantford Branch, Soldiers' Aid Commission. Referred to sub-Committee on Pensions.

 P-3j.
- 91. Of John Pirrie, on behalf of the late Sapper W. B. Skinner, No. 226164.

 Claim for pension on account of foster-mother. Referred to Pensions sub-Committee.

 P-3k.
 - 92. Of Raymond Lasance, National Adjutant, The Disabled American Veterans', etc. Further information re claim for pension of Pte. Joseph Simpkin. Referred to Officer Paying Imperial Pensions for report and also to Pensions sub-Committee.

 P-3.
 - 93. Of Jos. Simkin, National Adjutant of the Disabled American Veterans' Cincinnati, Ohio. Further particulars required. P-3.
 - 94. Of "Returned Soldier," Montreal. Suggested amendment to pension regulations. Referred to Pensions sub-Committee. P-3c.
 - 95. Of Pte. Leo Smith, 7836, R.C.R., 53 Broadview Ave., St. John, N.B. Claim for pension. Referred to sub-Committee on Pensions. P-3c.

- 96. Of Mr. McMurray, M.P., on behalf of V. M. Snow, ex-member of P.P.C.L.I., relating to pension. Referred to Pensions sub-Committee. P-3i.
- 97. Of No. 831, Robt. Staples, P.P.C.L.I., Toronto. S. A. Veteran. Grievance rereduction of pension. Referred to Pensions sub-Committee. P-3e.
- 98. Of M. T. Stuart, Brantford, Ont. Claim for pension. Referred to Pensions sub-Committee.

 P-3d.
- 99. Of Sgt. C. D. Stebbing, No. 85061, 11th Battery, Toronto, relating to claim for pension. Referred to sub-Committee on Pensions. P-3a.
- 100. Of A. M. Stretton, President, of the Veterans' Assn. of the Canadian Militia.

 Request for reconsideration of pensions for men who served in the 1866 campaign, and of the 1885 and South African Campaigns. Referred to General sub-Committee.

 Rep.-1b.
- 101. Of No. 40872, Pte Réné Sirois, 11 Mark St., Toronto. Grievance, discontinuance of pension. Referred to Pensions sub-Committee. P-3g.
- 102. Hon. A. B. Hudson, M.P., on behalf of W. S. Swan, St. Vital, Man., dependent parent. Complaint, discontinuance of pension. Referred to Pensions sub-Committee.

 P-3h.
- 103. Fred Taylor, 581 Home St., Winnipeg. Claim for treatment and pension.

 No information given. Copy of letter has been referred to the Officer

 Paying Imperial Pensions for investigation.

 P-3a.
- 104. Of L. J. Ladner, M.P., on behalf of A. B. Taylor and E. J. Turner two pensioners who are totally blind and who request an increase in their helplessness allowance. Referred to Pensions sub-Committee. P-3i.
- 105. Of Mr. Wallace, M.P., on behalf of Miss I. A. Templeton-Armstrong. This lady wishes to bring the case of the Walpole family, who had two sons killed overseas and who receive no pension, to the attention of the Committee; also that of Mr. S. H. Harding whose pension on account of his son A. H. Harding has been cut off. Referred to Pension Board. P-31.
- 106 Mr. Raymond, M.P., on behalf of James P. Trebble, Brantford. Grievance in respect of disability percentage for amputation of right arm and wound in the hip. Appeals for increase of pension. Referred to Pensions sub-Committee.

 P-3n.
- 107. Of W. Irvine, M.P. Submits a letter dated May 23rd, from W. E. Turner, of Calgary, Alta., re the claim for pension of Mrs. M. G. Lane, whose husband and son both died as a result of war service. Referred to Pensions sub-Committee.

 P-3p.
- 108. Of J. A. Grant, Standard, Alta. On behalf of claim of the mother of late
 Pte. A. J. Vinicombe, for dependent's pension. Referred to Pensions subCommittee.

 P-3d.
- 109. Of No. 154063, Cpl. Thos. Watson, Duncan, B.C. Claim for pension. Referred to Pensions sub-Committee.
 - 110. Of Hon. T. A. Crerar, M.P., on behalf of W. H. Warren, Secretary, Army and Navy Veterans, Association, Calgary. Resolution that \$1.00 per cent disability a month be paid to all disabled veterans. Referred to Pensions sub-Committee.

 P-3m.
 - 111. Of Spr. James H. Walsh, 826667, R.R. No. 1, Steveston, B.C. Claim for pension. Referred to sub-Committee on Pensions. P-3b.
 - 112. Of Mrs. Catherine Welsh, Vancouver. Claim for pension and special consideration owing to desertion by husband, etc. Referred to Pensions sub-Committee.
 P-3f.
 - 113. Of L. J. Ladner, M.P., on behalf of Mrs. Florence White. Claim for pension on behalf of her husband, Capt. P. R. White. Referred to Pensions sub-Committee.

 P-3i.

114. Of Lynn C. Williams, No. 1057213, 245th Bn., Montreal, relating to non-receipt of pension. Referred to sub-Committee on Pensions. P-3.

115. Of A. J. Wilson, 34th Batt., C.E.F., Stratford, Ont. Suggestions re amendments to Pensions Act and Re-establishment Regulations. Referred to Pensions sub-Committee; also to the other sub-Committees. P-3h.

116. Of Mrs. Alice E. Quick, Elmbrook, Ont. Claim for pension on account of her son, Pte. W. J. E. Woolley, 192368, 92nd Battn. Referred to General sub-Committee. P-3c.

Amputations-

117. Of Mr. Raymond, M.P., on behalf of the Amputations' Association of the Great War (Λ. Sutcliffe, Toronto). Suggestions re pensions, re-establishment, etc. Referred to General sub-Committee. Rep-1.

118. Of the Amputations' Association of the Great War, Toronto. Mr. W. S. Dobbs and Mr. Richard Myers, representatives. These two gentlemen will appear before the committee this morning respecting questions relating to pensions, and re-establishment of cases of amputations. Rep-1.

119. Of W. S. Dobbs, President, Amputations' Association, Toronto, on behalf of No. 654430, T. W. Fry, re amputation of the right arm below the elbow, and pension therefor. Referred to Pensions sub-Committee. P-3o.

120. Of W. S. Dobbs, Amputation Association of the Great War. Submitting further suggestions for consideration. Referred to General sub-Committee.

Tuberculosis-

121. Of Hon. A. B. Hudson, and Hon. T. C. Norris, on behalf of W. C. Barley, ex-member of C.E.F., and of the R.N.W.M.P. Winnipeg, Man. Communication dated May 11th, setting forth that Mr. Barley is a 100% T. B. case. Was given treatment in Sanatorium. Is married and was granted a pension of \$425.83 per annum. Claims full disability pension. Referred to Pension S/C. Copy of communications sent to Board of Pension Commissioners this 16/5/22.

122. Of No. 135466, Pte. L. T. Domville, Muskoka Hospital for Consumptives, Gravenhurst. Claim for treatment with pay and allowances from D.S.C.R. Referred to Re-establishment sub-Committee. Re-1b.

123. Of E. S. Keeling, Dominion Secretary, Tuberculosis Veterans' Association, Ottawa. Submitting 11 claims for treatment with pay and allowances and five claims for pension. Referred to Pensions and Re-establishment sub-Committee.

P-3m.

124. Of Mr. McBride, M.P., on behalf of the Medical Staff of the Royal Inland Hospital, Kamloops, B.C. Certain suggestions for the benefit of tuberculous patients. Referred to the General sub-Committee. Rep-1b.

125. Of T. G. McBride, M.P., re-establishment of a Soldiers' Colony for tuberculous veterans. Referred to Re-establishment sub-Committee. Re-1e.

126. Of Mr. Malcolm, M.P., on behalf of No. 602777, William George Overton, Port Elgin, Ont. This man enlisted August, 1915, discharged March, 1919, is married, wife and child, a tuberculous suspect, recommended for treatment without pay, had developed pleurisy. Doctor Power claims his condition is aggravated by service; that his family should be assisted as they are poor. Referred to Re-establishment and Pensions sub-Committee. P-3n.

127. Of Mrs. S. A. Schoots, Toronto, Ont. Claim for treatment with pay and allowance while in Sanatorium. Referred to Re-establishment sub-Committee.

Re-1c.

128. Of Hon. Mr. Baxter, on behalf of No. 3190543, Pte. W. P. White. Claim for treatment with pay and allowances on account of tuberculosis. Referred to Re-establishment sub-Committee. Re-1c.

RE-ESTABLISHMENT

Medical services—Treatment—Pay and Allowances—

- 129. Of 5051 Sgt. G. A. Baynes, Mowat Sanatorium, Kingston. Claim for treatment with pay. Referred to sub-Committee on Re-establishment. Re-1a.
- 130. Of Mr. Wallace, M.P., on behalf of No. x57138, S. A. Beaumont, 20th Battalion, Simcoe, Ont. This is a claim for treatment with pay and allowances, on account of tuberculosis. Referred to Department of Soldiers Civil Re-establishment for report and also to Re-establishment sub-Committee.
 - 131. Of L. G. Blenkhorn, Nova Scotia, Sanatorium, Kentville. Claim for treatment with pay and allowances. Referred to Re-establishment sub-Committee.

 Re-1b.
 - 132. Of Cpl. G. A. Cairns, No. 41089, C.F.A., Montreal, relating to claim for treatment with pay from the Department of S.R.C. Referred to sub-Committee on Re-establishment.
 - 133. Of L. L. Coulis, Sudbury, Ont. Complaint re treatment. Referred to sub-Committee on Re-establishment. Re-1c.
 - 134. Of W. J. Lavoie, M.P., on behalf of Mrs. Janie Cullen. This is a claim for treatment with pay and allowances on account of Pte. J. T. Cullen No. 2130353. Referred to the Board of Pension Commissioners and also to Re-establishment sub-Committee.
- 135. Of ex-Nursing Sister, Margaret L. Currie, Kinburn, Ont. Grievance respecting treatment by the D.S.C.R. Referred to Re-establishment sub-Committee.
- 136. Of L. J. Ladner, on behalf of Mrs. Gertrude Fitt, wife of Pte. A. Fitt, who is at present an inmate of Shaughnessy Hospital. Claim for treatment with pay and allowances. Referred to Re-establishment sub-Committee.
- 137. Of Samuel Gilmour, 22 Alice St., Toronto. Claim for treatment with pay and allowances and pension, on account of a disability which he states was due to service. Referred to Pensions sub-Committee. P-3n.
- 138. Of New Brunswick Provincial Command, G.W.V.A. Complaint re administration of medical services D.S.C.R. in the province of New Brunswick.

 Referred to Re-establishment sub-Committee. Re-1a.
- 139. Of Hon. A. B. Hudson, M.P., on behalf of the Winnipeg Branch, Great War Veterans' Association. This Association submits certain recommendations in regard to the treatment of neurological cases. Referred to Re-establishment sub-Committee.
- 140. Of Dr. U. M. Kinghorn, Saranac Lake, N.Y., B.S.A., re Miss Inga Johnson.
 Claim for treatment with pay and allowances. Referred to Re-establishment sub-Committee.

 Re-1c.
- 141. Of A. Latimer, Westminster Hospital, London. Claim for reconsideration of his case relating to treatment. Referred to Re-establisment sub-Committee. Re-1b.
- 142. Of Col. Arthurs, M.P., on behalf of No. 637152, Percy M. Mack. This man's disability is shown to be defective mentality. In letter dated April 11th, advice was given by the minister that the case was being referred to the officials of the D.S.C.R., instructing them to investigate Mr. Mack's case. Referred to Re-establishment sub-Committee.
- 143. Of Mr. Raymond, M.P., and G. W. MacDonald, secretary Brantford Branch, Soldiers' Aid Commission, on behalf of ex-Lieut. W. R. MacDonald. Claim for treatment with pay, also previous hospital expenses. Referred to Reestablishment sub-Committee. Re-1c.

Medical services—Treatment—Pay and Allowances—Concluded.

- 144. Of Pte. J. Madden, No. 298011, 224th Bn., Montreal, relating to claim for pay from the D.S.C.R. while on S.C.R. strength, also claims that further treatment is necessary. Referred to Re-establishment sub-Committee. Re-1.
- 145. Of Pte. Wm. Murphy, No. 453090, 4th Inf. Bn., Toronto, relating to claim for medical board. Referred to Re-establishment sub-Committee. Re-1.
- 146. Of Mr. and Mrs. W. E. Nellis, Portsmouth, Ont. Soldier has no complaint, but his wife states that she has received no allowances while her husband is in sanitorium. Referred to Re-establishment sub-Committee. Re-1a.
- 147. Of Miss Macphail, M.P., on behalf of Chas. Page, Westminster Hospital, London, Ont. This man desires discharge, states he has no sickness now whatever. Referred to Re-establishment sub-Committee. Re-1f.
- 148. Of Hon. Mr. Baxter, M.P., on behalf of son of Mr. A. E. Prince, St. John, N.B. This young man enlisted as a miner. Now suffering from curvature of the spine. Investigation requested respecting whether or not disability is due to service. Referred to Pensions sub-Committee. P-3n.
- 149. Of No. 42580, Pte. Jas. Russell. Claim for treatment with pay and allowances. Referred to Re-establishment sub-Committee. Re-1a.
 - 150. Of Mr. Caldwell, M.P., request that the D.SC.R. file for Dvr. J. B. Tompkins, No. 5216, C.F.A., be drawn and that his claim be reconsidered. Referred to Pensions sub-Committee. P-3n.
 - 151. Of Mr. Hughes, M.P., on behalf of No. 2099850, Pte. H. F. Wood, Charlottetown, P.E.I. Communication dated May 8th. It is alleged that this man suffered from gas poisoning. Developed lung trouble. On referring same to Director of Medical Services, Ottawa, the reply is that certain information has been requested from the Halifax Unit. Referred to Pensions sub-Committee.

