

REHABILITATION CENTRES

HALIFAX, N.S.....	Camp Hill Hospital
SAINT JOHN, N.B.....	91 Prince William Street
QUEBEC, P.Q.....	2 St. Andre Street
MONTREAL	379 Common Street (Cor. McGill)
OTTAWA, Ont.....	Aylmer Bldg., Slater Street
TORONTO, Ont.....	55 York Street
HAMILTON, Ont.....	42 James Street North
LONDON, Ont.....	343 Richmond Street
WINNIPEG, Man.....	Commercial Building
REGINA, Sask.....	New Regina Trading Co. Bldg.
SASKATOON, Sask.....	London Building
CALGARY, Alta.....	217—7th Avenue West
EDMONTON, Alta.....	11250 Jasper Avenue
VANCOUVER, B.C.....	717 Granville Street
VICTORIA, B.C.....	202 Belmont Building.

District Superintendents of Rehabilitation and Supervisors of Re-establishment Credit, Training, Education and other rehabilitation officers are located at these addresses.

BACK TO CIVIL LIFE

Prepared

TO INFORM MEMBERS OF THE ARMED
FORCES AND CANADIANS GENERALLY

of Steps Taken for

CIVILIAN REHABILITATION
OF THOSE WHO SERVED

THIRD EDITION

(Revised Oct. 15, 1945)

Issued under the authority of

HON. IAN A. MACKENZIE
MINISTER OF VETERANS AFFAIRS

G. F. SWAN
R. R. #3
LLOYDMINSTER, ALTA.
S9V 0X8

Foreword

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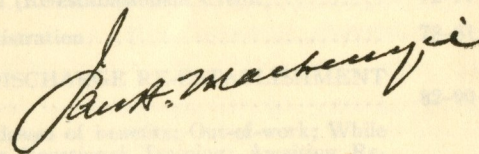
Minister of Veterans Affairs

Foreword

The purpose of this booklet is twofold: it is essential that those at present in the armed services shall be fully informed of the steps which have been taken looking towards their rehabilitation in civil life, and it is of equal importance that the prospective employers of these people, and the Canadian public as a whole, shall know what has been done to fit them for their return to the Dominion's normal peace-time occupations.

Canada has been making plans for the civil re-establishment of its service personnel since a few months after the outbreak of the war and the steps which have been taken are in full operation. Thousands already discharged have received financial assistance, other thousands have been given training. Those discharged, up until the present time, have given us a testing basis and results of this testing have been encouraging.

Canada's rehabilitation belief is that the answer to civil re-establishment is a job, and the answer to a job is fitness and training for that job. Our aim is that these men and women who have taken up arms in defence of their country and their ideals of freedom shall not be penalized for the time they have spent in the services and our desire is that they shall be fitted in every way possible to take their place in Canada's civil and economic life. We believe this ambition and this desire can be achieved. Results up until the present indicate this belief is well founded.



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OBJECT OF THE PROGRAM

1. The object of Canada's plan for the rehabilitation of her Armed forces is that every man or woman discharged from the forces shall be in a position to earn a living. The policy has been carried out with that in mind. The plan consists of giving discharged personnel, where needed, the skill and training to help themselves. Financial assistance is available for veterans taking training or while seeking employment. Financial assistance is also given to those who embark on private enterprise during the period they are awaiting returns from that private enterprise. There is medical treatment for those in need of treatment with financial assistance during the period of this treatment and there is compensation by way of pension for those with physical handicaps as a result of war service.
2. The Canadian program of rehabilitation for ex-service personnel can succeed only to the extent that ex-service personnel are prepared to help themselves and to the extent that employers will provide opportunity. It cannot help those who have no desire to help themselves, but the planning has been predicated on the belief that few of those who have enlisted will come into this category.
3. The leaders of the future Canada must come, in large measure, from the young people who did not count cost when they volunteered to serve their country. Because of this the opportunities for training and completion of education are not stinted.
4. Canada wants its sailors, its soldiers and its airmen, and the members of the various women's services, to take the widest possible advantage of the facilities which have been made available to them

- 5 When John Brown, ex-sailor, soldier or airman, or Mary Smith, ex-member of the women's services, is ready for civilian occupation again many courses are open. They may want to return to their old jobs, they may want to learn a new trade, they may want to complete their education, or may need some assistance after starting in business for themselves. The desire may be to have a part in Canada's great agriculture industry, or to own a home with an acre or two of land on the outskirts of the community where they are regularly employed. These things are available and towards them ex-members are eligible for departmental and, if necessary, financial assistance.