Separation allowance—

- 152. Of L. J. Ladner, M.P., on behalf of Wm. Drain, Vancouver. Claim for separation allowance. Referred to General sub-Committee. P-4.
- 153. Of No. 423446 Pte. Edward Kehoe, Toronto, Ont. Claim for arrears of separation allowance. Referred to Re-establishment sub-Committee. Re-1f.
- 154. Of Keith Polley, Sec'y. Treas. G.W.V.A., Norfolk Branch, Simcoe, Ont. Claim for arrears of separation allowance. Referred to General sub-Committee.

 P-4.

Vocational training —

- 155. Of Mr. Geo. Black, M.P., on behalf of Pte. M. Anthony. Claim for vocational training, etc. Referred to General sub-Committee. P-3j.
- 156. Of James E. Bigney, Londonderry, N.S. In communication of May 16th, states that vocational training course which he offered to take without pay, was refused him at Halifax; desires reconsideration of his application. Referred to Re-establishment sub-Committee. RE-1c.
- 157. Of M. P. Stellar, 1035600, P.O. Box 46, Sturgeon Falls, Ont. Complaint re eligibility for vocational training. Referred to General sub-Committee.

Re-1a

Loans -

- 158. Zepherin Bernier, Rivière aux Renards, P.Q. Desires a loan, stating that he has a farm and would like to have \$250. Referred to Land Settlement sub-Committee.

 L.S-1a.
- 159. Of Spr. William Boyd, No. 712, R.E. Richmond Hill, Ont., relating to loan for housing. Referred to Sub-Committee on Land Settlement. L.S.-1.

Loans-Concluded.

- 160. Of 800011 Pte. A. E. Gidney, 13th Battn., Toronto. Claim for re-establishment and housing loan. Referred to Re-establishment and Land Settlement sub-Committee.

 L.S.-1.
- 161. Of G. T. Humble, Brantford. Claim for housing assistance. Referred to land Settlement sub-Committee. L.S.-1a.
- 162. Of Geo. T. Humble, Brantford, Ont. Further communication re his claim for housing loan. Referred to Land Settlement Sub-Committee. L.S.-1a.
- 163. Of Mrs. Robert B. Meyer, Regina, Sask. Papers, etc. (24 pages), containing suggestions re housing scheme. Referred to Land Settlement sub-Committee.
 L.S.-1.c
- 164. Of C. S. Smith, Scotsburn. Application for loan to start business in poultry farming. Referred to Land Settlement sub-Committee. L.S. 1b.
- 165. Of J. Wilkinson, C/o Royal Colege of Dental Surgeons, Toronto. This is a claim for a small advance in order that he may complete his term at college where he is training for a dentist. Referred to Re-establishment sub-Committee and also D.S.C.R. for report.

Employment and unemployment -

- 166. Of No. 931271, Pte. T. Ash, Upper Big Tracadie, N.S. Unemployed, claims assistance. Referred to sub-Committee on Re-establishment. Re-1b.
- 167. Of R. Barlow, Hamilton E., Ont. This man is an employee of the Civil Service. Claims that his salary is insufficient. Referred to General sub-Committee.
- 168. Of Réné Corbeil, No. 520017, Montreal, relating to non-employment; states he has passed an examination for position of "Sorter." Referred to Civil Service Commission.
- 169. Of Miss Agnes Macphail, M.P., on behalf of J. L. Mahan, who requests that his position at the present with the P.E.I. Railway, be made permanent. This matter has been referred to Hon. J. E. Sinclair, M.P., and Mr. D. A. McKinnon, M.P.
- 170. Of No. 412803, Pte. Norman Mayers, R.R. No. 3, Omemee, Ont. Desires \$15 or \$20 to assist him to move his family, consisting of wife and two small children, where he states he can obtain employment. Referred to D.S.C.R.
- 171. Of C. G. MacNeil, Dominion Secretary, Treasurer, G.W.V.A. Complaint re reduction of salary of ten soldier employees of the Department of Militia and Defence. Referred to Re-establishment sub-Committee. Re-1f.
- 172. Of Vetcraft Shops, Toronto, Mr. R. Aldridge, Secretary. Suggestions re re-establishment of certain disabled veterans, referred to General sub-Committee. Rep-1.

Canteen Fund -

- 173. Of Mr. C. B. Crawford, Cooksville, Ont. Wishes to know if Canteen Funds are available to dependent whose pension is insufficient, and whose infirmity prevents earning a living; and to a father who receives \$10 a month pension and whose son was killed in action. Referred to Pensions sub-Committee. Note. Further particulars requested. P-31.
- 174. Of Dominion Secretary Imperial Veterans in Canada, Winnipeg. This association desires to present their views re the disposal of Canteen Funds. Referred to General sub-Committee. Rep-1c.
- 175. Of Capt. Vaughan, Dominion Secretary Imperial Veterans in Canada, Winnipeg. Suggestions re distribution of Canteen Funds. Request for personal representation in order that he may lay the views of his association before the Committee. Referred to General sub-Committee. Rep-1.

Canteen Fund-Concluded.

176. Of Lieut. W. H. Kirchner and Pte. W. E. Holmes, Vancouver. Suggestions as to the disposal of Canteen Funds. It is arranged that one of these gentlemen will be here for evidence before the Committee this morning.

Land Settlement— Rep.-1b.

- 179. Of Mr. Spencer, M.P., on behalf of Henry L. Buckwell, Vernon, B.C. Requests refund of 10 per cent deposit on farm at Loyalist which he has had to give up. Referred to Land Settlement sub-Committee. L.S.-1c.
 178. John F. Buckley, Manager, Canadian Red Cross Society, Quebec Division.
- 178. John F. Buckley, Manager, Canadian Red Cross Society, Quebec Division.
 Suggestions relating to soldier settlers in respect to depreciation of value
 of land and livestock in the eastern townships, etc. Referred to Land
 Settlement sub-Committee.

 L.S.-1c.
- 179. Of Dr. Murray Maclaren, M.P., on behalf of A. J. Doran. Claim for soldier's settlement. Referred to Land Settlement sub-Committee. L.S.-1b.
- 180. Of Mr. Speakman, M.P., on behalf of the Secretary-Treasurer, G.W.V.A.,
 Stettler, Alta. Suggested amendments to Soldier Settlement Act.
 Referred to Land Settlement sub-Committee.

 L.S.-1c.
- 181. Of J. E. Hobson, 257 Carling Ave. Claim for refund of loan from Soldier Settlement Board. Referred to Land Settlement sub-Committee. L.S.-1a.
 - 182. Of J. E. Hinkson, No. 868010, C.E.F. Waldville, Sask. Claim for reestablishment from Soldier Settlement Board, and also more consideration with regard to his loan. Referred to Land Settlement sub-Committee.
- 183. Of E. A. Munro, M.P., on behalf of the Matsqui Women's Institute, Victoria, B.C. Resolutions submitted, suggesting an amendment to the Soldier Settlement Act. Referred to General sub-Committee. Rep-1a.
- 184. Of C. N. Lyster, Box 94, Melbourne, Que. Suggestions re land settlement.

 Referred to Land Settlement sub-Committee.

 L.S.-1a.
- 185. Of Mr. Power, M.P., on behalf of J. H. Martinson, Douglas, Man. Communication dated May 1st, (23 pages) relating to land settlement. (Mr. Martinson requests return of his mss. i.e. pp. 3-23). Referred to Land Settlement sub-Committee.
- 186. Of C. G. MacNeil, Dom. Secy. Treas. G.W.V.A., Ottawa, submits a petition from their branch at Prince Albert, Sask., that a railway be built without delay, into the Paddockwood district, north of Prince Albert. This is of vital importance to the soldier settlers located there. Referred to Land Settlement sub-Committee.
- 187. Of A. W. Neill, M.P. Petition asking that stock and equipment loans of the Soldier Settlement Board be spread over a period of twenty years, and not as carried out at present. Referred to sub-Committee on Land Settlement.

 L.S.-1.
- 188. Of W. R. Norton, 626 Fourth Ave. W., Calgary, Alta. Suggestion re land settlement. Referred to Land Settlement sub-Committee. L.S.-1.
- 189. Of P. J. E. Poels, Box 9, Brome, Que. Complaints re agreement made with S.S.B. representative at time of purchase. Desires revaluation of land or an inquiry regarding sale of same; also loan to erect silo, which he claims he was promised. Referred to Land Settlement sub-Committee.

190. Of Hon. Chas. Stewart, M.P. re claim for assistance in respect of Robert L. Reid who is a veteran of the South African and European Wars. Referred to Land Settlement sub-Committee. L.S.-1.

191. Of Mr. Speakman, M.P., on behalf of John Roberts, Dominion City, Man. Claim for loan from S.S.B. Referred to Land Settlement sub-Committee.

L.S.-1a.

Land Settlement-Concluded.

- 192. Of Major John Barnett, Chairman, Soldier's Settlement Board. Submits further information re the claim of C. S. Smith, Scotsburn, N.S. Referred to Land Settlement sub-Committee.
- 193. Of Mr. Speakman, M.P., on behalf of the soldier settlers of Peavine, Alta. Certain resolutions passed regarding the administration and policy of the S.S.B. Referred to Land Settlement sub-Committee. L.S.-1c.
- 194. Mr. Davies, M.P., on behalf of G. A. Tobey, Meota, Sask. Desires that Act be amended so that soldier settlers may take off two crops before having to make payments. Referred to Land Settlement sub-Committee. L.S.-1b.
- 195. Of J. H. Walsh, Steveston, B.C., complaint re land settlement. Referred to Land Settlement sub-Committee. L.S.-1b.

Re-establishment—Miscellaneous—

- 196. Of Mrs. A. Caroline Bayfield, Victoria, B.C. Claim for re-establishment.

 Further particulars have been requested from this lady. Referred to Reestablishment sub-Committee. Re-1c.
- 197. Of Mr. Duff, M.P., on behalf of Oswald F. Cassells, of the Imperial Veterans in Canada, Vancouver, relating to discrimination shown to men who signed the Admiralty agreement T-124 Z, while serving on the "Empress" ships during the war. Referred to General sub-Committee. Re-1c.
- 198. Of Mr. P. L. Hatfield, M.P., on behalf of Leonce Comeau, France. This is a claim for repatriation. Referred to Re-establishment sub-Committee.
- 199. Of J. Malcolm, M.P., on behalf of Mr. F. E. Coombe, Kincardine, Ont.
 Requesting that recognition be made of a very heroic deed performed by
 Roy MacDonald. Referred to General sub-Committee. Rep-1b.
- 200. Of G.W.V.A., Dominion Command, Ottawa. Request that ex-members of R.N.M.B.R. receive the same pay and allowances and consideration as exmembers of the R.N.C.V.R. Referred to Re-establishment sub-Committee.
- 201. Of Last Post Fund, Montreal. Application A. H. D. Hair, to appear before the sub-Committee on Re-establishment to present the views and recommendations of his association. Referred to Re-establishment sub-Committee.
 - 202. Of C. B. Crawford, Cooksville, Ont., on behalf of Joseph L. Harris, father of No. 452441, Pte. C. V. Harris, deceased, re claim of \$360. Referred to Re-establishment and Pensions sub-Committees.
 - 203. Of T. G. McBride, M.P. Requests that notice be sent him when the Committee considers the questions of Industrial and Farm Colonies. Referred to General sub-Committee.
 - 204. Of Dr. Frederic Hirst, Toronto. Urgent appeal for immediate assistance on behalf of the Meadowbrook Farm Commission. Referred to General sub-Committee. Rep-1b.
 - 205. Of His Worship, J. M. Mussen, Mayor of Niagara-on-the-Lake, Ont. Supporting a scheme for soldiers' Colony on Government owned land, near Niagara-on-the-Lake, on the same lines as proposed by the Meadowbrook Farm Commission. Referred to General sub-Committee. Rep-1b.
 - 206. Of Mr. Speakman, M.P., on behalf of Wilson Pyper, Stettler, Alta. Requests that this man's son, who after serving four years in the R.A.F., returned from Russia in 1920, be given a complete course in medicine at University. Referred to Re-establishment sub-Committee. Re-1b.
 - 207. Of 424 Sgt. Norman Rusk, C.F.A., Ottawa. Claim for arrears of pay and allowances. Referred to General sub-Committee. P-4.

Re-establishment—Miscellaneous—Continued.

- 208. Of Mr. Knox, M.P., on behalf of J. A. Sinden, Sec'y. Paddockwood Branch, G.W.V.A., Sask. Desires that immediate action be taken regarding the proposed railway line. States that deputation will proceed to Ottawa to interview the minister. Referred to Land Settlement sub-Committee. LS-1a.
- 209. Of Lieut.-Col. J. Ambrose Smith, Winnipeg, the establishing of a hostel for ex-imperials in Winnipeg, Referred to the General sub-Committee. LS-1.
- 210. Of Mr. Speakman, M.P., on behalf of J. Stewart, Calgary, Alta. Desires that some recommendation be made for cases of prospective dependency where age prohibits taking up lands under the S.S.B. and where earning capacity is gradually decreasing. Referred to sub-Committee on Reestablishment.
- 211. Of Unemployed Veterans of Toronto. Resolutions re Re-establishment matters submitted. Referred to General sub-Committee. P-4.
- 212. Of the Army and Navy Veterans, Winnipeg Unit. Request that the Committee consider claims of certain disabled veterans who are not eligible for vocational training. Referred to General sub-Committee. Rep-1b.
- 213. Of Mr. Leader, M.P., on behalf of Frank Barrow, Portage la Prairie, Man. Desires assistance to repatriate his family from England. Referred to Re-establishment sub-Committee. Re-1b.
- 214. Of Miss Macphail, M.P., on behalf of Mrs. J. J. Boyce, who claims that the government kept back a certain amount of her son's pay on discharge. She also makes inquiries as to the disposal of Canteen Funds. Referred to Reestablishment sub-Committee.
- 215. Of W. H. Brown, See'y.-Treas. Ge'l. Mercer Branch G.W.V.A., West Toronto. Suggestions re soldiers' insurance. Referred to General sub-Committee. Rep-1a.
- 216. Of Mr. W. A. Charlton, Pres., Mr. G. A. Reid, Sec'y., of the National Sanatorium Association, who request assistance towards the maintenance of their hospitals. Referred to General sub-Committee. Rep-1a.
- 217. Of Mrs. G. K. Currie, I.O.D.E., Soldiers' Home, Winnipeg, suggests that provision be made for a soldiers' convalescent home in Winnipeg. Referred to Re-establishment sub-Committee.
- 218. Of No. 800011, Pte. A. E. Gidney, 134th Battn., Toronto. Claim for reestablishment and housing loan. Referred to Re-establishment and Land Settlement sub-Committees. LS-1.
- 219. Of Mr. C. G. MacNeil, Dominion Secretary, G.W.V.A., on behalf of the Saltcoats Branch of the G.W.V.A. Resolution regarding A.1. ex-service men who developed disability. Referred to Re-establishment sub-Committee.
 - 220. Of Hon. C. Marcil, on behalf of ex-soldier fishermen of Gaspé, requesting consideration and aid towards re-establishment. Referred to General sub-Committee. Rep-1c.
 - 221. Of H. W. Cook, Provincial Secretary, G.W.V.A., Regina. On behalf of J. R. Hudson, City Hospital, Saskatoon. Claim for refund of transportation. Referred to Re-establishment sub-Committee. Re-1e.
 - 222. Of L. J. Ladner, M.P., re exchange at par for Imperial pensioners. Referred to General sub-Committee. Rep-1c.
 - 223. Of Robt. MacNicol, Secretary, of ex-service Civil Servants, Victoria, B.C. Complaint re non-receipt of civil service bonus. Referred to General sub-Committee. Rep-1c.
 - 224. Of 2571 Pte. G. H. Palmer, S. Vancouver. Claim for Working Pay. Referred to General sub-Committee.

 P-4.

Re-establishment-Miscellaneous-Continued.

- 225. Of Mr. Speakman, M.P., on behalf of Cpl. Dan Ryan, No. 512, P.P.C.L.I. Grievance. Awarded 50 per cent disability in England and Quebec, 70 per cent in Calgary and found medically fit in Edmonton. Referred to Pensions sub-Committee.
- 226. Of James Sale, Feronia, Ont. Claim for pension, and also assistance from S.S.B. Refer to Pensions and Land Settlement sub-Committees. P-3j.
- 227. H. B. McGiverin, Esq., M.P. Submits a petition from the Veterans' Reestablishment Association. This is first being referred to Pensions sub-Committee, subsequently to be referred to the other sub-Committees.

Rep-1c

228. Of Tom Waller, No. 892626, 52nd Battn., C.E.F., c/o G.P.O. Winnipeg.

This man makes a claim for treatment with pay and allowances or else an increase in his pension. Referred to Department of Soldiers' Civil Reestablishment and Re-establishment sub-Committee in order that his eligibility to receive a vocational training course, may be considered.

Re-1f.

- 229. Of W. H. Brown, Secy.-Treas. Genl. Mercer Branch G.W.V.A., West Toronto. Suggestions re soldiers' insurance. Referred to General sub-Committee. Re-1a.
- 230. Of W. R. Fegan, Halifax and others, on behalf of dependents of the late A. A. Ryan, Halifax. Claim for returned soldiers' insurance. Referred ta Re-establishment sub-Committee. Re-1a.
- 231. Of R. Aldridge, Secretary of the Veteraft Shops' Association, Toronto, asking for leave to present certain grievances in person. Referred to the General sub-Committee. Rep-1.
- 232. Of W. B. Brownlee, Toronto, relating to grievances, (Further particulars required). Rep-1a.
- 233. Of John Bull, President, The Honourably Discharged Soldiers' Association,
 Hamilton, relating to General Service medal, gratuity and Patriotic Fund.
 Referred to General sub-Committee. Rep-1.
- 234. Of Mr. Raymond, M.P., on behalf of Dominion Secy.-Treas., G.W.V.A., Ottawa. Suggestions re Economic Conference, restricted immigration, re-establishment, etc. Referred to General sub-Committee. Rep-1a.
- 235. Of the Secy.-Treas. G.W.V.A., Morden, Man. Suggestion re amendments of the Pension, Re-establishment, and Land Settlement Acts. Referred to General sub-Committee. Rep.-1c.
- 236. Of H. McLeod, Parliamentary Representative, Ottawa, submitting "Rehabilitation Plan" of Grand Army of United Veterans. Referred to sub-Committee on Re-establishment.
- 237. Of the Sir Arthur Pearson Club of Blinded Soldiers and Sailors, Toronto, submitted by Mr. Church, M.P. Request that the Committee allow the President, Mr. J. R. Lynes, and a member of the executive committee, Mr. D. J. McDougall, to give evidence. This evidence will be given at to-day's meeting.

 Rep-1c.
 - 238. Of A. Sutcliffe, Secretary-treasurer, Amputations Association, Toronto; Of R. Aldridge, Secretary, Veteraft Shops, Toronto; Of John Miller, No. 51, 13th Battery, Toronto. Referred to General sub-Committee. Rep-1.
- 239. Of W. Vaughan, Dominion Secretary-treasurer, Imperial Veterans in Canada, Winnipeg: Of J. F. Marsh, Dominion Secretary, Grand Army of United Veterans, Toronto; C. G. MacNeil, Dominion Secretary-treasurer, Great War Veterans' Association of Canada, Ottawa, desiring that the privilege heretofore granted, of allowing accredited representatives to appear before the Committee, be again given. Referred to General sub-Committee.

Re-establishment-Miscellaneous-Concluded.

240. Of Arthur Watson, Toronto. Suggested amendments to Pension Act and Re-establishment Regulations. Referred to sub-Committee on Pensions and also Re-establishment. Rep-1b.

241. Of Fred. D. Markland, Revelstoke, B.C. Communication dated May 8th, claiming war service gratuity of \$100.00. Was paid \$500.00 gratuity on discharge. States he served over three years. Referred to General sub-Committee.

Note.—The foregoing list does not include approximately Fifty specific cases whose communications were received subsequent to final sittings of the sub-committees and prorogation.

Statistics, Departmental—

242. Of the Civil Service Commission, re number of C.E.F. returned men who on March 31st, 1922, had been given permanent employment in the public service, also number of C.E.F. returned men, who were being temporarily employed on the 1st of April, 1922.

243. Of the Board of Pension Commissioners for Canada, re total pensions in

force and liabilities therefor, March 31st, 1922, etc., etc.

244. Of the Department of Militia and Defence, re amount of war service gratuity and number of persons receiving same during the period 1st April, 1921, to 31st March, 1922; also expenditure involved for (1) ex-Imperials; (2) widows and dependents of those who died on service, etc., etc.

245. Of the Soldier Settlement Board, re number of settlers and amount of

loans, by provinces as at March 31st, 1922, etc., etc.

246. Of the Department of Soldiers' Civil Re-establishment, the Director of Administration, re statement covering activities of the Department up to March 31st, 1922, under the headings of: Medical treatment, Dental treatment, Orthopaedic and Surgical appliances, Training, Employment, Vocational loans, Un-employment relief and Insurance. (See also Addenda Part B.)

(D) REPORTS OF SUB-COMMITTEES

First Report of Sub-Committee on Pensions Committee Room, April, 20, 1922.

To the Main Committee appointed to consider pensions, insurance and re-establishment.

We, your sub-Committee on pensions, beg to submit our First Report. We have considered the cases hereunder set forth, and beg to report same as follows:—

No. 3056653, Pte. Willis Boughen, William St., Port Hope, Ont. This man is stated to be suffering from Neurasthenia. Under the Pension Act, (1-10 Geo. V, ch. 43, sect. 29-2) he was awarded a gratuity of \$300.00. Man claims that the disability still remains. Evidence produced shows that he has no reasonable grounds for complaint. Final decision reserved.

Lieut. J. R. Bowen, 370 Bay St., Ottawa. This officer claims pension in respect of a disability which, he states, is due to service. His whole service of nearly three years was performed in Canada, only. According to evidence given, Mr. Bowen was previously awarded a pension in respect of an injury to his right arm. This was subsequently cancelled when investigation showed that the disability for which pension was issued was aggravated by pre-enlistment disability. No recommendation.

1081706, Spr. J. J. Monahan, 1st C.R.T., 103 St. Alexander St., Montreal. This man alleges that he is suffering from neurasthenia and functional disorders. Medical history of applicant showed that his disability is not due to service. Not eligible for pension and not eligible for vocational training. No recommendation.

51, Pte. John Miller, 13th Batty., C.F.A., 1173 St. Clair Ave., Toronto. Claim for pension on account of total blindness. His wife, on account of his absence overseas and the conflicting reports regarding his safety forwarded her, became temporarily insane. After her husband's return, in one of these fits, she shot him through the head, afterwards committing suicide. This accident caused the above mentioned disability. Miller claims that his wife's condition was brought about by the conflicting telegrams issued to her by Militia Headquarters.

Suggested that these telegrams be obtained and the case further considered.

N.B. Under the existing pension regulations, no pension is issuable.

W. F. CARROLL, Chairman.

SECOND REPORT

COMMITTEE ROOM, April 28, 1922.

To the Main Committee appointed to consider pensions, soldiers' insurance and re-establishment,—

We, your sub-Committee on pensions, having carefully considered the cases hereunder set forth, beg to report as follows:—

1. Widow of the late Pte. Wm. Reynolds, No. 299, C.E.F. Mr. W. J. Boland, Solicitor, Toronto, submitted Mrs. Reynolds' claim for pension. According to the evidence before the sub-Committee there is no record indicated as to disability which it is alleged caused Pte. Reynolds' death, having been incurred during active service. No recommendation.

No. 85961, Sgt. C. D. Stebbing, 11th Battery, C.F.A., Toronto. The applicant states that his disability is due to service. The evidence shows that disability was not seriously aggravated by service. Sgt. Stebbing steadfastly refuses to accept medical board. Our recommendation is that until he accepts medical board and his case reviewed by the B.P.C., no further action can be taken. Sgt. Stebbing is being advised to this effect.

3. Mrs. Ernest James, claim for pension on behalf of husband ex-Pte. Ernest James, No. 22608, Waterville, N.S. Man discharged as A1. Later he jumped out of window. Is considered more or less mentally unbalanced which condition it is claimed is due to war service. The Pensions Board disagree with claimant's alleged condition. Mr. MacNeil will submit additional evidence, at next meeting of sub-Committee. Recommendation deferred.

4. Daniel Gillis, Immigration Hall, Winnipeg. This man is an applicant for par of exchange on his Imperial pension cheques. Under the Regulations to be eligible he must have been actually domiciled in Canada on the 4th of August, 1914. As he does not fulfil the requirements of the regulations he is not eligible for this benefit. No recommendation.

5. No. 6668, Pte. Fred Taylor, Winnipeg. This man alleges he is suffering from the after effects of neuralgia. He has been advised by the B.P.C. that should he desire pension it will be necessary for him to furnish medical evidence as to his present disability. This will subsequently be forwarded to the Imperial Ministry of pensions by whom an award of pension may be authorized. The sub-Committee finds that they have no jurisdiction in the matter and consequently can make no recommendation.

6. Lieut. W. Gault, Winnipeg. This officer submits various suggestions for amendments to the Pension and Re-establishment Acts. Said suggestions are referred to Mr. MacNeil for investigation and report at a subsequent meeting.

7. K. R. Andresen, Winnipeg. This man claims pension on account of flat feet which it is held by the B.P.C. is not attributable to war service. Upon motion of Mr. Humphrey this case is being held over in order that it may be further considered

with other cases of a similar nature, at a subsequent meeting.

8. 7836, Leo. Smith, R.C.R., St. John, N.B. This man is now receiving an Imperial pension of two shillings per day in respect of disability received in the South African War. Requests consideration for Canadian rate of pension in respect of loss of his two legs by an accident while not on duty during the South African War. He is not eligible for pension under Section 47A of the Pension Act. Recommendation.—On motion of Mr. Caldwell, seconded by Mr. Humphrey, that this Committee recommend to the Main Committee that the Government be asked to pass a special Order in Council covering this man's case, and granting him a pension commensurate with his disability, retroactive to September 1st, 1920. Motion carried.

W. F. CARROLL, Chairman.

THIRD REPORT

COMMITTEE ROOM, May 2nd, 1922.

To the Main Committee appointed to consider pensions, soldiers' insurance and re-establishment,—

We, your sub-Committee having carefully considered the cases hereunder set forth, beg to report as follows:—

1. Miss Madeleine F. Jaffray, Galt, Ont. This lady appeared in person and laid her claim for pension before the Committee. She is a Canadian and enlisted in a voluntary unit for service with the French Army in one of their hospitals. During an air raid she was wounded and a portion of her left foot removed. Evidence was furnished by the B.P.C. and D.S.C.R., and the following recommendation was made: "That the Government be asked to pass an Order in Council providing for the payment of a pension on the Canadian scale to Miss Madeleine F. Jaffray, based upon the extent of her disability, subject to the deduction from such pension of any sum or sums which may be paid to her from time to time by the French Government by way of a pension, in respect of her disability, and authorizing the Department of Soldiers' Civil Re-establishment to grant to her such treatment as she may require from time to time under the same conditions as though she were an ex-member of the Canadian Expeditionary Force."

2. E. Baugh, 2047 St. Catherine street E., Montreal. This man is in receipt of a pension of \$75 per annum for life in respect of a disability received during the South African War. He claims his pension should be adjusted at C.E.F. rates and for that purpose he was examined by the D.S.C.R. That Department states their medical advisers reported that the man was not totally deaf, as he claimed, and on several occasions he was caught off his guard and replies to their questions given.

No recommendation.

3. No. 51, Private John Miller, C.F.A., 1173 St. Clair avenue, Toronto. This man's claim for pension was considered at a previous meeting of the Committee. See First Report in No. 2 Proceedings. The Director of Records, Department of Militia and Defence, states that after a very careful search no trace of the telegrams can be found. After considering the various aspects of the case it was decided to

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hold over final decision until further evidence can be obtained as to his military service, his wife's condition and other points.

4. Albert E. Harris, Toronto. This man submits a progressive pension scheme. Referred for further consideration.

A. E. ROSS,

For Chairman sub-Committee on Pensions.

FOURTH REPORT

COMMITTEE ROOM, May 9th, 1922.

To the Main Committee appointed to consider pensions, soldiers' insurance and re-establishment,—

We, your sub-Committee having carefully considered the cases hereunder set forth, beg to report as follows:—

1. Mde. L. Etienne, 110 William David St., Montreal, Que. This is a case where the deceased soldiers' mother-in-law is looking after the children, who are orphans. The grandmother claims she should receive a pension. The late Sgt. Butler's wife was not a dependable person, and it would appear that he made his will in favour of his mother-in-law. Evidence was furnished by the B.P.C., and the following recommendation was made:—"That the Pension Act be so amended that the Board of Pension Commissioners shall have discretion to award pension to the guardian or person having the care of pensionable children, when such guardian or person is in a dependent condition, in the same amount as would be awarded to the mother of said children."

The Committee discussed at length the case of Pte. E. H. Watson and several others which had been referred to the sub-Committee for investigation and report regarding, "Attributability," and its relation to the Pension Act. Doctors W. A. Burgess and J. D. Shields, of the B.P.C. gave evidence on this point and in view of the importance of the subject, it was decided to discuss the matter further at a subsequent meeting.

W. F. CARROLL,

Chairman.

FIFTH REPORT

COMMITTEE ROOM, May 11th, 1922.

To the Main Committee appointed to consider pensions, soldiers' insurance and re-establishment.

We, your sub-Committee, carefully considered the cases hereunder set forth, in connection with the question of "Attributability" and its relation to the Pension Act.

No. 222306, Pte. Jas. Hopton. No. 338806. Cpl. J. H. Holmes. No. 106621, Thos. J. Mahey.

It was decided by your Committee that in view of the importance of the subject under discussion, further consideration and if possible additional evidence, should be obtained at a subsequent meeting. In the cases above referred to, final decision has been reserved until the subject of "Attributability" is disposed of.

W. F. CARROLL,

Chairman.

SIXTH AND SEVENTH REPORTS

COMMITTER ROOM, May 22nd, 1922.

To the Main Committee appointed to consider pensions, soldiers' insurance, and re-establishment.

We, your sub-Committee, carefully considered the cases hereunder set forth, in connection with the question of "Attributability," and its relation to the Pension Act.

No. 106621, Thos. J. Mahey. No. 415634, Isaac Walker.

On the 18th instant your Committee considered the evidence submitted by the specialists of the Department of Soldiers' Civil Re-establishment on the question of tuberculous cases, but were unable to reach any decision as to the best method of determining "Attributability" in such cases. Mr. C. G. MacNeil, Dominion Secretary Treasurer, G.W.V.A., outlined a scheme which he felt would be of great assistance to the department and also to the applicant when dealing with such claims. This scheme was discussed in detail by the Committee, but final decision was reserved.

On the 19th instant your Committee continued the discussion on the question of "Attributability," and its recognition by the Board of Pension Commissioners. Various aspects of this important subject were discussed in detail, many valuable suggestions being put forward by Mr. MacNeil, all of which were carefully considered by your Committee. Final decision on this question is reserved until your Committee have given further consideration to the subject.

W. F. CARROLL, Chairman.

EIGHTH AND NINTH REPORTS COMMITTEE ROOM, May 22nd and 29th, 1922.

To the Main Committee appointed to consider pensions, soldiers' insurance, and re-establishment.

We, your sub-Committee having carefully considered the cases hereunder set forth, beg to report as follows,—

1. 1072259, Pte. Hugh Robb, 5th Battn., Toronto. This is a claim for pension. Pte. Robb was wounded while on service but on discharge he was stated to be fit. Subsequent to discharge he developed an ulcer in his stomach. He states that this condition was due to service. At present he is incapable of doing any work. His case was very carefully investigated by specialists when it was decided that his stomach condition was not due to service. Upon investigation of this case it would appear that there is some difference of opinion as to whether this man's disability was due to service or not, consequently the Committee recommend that this case be reopened by the B.P.C., with a view to making an award of pension, if possible.

2. 5216, Dvr. J. B. Tompkins, C.F.A., Riverglade Sanatorium, Nova Scotia. Man claims to be suffering from tuberculosis, and on several occasions he has applied for treatment with pay and allowances, which has been refused. Upon investigating his case, it is found that there appears to be a certain amount of doubt as to the diagnosis of his case. Applicant was last examined medically on 11th May, 1922. From the information furnished regarding this case it is noted that the man is suffering from rheumatism. The Committee recommend that the medical advisers of the B.P.C. further investigate this case as to any other disability, and if they find disability due to war service that they take it into consideration, and award pension.

3. Capt. Hubert L. Holland (deceased). Major Gerald Holland, on behalf of the widow, applies for pension on account of his deceased brother. This officer was killed while flying for the Air Board on April 23rd, 1922. His widow is in very delicate health and will require medical attention for a number of years. Capt. Holland was a civil servant and was not on military duty when he was killed. Although his widow received by way of an accident policy \$7,500 from the Air Board, she is willing to return this amount provided she can receive a pension for herseif and child. After discussion, the Committee approved the following resolution:

"That this sub-Committee recommend to the Main Committee that an Order-in-Council be passed to be made effective in the supplementary estimates this year to provide a pension for the wife and child of Capt. H. L. Holland, under the provisions for a Captain of the Militia in the Pension Act."

- 4. Unemployed Veterans of Toronto, Toronto. The Committee examined the various suggestions put forward by this Association, but as none of the suggestions had reference to pensions no action was taken. Suggestions now referred to Reestablishment sub-Committee for consideration.
- 5. Mrs. Cecile N. Mowll, P.O. Box 1195, Winnipeg, Man. This lady is applying for pension on account of her deceased husband. She was married to him on the eve of his departure for overseas. During the period he was away she received no assigned pay or separation allowance on his account. There is nothing to show that at any time did he ever support her. She applies for pension three years after her husband's death. Under the existing regulations she is not eligible to receive pension. No recommendation.
- 6. A. Baron Taylor and E. J. Turner, Vancouver, B.C. Mr. L. J. Ladner, M.P., on behalf of these two blind soldiers appeals for a larger allowance for helplessness. He states that the majority of blind soldiers claim that the present allowances are inadequate, and do not provide them with the outside help that their condition requires. After discussion, it was decided that Mr. Ladner should draft an amendment to the Pension Act, which would put into effect the views that he was expressing regarding these cases. This is a question of administration under the Act. Final decision reserved.
- 7. Veterans Re-establishment Association, Ottawa. This association submits certain schemes for amendments to the Pension Act. They are as follows:—
- 1. That the pension awarded a widow without dependents or children be increased from \$60 to \$75 per month without regard to income from other sources. This also to be the basis for widows with children and \$25 for the first child, \$15 for the second, and \$12 for the third, per month. No recommendation.
 - 2. That the disability pension be rated at \$1 per month for each per cent of the disability without regard to rank and that the present bonus be continued.

No recommendation, to be left in abeyance until the Committee meet in executive session.

3. That in the cases of pensioners suffering from a disability incurred while on active service no deduction be made because of disability shown to have existed prior to enlistment.

To be left in abeyance until the Committee meet in executive session.

8. 721938, Pte. Wm. L. Richmond, Maisonneuve, Montreal. This man was at one time in receipt of a pension of \$5 per month. This was subsequently cancelled when it was ascertained that his disability was due to pre-war causes. He only received a pension for about a month when it was cut off, owing to it having been granted in error in the first place. No recommendation.

9. Alex. Campbell, Township of Cardiff, Ont. This man is the father of the late Pte. D. H. B. Campbell, who was killed while overseas. For some time he received a pension, but this was subsequently cut off. The father states that he is in poor health and wishes his pension to be continued. From investigation it would appear that the pension was awarded in error in the first place. No recommendation.

10. Mrs. Hannah Healey, 2429 Haste St. Berkeley, Cal., U.S.A. This lady applies for pension on account of her deceased husband, whom she married about two months after his return from overseas. Shortly after her marriage her husband applied for pension on account of rheumatism, which he received up to the time of his death. He died from appendicitis, and under the regulations his wife is not entitled to pension. This is an Imperial case. No recommendation.

11. Cecil J. Clifford, Cardinal, Ont. This man is at present in receipt of a pension for goitre, amounting to 10 per cent. He is asking for an increase on the grounds that he cannot work. He was re-examined in Ottawa on the 15th March, 1922. Medical reports indicated a healthy condition. The B.P.C. state that if his disability increases, his pension will be increased. At the present time in the opinion of medical men he is quite able to work. No recommendation.

Chairman.

TENTH REPORT

COMMITTEE ROOM 435-6, June 8th, 1922.

To the Main Committee appointed to consider pensions, soldiers' insurance and re-establishment.

We, your sub-Committee, having carefully considered the cases hereunder set forth, beg to report as follows:-

1. Robt. Oliver, c/o Mrs. Murphy, 28 City Councillors St., Montreal. This man is claiming pension for a disability which he states is due to service. He was discharged under very questionable proceedings in February, 1918, with what was a very unsatisfactory medical description, and unfortunately no pension was awarded. The Pension Board is willing to reconsider this case and it is recommended that they do so without delay.

2. Lieut. Edward Lussier, 50 Sherwood St., Ottawa. This man is in receipt of a pension of 40 per cent for valvular disease of the heart. He now states that he is suffering from defective vision, and claims that his pension should be increased to cover this. Medical evidence shows that this is a congenital defect and consequently it cannot be said to be due to or aggravated by service. No recommendation.

3. G. E. Ellis, Croton, Ont. This man claims pension in respect of a disability, which he states is due to service. No application for pension was ever made to the Pension Board. The Pension Board now state that they will have an investigation made into this case with a view to determining the extent of disability. No recommendation required.

4. F/Sgt. Norman Rusk, C.F.A., 316 Rochester St., Ottawa. This man appeared in person regarding his claim for increase in pension on account of the injuries to his hands, which he alleges prevents him from returning to his former occupation of blacksmith. He submitted a number of medical certificates from local doctors, in support of his claim. His claim was very carefully considered by the Committee, medical and documentary evidence being supplied by the Pension Board officials, and it was decided that if he could show a divergence of medical opinion regarding the extent of his disability his case would be considered again by the Pension Commissioners.

- 5. Mrs. Gertrude King-Mason, c/o General Delivery, Vancouver, B.C. This lady is claiming pension from September, 1920, until March, 1921. In January, 1920, pension was erroneously awarded, on account of Lt. C. G. D. King-Mason, to his parents, by reason of the fact that Captain King-Mason (the father) when applying for pension neglected to advise that he was in receipt of a salary from the S.S.B. Upon investigation it was found that he owned considerable farm acreage and had been advanced \$3,200 by the S. S. B. If the Pension Commissioners had been in possession of all the facts, pension would never have been awarded in the first place. This case has been reviewed on many occasions by the Commissioners but it was decided that their original ruling must stand, that pension cease on August 31st, 1920, and that no recovery be made of the overpayment. In view of the evidence submitted, the Committee decided no recommendation was indicated. No recommendation.
- 6. Thomas Roy, 16 Broad St., Bath, Maine, U.S.A. This man is claiming pension on account of his son, No. 61954, Pte. A. Roy, M.G.C., who was killed in action. The father is at present incapacitated and unable to do any work. No assigned pay or separation allowance was paid to him during his deceased son's service, and there is no evidence available that at any time prior to enlistment did he support his father. Under the existing regulations no pension is payable. The Committee after due consideration decided to make the following recommendation: "That the Board of Pension Commissioners reconsider this case in view of such evidence being brought in on the point that it was not necessary that the son should have contributed either before enlistment or on enlistment, and that the sole point that is necessary to take into consideration is, whether or not there is physical infirmity now, and whether there is reasonable evidence to enable them to arrive at a conclusion that this man might have wholly or to a substantial extent maintained the parent had he lived."
- 7. Joseph Laroche, Bromptonville, Que. This man is claiming pension on account of his son, No. 660712, Cpl. Pierre Laroche, who was killed in action. The father is at present incapacitated and unable to do any work. No assigned pay or separation allowance was paid to him during his deceased son's service, and there is no evidence available that at any time prior to enlistment did he support his father. Under the existing regulations no pension is payable. The Committee after due consideration decided to make the following recommendation: "That the Board of Pension Commissioners reconsider this case in view of such evidence being brought in on the point that it was not necessary that the son should have contributed either before enlistment or on enlistment and that the sole point that is necessary to take into consideration is, whether or not there is physical infirmity now, and whether there is reasonable evidence to enable them to arrive at a conclusion that this man might have wholly or to a substantial extent maintained the parent had he lived.
- 8. Alfred Biron, South Bridge, Mass., U.S.A. This is a claim for dependent's pension on account of his deceased son, Pte. Augustine Biron, No. 417668, 22nd Battalion, C.E.F. During the period of his late son's enlistment Mr. Biron did not receive any payments of separation allowance or assigned pay, nor did his late son contribute in any way towards his support. The applicant is over 70 years of age, and until quite recently was employed by a Fish and Game Club, in the province of Quebec, as a caretaker. The information regarding his present means of support and physical condition was not very conclusive, and it was therefore decided to have Mr. Tobin, M.P., who introduced the case, obtain further particulars, and that the case should be considered again at a subsequent meeting. Final decision reserved.
- 9. No. 760697, Pte. J. May, Glenmore, Alta. This man claims that he is suffering from a disability which he alleges is due to service, and requests pension in respect of same. From information submitted it would appear that this man

served for only a period of seven and one half months, such service all being performed in Canada. He was examined by a medical board in August, 1916, when it was found that he had a certain heart condition of apparently long standing. This board came to the conclusion that his military service had not affected him and that he was perfectly fit to carry on his duties. No complaint was made by this man until 1919, when he made another claim for pension, when in the opinion of the medical board that examined him, and also the medical staff of the hospital where he was receiving treatment, his condition was not attributable to service. No recommendation.

W. F. CARRÓLL, Chairman, sub-Committee on Pensions.

ELEVENTH REPORT

COMMITTEE ROOM 435-6, June 20, 1922.

To the Main Committee appointed to consider pensions, soldiers' insurance and re-establishment.

We, your sub-Committee, having carefully considered the cases hereunder set forth, beg to report as follows:—

1. Mrs. Florence G. White, widow of the late Percey R. White, R.F.C.—Claim for pension.

In this case, Mr. Ladner, M.P., on behalf of Mrs. White, represented that Captain White had died as a result of disability due to service. Major Burgess, M.D. and

Mr. Paton, Secretary, represented the Pensions Board.

While engaged in flying operations over the German lines, Capt. White's plane was brought down and he was taken prisoner. He remained a prisoner of war until after the Armistice; returned to Canada in June, 1919, and was struck off the strength of the C.E.F. on the 16th of July. At that time, he had trouble in his side at the point where he was struck in the aeroplane fall, the pain gradually getting worse. He was placed in hospital and operated on in September. A second operation followed, when a cancer was taken out. Captain White died on July 24, 1921.

According to Mr. J. G. MacPhail's sworn declaration, which was submitted in the course of the evidence taken, Captain White while on duty in his office, complained from time to time of pains in his right side, and was finally given sick leave

from the 10th of August, 1920, to the 31st of December, 1920.

The sworn declarations of Florence G. White, the applicant for pension, and Josephine M. Plumb, a friend of the White family, were examined by your committee. Evidence was also given by Mrs. White and Mr. Charles White, a son of Captain White. After consideration thereof, it was resolved that the petitioner, Mrs. Florence G. White, be recommended for pension.

2. Mrs. Mary Saunders, Ottawa.—Claims reinstatement of pension on account

of her deceased husband, Mr. W. G. Saunders.

Mrs. Saunders personally appeared before your committee for evidence. Mr. Paton represented the Pensions Board.

According to the evidence given in this case, it was ascertained that pension was originally awarded to Mrs. Saunders with allowances for her son. Her mother-in-law, however, disputed this claim on the ground that Mrs. Saunders had not been living with her husband for several years, and that he had named his mother as next of kin on his attestation paper. There was no legal separation, however, and Mrs. Saunders testified that her husband sent both herself and her mother-in-law money from time

to time, but not enough to support them. Mr. Saunders enlisted in 1915 and was killed in 1916. The evidence does not show that the deceased maintained his wife immediately prior to his enlistment, except that he had sold her a half-interest in a dwelling upon which a payment of \$200, it is stated, had been made.

Your committee having heard the statement of Mary Saunders and the statement on behalf of the Pensions Board, is of the opinion that the Pensions Board should exercise its discretion under the provisions of the Pension Act, and grant the

application for pension made by the said Mary Saunders.

W. F. CARROLL, Chairman.

REPORTS OF THE SUB-COMMITTEE ON RE-ESTABLISHMENT AND INSURANCE

FIRST REPORT

COMMITTEE ROOM, April 28, 1922.

To the Chairman and Members of the Special Committee on Pensions, etc. We, your sub-Committee, on re-establishment and insurance beg to submit our First Report.

The following cases have been submitted and the sub-Committee's recommendations are as follows:

No. 298011, Pte. J. Madden, 224th Bn., 4 Maisonneuve Ave., Montreal. Recommendation: This Committee recommend that the case be referred to the D.S.C.R. with a view to having the man taken on strength on compassionate grounds for treatment provided that his condition warrants it.

No. 41089, Cpl. G. A. Cairns, M.M., 5th Battery, C.F.A., Red Cross Lodge, 148 MacTavish St., Montreal. The complaint is as follows: The claimant states that he is suffering from diabetes, but he states that the Board of Pension Commissioners is not granting him pension as his disability was not due to service. He requests also that his claim be considered with a view to his being taken on the strength of the Department of Soldiers' Civil Re-establishment for treatment with pay. No recommendation.

No. 520007, Pte. René Corbeil, Montreal. This man states in his letter, he served almost four years in the great war. Was three years in France; was awarded a pension of \$37.50 per month for deafness. He passed a civil service examination as mail sorter three years ago, and has not secured an appointment. Recommendation: It is recommended that the case be taken up by the Department of Soldiers' Civil Re-establishment with the Civil Service Commission, with a view to expediting his employment in so far as possible.

No. 453090, ex-Pte. Wm. Murphy, 4th Inf. Battalion, Toronto. This man claims that he is suffering from myalgia and neurasthenia, for which he requests treatment. Recommendation: That Pte. Murphy be advised to follow instructions given him by the Department of Soldiers' Civil Re-establishment, respecting his application for

pension examination.

Mrs. G. K. Currie, Secretary, I.O.D.E., Convalescent Home, Winnipeg. Suggestion made by the I.O.D.E. that a hostel for soldiers be established in Winnipeg. After consideration the sub-Committee was of the opinion that the question of Soldiers' Homes and the establishment thereof belonged to the administration policy of the Department.

R. B. Martin, Brampton, Ont. Suggestions that an amendment be made to the Soldiers' Insurance Act, which will permit pensioners to take a ten-year endowment

policy with the premium to be paid out of pension. Mr. Murphy's is a 45 per cent pension. Recommendation: That the consideration of this question be deferred until the sub-Committee take up other proposals made.

> A. W. CHISHOLM, Chairman.

SECOND REPORT

COMMITTEE ROOM, April 28th, 1922.

To the Main Committee appointed to consider pensions, soldiers' insurance and re-establishment.

We, your sub-Committee, having carefully considered the cases hereunder set forth, beg to report as follows:-

1. No. 5051, Sgt. C. A. Baynes, Mowat Sanatorium, Kingston, Ont. This man states that although a patient at the above mentioned Sanatorium, he receives no pay from the D.S.C.R. He states that he should be reboarded by the D.S.C.R. with a view to a final decision being given regarding his claim. The D.S.C.R. officials state that the man will receive a new Board and if the facts warrant it, he will receive pay and allowances. Until a report from the chest specialists is received there is no further recommendation required.

2. Pte. L. C. Blenkhorn, Nova Scotia Sanatorium, Kentville, N.S.-Man states he is at present a patient in the above mentioned sanatorium. He admits that he received pay and allowances up to 31st March, 1922, and was then advised that same would cease. The D.S.C.R. state that the man's disability is not due to service; consequently he is not eligible for pay and allowances. Recommendation:—That as this case is one of establishing attributability it should be held over and finally considered with others of a similar nature by the Main Committee, upon the question of the Department's general policy respecting attributability to service.

3. No. 4167, Pte. Arthur Ambrose Ryan (deceased) Halifax, N.S.—Subsequent to discharge this man was admitted to hospital suffering from cancer. It was seen that he had no chance of recovery so his dependents made application for returned soldiers' insurance on his behalf. The man died and the notice of death arrived at the Department of Insurance on the same day that the application did. The department refused to grant insurance. Under the regulations they had no alternative in the matter. Recommendation:-That this case be again considered

when dealing with matters regarding insurance.

- 4. No. 931271, Pte. T. Ash, 2nd Construction Bn., Upper Big Tracadie, N.S. This man claims that he was told that he had to report to hospital in New Glasgow, but that to date he has heard nothing further about the matter. He states that he has to refuse employment as he does not know when he may have to report to hospital. Information on departmental file would show that this man is suffering from nephritis and is a 20 per cent pensioner. The last examination of his condition was made on the 18th October, 1921. It would appear that he is labouring under some delusion that before he leaves to go to work he must obtain some documents from the hospital. Recommendation: That the Department of S.C.R. write the man and advise him that he does not have to go to hospital, and to take the position offered to
- 5. No. 166310, Pte. L. I. Coulis, Box 573, Sudbury, Ont.—This man claims that the D.S.C.R. have interfered in his family troubles, and that he has been unfairly dealt with by them. Man is suffering from a functional disability. His children are being cared for by the Soldiers' Aid Commission. No recommendation.

6. A. Latimer, Westminster Hospital, London.—This man cannot understand why he is being retained in hospital. Evidence produced shows that he is insane,

and is a patient in a Psychopathic Hospital. No recommendation.

7. Provincial Secretary-Treasurer, G.W.V.A., New Brunswick Command.—A complaint has been received from this official regarding the closing down of certain medical branches of the D.S.C.R. in the Province of New Brunswick. He requests that the Department reconsider their decision in view of the hardship it will cause to a great number of veterans. Recommendation:—That the Association be requested to send a representative to appear before the Main Committee in order that their case may be fully considered. Note:—St. John G.W.V.A. branch wired May 2nd to send representative to give evidence on Tuesday, May 9th.

A. W. CHISHOLM,

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THIRD REPORT

COMMITTEE ROOM 435-6, Wednesday, May 10th, 1922.

To the Main Committee appointed to consider pensions, soldiers' insurance and re-establishment.

We, your sub-Committee, having carefully considered the cases hereunder set forth, beg to report as follows:—

- 1. No. 423446, Pte. Edward Kehoe, Toronto. This is a claim for separation allowance in favour of a widowed mother, from the date of enlistment, June 22nd, 1915, to May 20th, 1918, from which date separation allowance has been paid. The existing regulations make no provision for the payment of arrears of separation allowance in a case of this kind. The sub-Committee are of opinion that it is inadvisable to recommend an amendment to regulations for such case. No recommendation.
- 2. Pte. George H. Palmer, No. 2571, South Vancouver, B.C. This man claims arrears of working pay amounting to \$400. Pte. Palmer served over four years in France as a horseshoer; was discharged as A-1; states he had been promised 50c. a day extra for his work as such. According to the evidence given upon this point, the Officer Commanding could make no such promise because strict instructions to this effect had been issued, and there was no authorization to grant working pay to men of his category. No recommendation.
- 3. Pte. M. Anthony, Shaughnessey Hospital, Vancouver, B.C. This man sets forth in letter dated April 6th, that he is physically unfit to resume pre-war occupation as a miner. He applied for vocational training. He also claims refund of certain transportation and war service gratuity. According to the evidence he received full gratuity less a certain overpayment. His claim regarding transportation is, possibly, the difference between what is allowed by the Department and what he disbursed therefor. Regarding his application for vocational training this matter will be given further consideration at the next sitting of the sub-Committee. No further recommendation required.
- 4. William Drain, 1158 27th Avenue E., Vancouver, B.C. This man had gone over to Glasgow from Canada in July, 1916, and worked in England as a civilian for the Imperial Government, most likely in munition shops. He was repatriated in March, 1919, at the expense of the Imperial Government. At no time was he under the Canadian Government. His claim is separation allowance on behalf of his widowed mother. No recommendation.
- 5. No. 452961, Sgt. Keith Polley, Simcoe, Ont. In this case separation allowance was paid to the soldier's granadmother up to the 15th August, 1915, when she died. Application was then made to have separation allowance transferred to his two aunts. This, under the regulations at the time had to be refused. Upon further representation being made and by virtue of Order in Council P.C. 1882, the Pay and

Allowance Board did authorize separation allowance to one of the soldier's aunts. According to the evidence given it was proved that this man did support his grandmother and his aunts previous to enlistment. The Committee is of the opinion that the claim might be recognized in part, one of the two aunts having died, but that deduction of the amount paid to the grandmother could be made. After further consideration regarding present claim, the Committee is of opinion that the case should be referred back to the Department of Militia and Defence since it is a matter for this department to deal with.

6. Lieutenant J. L. Armstrong, R.A.F. (Submitted by Mr. Keeling). This man enlisted in a Canadian Corps, then transferred to the Royal Air Force. Was taken on the strength of the D.S.C.R. in November, 1920, for treatment; was diagnosed as a T.B. case. Subsequently, notification was received from the Imperial authorities that he was not eligible for treatment nor pay and allowances. Physicians have examined the case, and at the present time it rests as to whether or not the disability is due to active service. The Committee is of the opinion that this case is outside its jurisdiction as it is being dealt with by the Imperial Government.

While considering this case, the Committee believed there was unnecessary delay in obtaining authority for treatment, and while making no specific recommendation, yet would urge that every possible effort be made to expedite decisions from the Imperial authorities when authority for treatment must be obtained in cases of Imperial ex-service men resident in Canada.

7. No. 159133, Thos. E. Lynn, 4th C.M.R., Mountain Sanatorium, Hamilton, Ont. This man's claim is for pay and allowances while on the strength of the D.S. C.R. for treatment. He has submitted evidence from Dr. Hughes and Dr. Eby in support of his claim for pay and allowance during treatment.

Pte. Lynn while in active service on the Somme was buried by a gas shell; spent five months in Ramsgate hospital; was sent back to Canada in 1917 and was treated in Spadina hospital for three months and discharged therefrom in June, 1917; remained at home for a year without doing any work. The evidence shows that, subsequent to his discharge, this man contracted a disease which it is claimed is responsible for his present condition, *i.e.*, pulmonery tuberculosis. The explanation given by the medical officer was satisfactory to all concerned. No recommendation.

- 8. No. 170352, Pte. John G. McKelvie, R.A.F. This man served in the R.A.F. from April, 1918, to February, 1919. Was employed at the Recruiting and Stores Depots, Toronto. While in Perdue, Sask., in 1921, he broke down with a hemorrhage on April 11th. Was treated therefor at Saskatoon by Dr. Walker, who advised him to take treatment for tuberculosis. Arrived at the Saskatchewan Sanatorium in June, 1921, and is still there. The Department has ruled that his condition is not attributable to service. The evidence shows that the man served for thirteen months in a clerical position in the R.A.F. and the disease was not noticed until after twenty-six months after his discharge. Discharge reads Category A-1. No recommendation.
- 9. Lieut. I. R. MacFarlane, R.A.F. This man after enlistment at Edmonton proceeded to France in September, 1915. Was slightly wounded in April, 1916. Had his knee twisted by a shell in June, 1916; then sent to England to convalesce until August, 1917, when he joined as a cadet in the R.F.C. Discharged in July, 1919, and in June, 1921, he entered the Saskatchewan Sanatorium as a patient and was given pay and allowances. In November his pay and allowances were cut off. The Committee considers that it has no jurisdiction in this matter as it is an Imperial case. No recommendation.
- 10. No. 13211, Pte. H. A. Smith, Tranquille Sanatorium. Served in England and in France; was wounded and contends he had hemorrhages. Continuous history of illness since discharge. No pay and allowances. Regarding hemorrhages, however, the medical officer claims there is no record on file bearing this out. When dis-

charged in 1919 he was given a 20 per cent pension for disability resulting from a gunshot wound. It is recorded that this patient was admitted to hospital in Vancouver in August, 1921. The disease from which he is now suffering in the opinion of the specialist on tuberculosis is largely due to post-discharge conditions as a result of which tuberculosis developed. No recommendation.

A. W. CHISHOLM,

Chairman.

FOURTH REPORT

COMMITTEE ROOM, 435-6, Monday, May 15, 1922.

To the Main Committee appointed to consider Pensions, Soldiers' Insurance and Re-establishment.

We, your sub-Committee, having carefully considered the cases hereunder et forth, beg to report as follows:—

1. Pte. Charles Page, Westminster Hospital, London, Ont. This man is at present a patient in the above mentioned hospital. He is insane, but wishes to pass out under his own control. From information available it would appear that this man's disability was not due to service. No recommendation.

2. Mrs. Gertrude Fitt, Vancouver. Mr. L. J. Ladner, M.P., on behalf of this lady, is claiming separation allowance while her husband is a patient in Shaughnessy Hospital, where he is suffering from cancer of the jaw. The Department of S.C.R. take the stand that this man's disability is not due to service; consequently although treatment is given, it is done so without any pay and allowances. No recommendation.

3. Pte. Percy M. Mack, Springbrook, Ont. Man is suffering from defective mentality. It is represented that he was born that way and it is not expected that time will improve his condition. This is a claim for treatment with pay, or else pension, on the grounds that his disability was due to service. No recommendation.

4. Nursing Sister, Inga Johnson, R.R.C., Saranac Lake, N.Y., U.S.A. This lady applies for treatment with pay and allowances, on account of tuberculosis of the eye, which it is claimed is due to service. No evidence was produced to show that this lady's disability was due to service. No recommendation.

5. No. 3190543, Pte. W. P. White. Hon. Mr. Baxter, M.P., on behalf of this man, who is a tuberculous patient, claims that his disability is due to war service. This, the evidence submitted does not prove. No recommendation.

6. Tubercular Colony for Ex-Patients at Kamloops. Scheme is submitted by Mr. T. C. McBride, M.P.; Dr. Arnold is of the opinion that this is one of the best schemes yet submitted for the consideration of the Committee. After discussion it was decided to defer recommendation until further consideration could be given the project.

7. Capt. J. G. Searles, M.C. Claim for treatment with pay and allowances, submitted by Mr. E. S. Keeling, Dominion Secretary, T.V.A. The evidence produced shows that this officer's disability is not due to service. No recommendation

shows that this officer's disability is not due to service. No recommendation.

8. Mrs. Sara Alicia Schoots, Toronto. This lady who is tuberculous is at present in receipt of a 100 per cent disability pension. She claims arrears to pay and allowances while on treatment. This claim cannot be considered. No recommendation.

A. W. CHISHOLM, Chairman

FIFTH REPORT

Committee Room, 435-6, June 5, 1922.

To the Main Committee appointed to consider pensions, soldiers' insurance and re-establishment.

We, your sub-Committee, having carefully considered the cases hereunder set forth, beg to report as follows:—

- 1. Capt. A. C. Chadwick, Dept. of Militia and Defence, Ottawa. This officer appeared on behalf of a number of ex-soldier employees of the Department of Militia and Defence, who when they were taken on the strength of the Department in a civil capacity, suffered a reduction in their salaries, equivalent to the amount of separation allowance issued on their account when they were members of the C.E.F., before they were "blanketed in" the Department. From evidence submitted it was shown that these men were promised that there should be no reduction in their pay when they became civilians. The Auditor General takes the stand that separation allowance does not form part of a soldier's pay. This ruling the Committee did not feel inclined to accept, without further investigation. It was therefore decided that this question should be further discussed at a subsequent meeting, and that the Assistant Deputy Minister of Militia and Defence and a representative from the Auditor General be requested to attend to give further evidence.
- 2. Lieut. W. R. MacDonald, Brantford. This man on his return from overseas claimed to have developed haemorrhoids. He had an outside doctor operate on him and now he is applying to the Department to pay his bill, which amounts to \$75. The Department state that they cannot pay for outside medical attention in cases such as this, and the Committee approves of their action. No recommendation.
- 3. No. 1036500, M. P. Stellar, Sturgeon Falls, Ont. This is a claim for vocational training. Applicant is over 50 years of age. The D.S.C.R. state that his physical condition is not such as to prevent him from returning to his former occupation of steamboat captain, and consequently he would not be eligible for vocational training. No recommendation.
- 4. Mrs. A. Carolyn Bayfield, Victoria. This lady claims that she is the divorced wife of Dr. G. E. Bayfield, who is in receipt of a pension from the B. P. C. She claims that she should receive part of her husband's pension or else re-establishment. The Committee very carefully considered her case but find that no recommendation is indicated. No recommendation.
- 5. W. E. Nellis, and Mrs. W. E. Nellis, Mowat Sanatorium, Kingston. This lady applied for subsistence allowances while her husband was a patient in the above noted hospital. Both have now been deported to England, so no further action is indicated. No recommendation.
- 6. Dominion Secretary-Treasurer, G.W.V.A., Ottawa. This officer submits a number of resolutions passed by their branch at Saltcoats, Sask., with regard to the medical examination of men who on discharge were classed as A1, and who subsequently exhibited a disability directly attributable to service. Suggest that more consideration be given to such cases. As the points raised in these resolutions are now before the Main Committee and in all probability will be mentioned in their report to Parliament, no specific recommendation is necessary. No recommendation.
- report to Parliament, no specific recommendation is necessary. No recommendation.
 7. Nursing Sister Margaret L. Currie, Kinburn, Ont. This lady makes a number of complaints about the Medical Branch of the D.S.C.R. She also requests treatment with pay and allowances for a chest condition, which she alleges is due to service. Her case has been very fully and sympathetically investigated, but even her own doctor states she has nothing wrong with her. No recommendation.
- own doctor states she has nothing wrong with her. No recommendation.

 8. James E. Bigney, Londonderry, N.S. This man enlisted when he was 17 years old, and served from November 2nd, 1916, to March 9th, 1919. He claims

vocational training. As there is no information on H.Q., D.S.C.R. file further inquiries are being made in Halifax office. Final decision reserved.

- 9. Petty Officer J. Stewart, Calgary, Alta. Suggests that some re-establishment provision be made for those ex-soldiers who are now advanced in years and who may become a charge on the public in the near future. It is understood that certain recommendations along this line will be made by the Main Committee to Parliament, consequently in the view of this Committee, no additional recommendation is necessary.
- 10. Staff Sgt. F. Stockley, 174 Bethany Road, Hintonburg, Ottawa. This man appeared in person and stated his claim for re-establishment. He claims that he is first on the list for those appointed to senior clerkship positions in the Civil Service. He claims that the Department of Militia and Defence can use him provided the Civil Service Commission authorize his appointment. This man's present financial condition is a very serious one, and before making any recommendation, the Committee decided that investigation should be made into his claim. Final decision reserved.
- 11. Wilson Pyper, Stettler, Alta. This man's son enlisted while a student. He served over four years in the army, and now wishes to attend the university in order that he may qualify as a medical doctor. He requests that the Government give some assistance towards paying his expenses there. This claim was very carefully considered by the Committee and it was decided that no recommendation could be made. No recommendation.
- 12. Frank Barrow, Portage la Prairie, Man. This man has a wife and family in England and wishes to get them repatriated to Canada. The Committee understand that a recommendation along the lines of repatriation, will be presented to Parliament by the Main Committee, and consequently it is felt that no specific recommendation is necessary. No recommendation.
- 13. Leonce Comeau, France. This man's claim for repatriation for his wife and family is submitted by Mr. Hatfield, M.P. The Committee understand that a recommendation along the lines of repatriation, will be presented to Parliament by the Main Committee, and consequently it is felt that no specific recommendation is necessary. No recommendation.
- 14. Pte. N. Anthony, Shaughnessy Hospital, Vancouver. This man is 44 years of age. He was examined for pension in June, 1919. No award. He was re-examined in December, 1919, and awarded 10 per cent disability for hernia. On March 20th, 1920, he was advised to have an operation but refused and his refusal was accepted. He is now on the strength of the Department with pay and allowances. They are awaiting result of operation (which he lately consented to have) and then his request for training will be considered. No recommendation required.

A. W. CHISHOLM, Chairman.

SIXTH REPORT

COMMITTEE ROOM 435-6, June 12th, 1922.

To the Main Committee appointed to consider pensions, soldiers' insurance and re-establishment.

We, your sub-Committee, having carefully considered the cases hereunder set forth, beg to report as follows:—

1. Captain A. C. Chadwick on behalf of certain ex-soldier employees of the Department of Militia and Defence. Continuation of case No. 1 of our Fifth Report to the Main Committee, dated June 5th:—

Evidence given by Col. Panet of the Department of Militia and Defence, Mr. Kearns representing the Auditor General and Capt. Dunnfield on behalf of the ex-soldier employees has been considered in this case, in addition to the evidence heard at our last meeting. Mr. C. G. MacNeil on behalf of the G.W.V.A. of Canada was also present during our investigation.

It was represented on behalf of the Auditor General that by reference to previous pay-lists, separation allowance was included in what was called "rate of pay" and upon this objection was raised, as separation allowance is not given to the soldier but to the dependents and could not be given as "rate of pay" any more than the bonus to civil servants is not given as "rate of pay." It was only on "rate of pay" that the ex-soldier employees mentioned could be "blanketed in." The Privy Council had decided that payments made previous to the Auditor General's letter would stand, but from the date of the letter the refund should be made. The salaries of these men have accordingly been reduced since the date of the letter, namely, November 9th, 1921.

Some doubt was expressed as to the jurisdiction of your Committee to deal with such a matter, though the merits of the case were self-evident. The Militia Department, it was thought, should take the necessary action to go to the proper source for the remedy. It was recognized that the Auditor General could not act without authority.

Recommendation: That this matter be referred to the Department of Militia stating that these men appeared before our sub-Committee and claimed that compensation was promised and the Committee refers this case to them to take suitable action in the matter, and that a copy of the recommendation be forwarded to the Auditor General with a request that he collaborate with the Militia Department.

2. No. 4167, Arthur Ambrose Ryan, Halifax-Claim for insurance of \$5,000. In this case your Committee's attention was called to the several communications received on behalf of the claimant, Mrs. Ryan, widow of the late Arthur Ambrose Ryan, and her five children. This man had seen considerable service in France, apparently, and following his return to Canada he had a long sickness. In the early part of February, 1922, he was admitted to Camp Hill hospital, where he was operated on; a tumor was removed. It was discovered that there was a cancerous growth besides. His condition became serious and on March 22nd his friends had him sign an application for \$5,000 insurance which it is stated was forwarded to the office at Halifax with three months' premium money. Major Topp, the representative of the Insurance Branch, D.S.C.R., gave evidence before your Committee to the effect that the application was received at Ottawa on April 1st, together with a telegram announcing the applicant's death. The application had not been approved and the Department rejected the claim. It is a case where the application failed to arrive in time. Major Topp further stated that there seemed to be a history of bladder trouble on service, and that the S.C.R. are looking into this with the object of awarding a pension if attributability can be established.

In addition to the evidence given by Major Topp in this case, and the remarks made by Mr. C. G. MacNeil during investigation, consideration was also given to the provisions of the Soldiers' Insurance Act. It is noted that insurance can be granted without medical examination; however, it is apparent also that an insurance contract is binding only when it had received the Minister's approval.

This case, we believe, should be further considered by the Main Committee.

3. Mr. J. L. McIntee—Claim for \$5,000 insurance on behalf of the widow. This man signed an application for \$5,000 on October 18th, 1921. The application was approved October 25th, and death occurred on October 27th. The claim was rejected on the ground that application was made while the man was at the point of death from a disease from which he had been suffering for two years. Reconsideration is now requested on behalf of the widow who has submitted an affidavit to the

effect that the applicant appeared to be in good health at the time he signed the application. Cause of death, it is represented, was attributable to service. There is the question of pension involved in this case, and in our opinion, the whole matter should be further considered by the Main Committee.

A. W. CHISHOLM, Chairman.

REPORTS OF THE SUB-COMMITTEE ON LAND SETTLEMENT

FIRST REPORT

COMMITTEE ROOM, May 3, 1922.

To the Main Committee appointed to consider pensions, soldiers' insurance and re-establishment.

We, your sub-Committee having carefully considered the cases hereunder set forth, beg to report as follows:—

1. Allan W. Neill, M.P., House of Commons. Mr. Neill, acting on behalf of certain settlers, requests that the repayment of stock and equipment loans be spread over a period of 20 years, and not repaid as under the existing regulations. This is a matter of policy and will be dealt with by the S.S.B.

2. No. 712, Spr. Wm. Boyd, R.E., Richmond Hill, Ont. This man claims assistance from the Government towards purchasing a home. As questions on housing

matters will be dealt with at a subsequent meeting, final decision is reserved.

3. Lieut.-Col. J. Ambrose Smith, 212 Kennedy Bldg., Portage Ave., Winnipeg. Suggests that a hostel for ex-members of His Majesty's Forces be established in Winnipeg; and that some scheme be undertaken for their re-establishment. Final decision reserved.

- 4. C. N. Lyster, Box 94, Melbourne, Que. Suggests that the S.S.B. should revaluate all farms and extend the time for repayment of loans. This would greatly assist the Soldier Settlers now on the land, and alleviate some of their distress. Final decision reserved.
- 5. R. L. Reid, Cremona, Alta. This man is at present farming his South African scrip. Applies for assistance from the S.S.B. Recommendation: That Major Barnett investigate this case and report at a subsequent meeting.
- 6. W. R. Norton, Calgary, Alta. Various suggestions for the re-establishment of the returned soldiers on the land are submitted. These suggestions will be further considered at a subsequent meeting.

7. No. 800011, Pte. A. E. Gidney, Toronto, Ont. Requests Federal assistance towards obtaining a home. Final decision reserved.

8. Geo. T. Humble, 295 Park Ave., Brantford. Request for Federal assistance towards obtaining a home. Final decision reserved.

A. SPEAKMAN, Chairman.

SECOND REPORT

Committee Room 435-6, May 19, 1922.

To the Main Committee appointed to consider pensions, soldiers' insurance and re-establishment

We, your sub-Committee, having carefully considered the cases hereunder set forth, beg to report them as follows:—

1. Mr. J. E. Hobson, 257 Carling Ave., Ottawa, in respect to request for refund of initial deposit, \$350. Major Barnett reported that it appears all the property had

been resold and that there is a deficiency of \$24.54. The Board has no power to

depart from the provisions of the Act. No recommendation.

2. Mr. J. E. Poels, Brome, Que. Requesting a revaluation of the land, also re loan for the erection of a silo. He complains that the Soldier Settlement Board has not lived up to certain conditions agreed to between the local representative of the Board and himself at time of purchase. Major Barnett reports three additional loans having been made to this man. The Field Supervisor did not recommend loan for a silo. The complaints will be fully gone into on examination of the District Office files. No further recommendation.

- 3. Mr. J. E. Hinkson, Jr. Requesting that his loan be cancelled. After consideration thereof, the Clerk was instructed to send copy of Mr. Hinkson's letter to the Soldier Settlement Board.
- 4. Mr. C. S. Smith, Scotsburn, Pictou Co., N.S. Asks for a loan to assist him to start in the poultry business. States he has 8 acres of land, 2 of which are under cultivation. Major Barnett states that it is not the policy of the Board to advance a loan unless a man has at least 5 acres of cleared land. No recommendation.
- 5. Mr. J. H. Walsh, Steveston, B.C. Regarding certain allegations contained in voluminous correspondence. Major Barnett reports that the Royal Canadian Mounted Police are still energetically endeavouring to obtain evidence which might enable the Board to take action. No further recommendation.
- 6. Mr. A. J. Doran, Acton Vale, Que. Desires that his farm be taken over by the Board and that he be allowed to work it. Owing to the unavoidable absence of Dr. Maclaren, who wishes to represent this man before the Committee, further consideration was deferred.
- 7. Three petitions, namely: (1) on behalf of Mr. John Roberts, Dominion City, Man., and other returned men in respect of loans made by the S.S.B. to enable the men to buy seed, etc.; (2) of Wilfrid Curtis, M.D., Secretary-Treasurer, G.W.V.A., Stettler, Alta., on behalf of soldier settlers who state they are on the verge of throwing up their holdings; (3) of Mr. Kennedy, M.P., on behalf of Noel Holroyd and E. G. Reddish, of Peavine, Alta., who state they bought land, stock and equipment when prices were high, etc., were also laid before the Committee for consideration. Said petitions to be further considered at a subsequent meeting.
- 8. Mr. Knox presented the case of soldier settlers in a district where there is a projected railway only, thus placing said settlers in a very embarrassing condition. Mr. Knox will furnish further particulars.
- 9. Similar references were also made to the situation of approximately 200 soldier settlers situated on the Winnipegosis extension where there is yet no railway outlet.

ALFRED SPEAKMAN, Chairman.

THIRD REPORT

COMMITTEE ROOM 435-6, May 22, 1922.

To the Main Committee appointed to consider pensions, soldiers' insurance and re-establishment

We, your sub-Committee, having carefully considered the cases hereunder set forth, beg to report them as follows:—

1. Mr. Z. Bernier, Rivière aux Renards, Que. Desires a loan of \$250 to assist him in his farming operations. After consideration thereof, the Clerk was instructed to advise Mr. Bernier to apply to the Soldier Settlement Board for said loan. No further recommendation.

2. Mr. G. A. Tobey, Meota, Sask. In a letter dated May 9, to Mr. Davies, M.P., for the Committee's consideration, Mr. Tobey presumes that under the Act, if a man gets a loan in December, 1921, he has to make a payment on said loan in 1922, and suggests that the Act be amended so that the "spirit" of the Act can apply. According to the evidence received on this point, Mr. Tobey's understanding of the Act as set forth in his letter is not in accordance with the practice of the Board. A recommendation will follow to make this point clear. Mr. Tobey will be advised.

3. Mr. J. H. Martinson, Douglas, Man. In a letter dated May 1, to Major C. G. Power, M.P., for the consideration of the Committee, Mr. Martinson sets forth suggestions covering some 13 pages of full-sized paper regarding the present operations of the Soldier Settlement Board under the Act and existing regulations. Major Barnett's reply to Mr. Martinson was also given consideration. Further action regarding these suggestions was deferred until the Committee prepare their report.

- 4. Mr. Knox, M.P., on behalf of J. A. Sinden, Secretary-Treasurer, G.W.V.A., Paddockwood, Sask. In communications dated April 11, 26, and 28, it is set forth that a settlement of several soldiers along a projected line of railway are handicapped by reason of said railway being incompleted and that a serious situation has arisen owing to present difficulties for marketing, etc. It was resolved that a deputation consisting of Mr. Marler, Mr. Speakman, and Mr. Knox interview the Minister of Railways forthwith.
- 5. Mr. Munro, M.P., on behalf of twenty-two soldier settlers on the Island of Nicoamen, Fraser River, B.C., represented that said settlers suffered much damage to crops and farming operations generally owing to insufficient dykes protection which could not prevent the waters of the Fraser river from flooding their lands. Mr. Munro could furnish an estimate of damages caused thereby in respect of eight of the soldier settlers. In the consideration given to this matter it was pointed out that there was joint responsibility on the part of the Federal and Provincial authorities for the existing conditions. It was resolved that a deputation consisting of Mr. Marler, Mr. Speakman, and Mr. Munro interview the Minister of Public Works forthwith.
- 6. The Committee then proceeded to consider certain recommendations relating to land settlement with a view to incorporating same in their report to the Committee on Pensions and Civil Re-establishment.

A. SPEAKMAN, Chairman.

FOURTH REPORT

COMMITTEE ROOM 435-6,

May 29, 1922.

To the Main Committee appointed to consider pensions, soldiers' insurance and re-establishment.

We, your sub-Committee, having carefully considered the cases hereunder set forth, beg to report them as follows:—

1. John Roberts, Dominion City, Man. In a letter to Mr. Speakman, M.P., Mr. Roberts states that the position of certain soldier settlers in his district is very acute. He instances his own case, which he claims is a typical one. In order to buy seed, etc., it was necessary for him to sign over his crop to the S.S.B., as security for his loan. This left him in the position that he now has no money or credit to buy food, etc. Requests relief. The Committee were of the opinion, that in view of the proposed recommendations they were making to the Main Committee covering cases such as this, no specific recommendation was necessary.

- 2. W. Curtis, M.D., Secretary-Treasurer, G.W.V.A., Stettler, Alta. Complains that many soldier settlers are on the verge of throwing up their holdings as they do not seem to get enough consideration from the S.S.B. As a remedy the following suggestions are put forward:—
 - 1. Revaluation of land, stock and equipment.
 - 2. That two Complaint Adjusters be appointed for the Province of Alberta, whose duty it shall be to investigate complaints and make recommendations to the Board on each individual case.

The Committee, after discussion, decided that the formation of a Board of Complaint Adjusters was not feasible at the present time. With regard to the request for revaluation same will be covered in a proposed recommendation to the Main Committee.

- 3. Soldier Settlers Association of Peavine, Alta. A letter signed by the President and Secretary of this organization, setting forth their grievances was passed to the Committee for consideration. They suggest:—
 - 1. Revaluation.
 - 2. Cancellation of payments for three years with no accruing interest, this to include all arrears.
 - 3. The first payment to be due on April 1, 1926, with succeeding payments on 1st April of each year.

The Committee decided that the first suggestion would be covered in a general recommendation to the Main Committee. In the second and third suggestions no recommendation was made.

- 4. J. H. Hinkson, Jr., Waldville, Sask. This man, who is in receipt of a loan from the S.S.B., amounting to \$2.000, requests that same be cancelled, as he finds that he is going more into debt each year, while endeavouring to repay it. The Committee considered his request, but decided no recommendation was necessary, as the suggestion put forward by Mr. Hinkson is contrary to elementary business principles, and is contrary to the provisions of the Soldier Settlement Act.
- 5. Mrs. Robert B. Meyer, Regina, Sask. This lady, in a letter dated 15th May, covering twenty-four pages, outlines certain schemes regarding Federal assistance to enable returned soldiers to purchase their own homes. The question of a Federal housing scheme will be discussed at a subsequent meeting of the Committee, and consequently final decision in this case is being reserved.
- 6. John F. Buckley, Manager, Canadian Red Cross Society, Quebec Division. In a letter dated the 17th May, this gentleman offers certain suggestions relating to soldier settlers in the Province of Quebec, with particular reference to those located in the vicinity of Sherbrooke. He states that in order that relief may be given these men, revaluation of land, stock and equipment should be made. He also suggests that a Home Service Supervisor be appointed for the Province of Quebec, in order that the S.S.B. can have first-hand information as to the circumstances under which these settlers have to exist. The Committee decided that, in view of the fact that there were only a very small number of settlers in the Province of Quebec, that it would be inadvisable at the present time to recommend the appointment of a Home Service supervisor. The question of revaluation is being dealt with in a recommendation to the Main Committee.

This society also suggested that owing to the loss sustained by farmers in this province, during 1921, that the soldier settlers be allowed remission of two years' interest, to enable them to meet their liabilities, other than those owing to the Government. This question was very carefully considered by the Committee, who, when submitting their final report will make a recommendation along the lines indicated.

7. No. 552622, H. L. Buckwell, Vernon, B.C. This was a soldier settler at Loyalist, and requested the S.S.B. to transfer him to another farm as he was not satisfied. To this date he has been unable to obtain a transfer. He gave up the farm quite recently, as he was unable to make ends meet. He now requests that his initial deposit of 10 per cent be returned to him. The Committee very carefully considered the facts of the case, and would recommend that the S.S.B. investigate this case fully with a view to salvaging this man's property, and if possible returning him at least a part of his initial deposit.

A general discussion on the following points followed:-

1. Principle of refunding a portion of capital debt. No recommendation.

2. Principle of amortization of all indebtedness on a twenty-five year basis, payments to commence at the beginning of the next fiscal year of the Soldier Settlement

Board. Approved.

3. Cancellation of interest should be sufficiently large to make it acceptable to the settlers. It was suggested that four years' interest be cancelled in respect of those settlers who took up land in 1919, that three years' interest be cancelled for those who settled in 1920, and that two years be cancelled for those who located in 1921. Carried.

A. SPEAKMAN,

Chairman.

FIFTH REPORT

COMMITTEE ROOM 435-6, June 10, 1922.

To the Main Committee appointed to consider pensions, soldiers' insurance and Re-establishment.

We, your sub-Committee, having carefully considered the cases hereunder set forth, beg to report as follows:—

The Chairman informed the Committee that a communication of Mr. J. H. Walsh, Steveston, B.C., dated June 2nd, had been referred to this Committee by Mr. Marler, for consideration. The said communication represented that many soldier settlers were suffering hardship at the present time in having had land for which, in his opinion, excessive prices had been paid. Particular mention was made of one A. C. Brown, on Lulu Island, who had purchased and sold land to soldier settlers at an excessive figure. The Chairman of the Soldier Settlemen Board explained to the satisfaction of the Committee that this grievance was being investigated. After consideration thereof, the Committee recommended that the investigation now being proceeded with, be continued with a view to obtaining redress in cases where just complaints were warranted.

Respecting a certain flooded area on Nicoamen Island, Fraser River, B.C., where twenty-four soldiers had settled on land,—the Committee further considered the representations made at a previous meeting of the Committee by Mr. Munro, M.P., regarding the losses which said settlers had suffered owing to floods. After consideration thereof, the Committee recommended that on sympathetic grounds such settlers be given an opportunity of re-establishing themselves on other lands if they so wish; and that in case such lands are again flooded this year, all leniency be shown such

settlers in the matter of payments.

Respecting the Paddockwood and Amaranth soldier settlements along a projected line of railway,—As a result of the consideration previously given by the Committee when Mr. Knox made certain representations regarding the predicament in which these soldier settlers were placed on account of a certain projected line of railway not having been terminated, the Chairman stated that he had taken up this

matter with the Minister of Railways, but that so far he had not received any assurance that the grievance would be remedied. After consideration thereof, the Committee recommended that because of the special circumstances, the Board of Management of National Railways, be requested to give this matter their earnest consideration.

Regarding the suggestion of interest exemption,—this matter is already covered

in Final Report at page xxxv.

Respecting the suggestion of Mr. Meighen and certain sub-Committee members as to soldier settlers who had lost homesteads owing to circumstances over which they had no control,—The Committee after consideration thereof, recommended that representation be made to the proper authorities with a view to granting such soldier settlers a further right of homestead entry. (See also Final Report at page xxxvi.)

Respecting Camp Lyster and Courtenay Soldiers' Settlements,—It is represented that the Province of British Columbia is anxious to obtain federal aid on behalf of those soldier settlers who desire to be under the jurisdiction of the Soldier Settlement Board, with a view to having to pay a lower rate of interest. The Committee after consideration thereof, recommended that some competent official of the S.S.B. be authorized to investigate the conditions with a view to having such settlers brought if possible, under the jurisdiction of the Soldier Settlement Board.

Respecting Taxes owing on certain lands for period when soldier settlers evacuated same and time of resale,—It is represented in this matter that the soldier's liability for taxes stands from the time he evacuates his farm until a resale of same is effected. The Committee after consideration thereof, recommended that the Chairman of the Soldier Settlement Board be requested to report fully upon this grievance, the Committee having in mind that the Minister of the Interior would have a pro-

vision enacted in the Soldier Settlement Act regarding same.

Respecting the Petition presented on behalf of the New Carlisle, Gaspé and other Fishermen Soldiers of Northern New Brunswick. It is represented in this matter that previous to enlistment these men had followed occupations in the fishing industry, and that upon their return they had found their boats, nets and other fishing equipment to have been lost or destroyed. Federal assistance is sought towards re-establishing themselves in the production thereof. The Committee recommend that Major Barnett and Mr. Turgeon, M.P., a member of the Committee, draft a recommendation, and that same be placed before the Main Committee for consideration.

A. SPEAKMAN, Chairman.

GENERAL SUB-COMMITTEE ON PENSIONS, SOLDIERS' INSURANCE. AND RE-ESTABLISHMENT

COMMITTEE ROOM, April 20, 1922.

To the Chairman and Members of the Committee on Soldiers' Re-establishment, Pensions, etc.:

Your General sub-Committee beg leave to report as follows:-

The following cases have been submitted to us, and we recommend as follows:—
1. The following officers of their associations requested that the privilege, heretofore granted them, of allowing an accredited representative to attend the meetings
of the Committee and to present evidence, be accorded to them this year.

A. Sutcliffe, secretary treasurer Amputations' Association of the Great War.

- R. Aldridge, secretary Vetcraft Shops, Toronto. The above-mentioned officers have already been heard by the Committee.
- 2. Of Mr. John Bull, president, The Honourable Discharged Soldiers' Association, Hamilton. This gentleman presents for the consideration of the Committee, the following petitions, on account of those members of his association who served in Canada only.
 - (1) Equal recognition regarding the issue of the General Service Medal, with men of the C.E.F. who reached England only.

(2) Equal recognition in the matter of War Service Gratuity and all other benefits with men who reached England only.

(3) Equal recognition for receiving assistance from the Patriotic Fund.

These suggestions have been discussed by similar Committees during other sessions. We do not think we should or can give the time necessary to call witnesses again.

- 3. Of Brownlee, W. B., 231 Carlton St. E., Toronto. This man states that he has a serious complaint to lay before the Committee, but he does not furnish any particulars. He has been advised that unless he can furnish more information regarding his charges, his complaint cannot be proceeded with. This man offers to furnish sensational evidence along certain lines, but does not want to give evidence personally in public. Your sub-Committee recommend that no action be taken.
- 4. Of Miller, John, Pte., 13th Battery, C.F.A., and C.A.M.C., 11 St. Clair Ave. W., Toronto. Petitions that he be permitted to appear before the Committee, in order that he may lay his claim for pension before them. In view of the nature of his complaint, it is suggested that his letter be read in full for the benefit of the Committee. This matter has already been taken up by the Pensions sub-Committee.
- 5. Of Unemployed Veterans of Toronto, Toronto. This body submit a number of resolutions on Re-establishment, relating to.—
 - 1. Relief measures to continue.
 - 2. Recovery of moneys re Patriotic Funds, Canteen Funds, etc.
 - 3. Civil Service positions.

The complaints made in this communication have been covered by other soldiers' organizations.

- 6. Of H. C. Barstow, 2048 Arthur St., Regina, Sask. Requests that British Army Reservists who were serving in the permanent force at the outbreak of the war be allowed to reckon their former British Army service towards a Canadian Militia Pension, under the Pension Act. The Committee in this case recommend that no action be taken.
- 7. Of the Secretary-Treasurer Army and Navy Veterans, Winnipeg. Suggests that more consideration be given to veterans who are not eligible for vocational training, and who, on account of a minor disability, are not able to resume their previous occupations. The Committee recommend that this letter be read in executive session when considering similar matters.
- 8. Mr. T. G. McBride, M.P. Requests that a notice be sent him when the Committee are considering the questions of industrial and farm colonies. Your Committee recommend that Mr. McBride be heard when further consideration is being given the matter of farm colonies.
- 9. Of Pte. A. J. Wilson, 34th Battalion. This man submits a very lengthy list of suggestions re insurance, pensions, re-establishment, civil service, and land settlement. It is suggested that this letter be read in full for the benefit of the Committee. This man is a regular correspondent every year. We recommend that this letter be read to the Main Committee if there is sufficient time.

- 10. Of Mr. W. H. Brown, Secy.-Treas. General Mercer Branch, G.W.V.A., West Toronto. Suggests amendment to returned soldiers' insurance act, to protect the old age period of insured members, and to enable said members to obtain a loan on policy to purchase or erect a home. Major Topp of the Insurance Branch should be examined and his views obtained as to the proposed amendment. Your Committee recommend that this be referred to the sub-Committee on Insurance.
- 11. Of Mr. W. A. Charlton, President, Mr. G. A. Reid, Secy. of the National Sanatorium Assn. This Association desires Federal assistance toward the upkeep of the Gage Muskoka Free Hospital similar to that given by the Province of Ontario. See last years recommendation in favour of the Calydor Sanatorium, Muskoka, in Para. 27 of the final report. Note term as to additional space required to be placed at disposal of D.S.C.R.—Half cost to be paid out of public funds. Your Committee recommend that this be considered in executive session when the question of treatment of tuberculosis cases is being considered.
- 12. Great War Veterans' Association, Morden, Man. Suggestions for amendment of the Pension and Re-establishment Acts, and also other suggestions which can be dealt with by the Main Committee. The matters referred to in this particular section have all been brought to the attention of your Committee by the G.W.V.A.

J. ARTHURS, Chairman.

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