Women are fully Eligible

6. Generally speaking the program applies equally to men and women of the services, and reference in this booklet to ex-service men, unless otherwise noted, should be taken as applying equally to ex-service women.
7. The responsibility of re-establishing service personnel in civilian occupations is three-fold: it is the responsibility of Government to provide and administer legislative machinery designed to prevent them being penalized through their war service; it is the responsibility of ex-service personnel to help themselves, making the best use of the facilities which the Government has provided; it is the responsibility of the community to welcome the veteran, offer him opportunities for employment and social activity and, generally, help him in every way possible to "reintegrate" himself.
8. Much can be done by the Government through legislation but much more can be done by the service people themselves and by those who will become their employers and community associates.

DEPARTMENT OF VETERANS AFFAIRS

9. The principal Government agency for the re-establishment of ex-service personnel is the Department of Veterans Affairs. This Department was formed to deal exclusively with veterans because the task of re-establishing veterans successfully is one of Canada's major post-war works. Set up in October, 1944, it took over that portion of the old Department of Pensions and National Health which dealt with veterans affairs. The Department includes various divisions such as the Rehabilitation Branch, Treatment Branch, the Directorate of the Veterans Land Act, and the War Veterans Allowance Board. Attached to it is the Canadian Pension Commission and the Veterans Bureau, the latter representing ex-servicemen and ex-service women in prosecuting their claims for pension.
10. To facilitate application of veterans for grants and benefits under the rehabilitation program, the work of the Department has been decentralized with a number of district offices across Canada. Each district is modeled on the head office, with internal sections capable of dealing with all requests for assistance. Addresses of the District Offices for the various branches of the Department will be found as an appendix to this booklet.

Rehabilitation Centres

11. Across Canada in a number of the major cities Rehabilitation Centres have been set up. These centres are designed to avoid giving the veteran the "run-around", and all services which he may require can be found under the one roof. Provision has been made for assistance in things such as counselling, for dealing with applications for pension, for applications for re-establishment credits, for authorizing training, and for certain of the treatment services. Co-operating with the

Department of Veterans Affairs, the Department of Labour has installed in these Rehabilitation Centres officers of that Department to give immediate assistance to the veteran who is seeking employment only.

12. **At the time of discharge veterans are advised to visit the Rehabilitation Centres so that they may make their plans for their careers in civilian life, and apply for those benefits which will be of assistance to them in their re-establishment.**
13. Officers of the Department of Veterans Affairs in the Rehabilitation Centres are all ex-servicemen, many of them veterans of the present war. They understand veterans' problems and have been through the process of becoming re-established. They are prepared to give sympathetic, speedy consideration to the needs of ex-servicemen.

Veterans Officers

14. As mentioned before, the Department of Labour is co-operating closely with the Department of Veterans Affairs, and in order to make this co-operation effective, the Department has appointed a Veterans Officer in each office of the Employment Service of Canada. These Veterans Officers have been fully trained in the rehabilitation legislation, and are competent to assist those veterans, whose homes are not close to Rehabilitation Centres, in making application for the various grants and benefits under the rehabilitation program.

Casualty Rehabilitation Branch

15. To provide a specialized service for those veterans with physical handicaps a special section of the Department of Veterans Affairs, known as the Casualty Rehabilitation Section, has been set up. This service is carried out by Casualty Rehabilitation Officers and their assistants who are located in each District, with their headquarters usually in the Department's hospitals.

16. As a result of their work, new and broader horizons have been opened up for the physically handicapped veterans. Their philosophy is that, properly placed in employment, physically handicapped veterans need not be economically handicapped, and that they can be one hundred per cent efficient in their jobs. They contact disabled veterans as soon as possible after their arrival in hospital, and from that time on provide an individual re-establishment service for the veteran.

17. In many cases they arrange commencement of training while the veteran is still in hospital. They explain to prospective employers the correct procedure of job analysis, and work with those employers finding positions that are suited to the remaining faculties of the physically handicapped. A large number of physically handicapped veterans have been placed in satisfactory employment through this system.

Voluntary Organizations

18. Across Canada, a number of voluntary groups have accepted the responsibility of assisting veterans in their community problems of re-establishment. Chief among these are volunteer Citizens' Committees, which have been organized in more than 600 communities. These groups have made a close study of veteran legislation and, in many cases, have made surveys of business and employment opportunities. They have worked to bring about an employment preference for veterans in positions which are available and which the veteran is qualified to fill. They also will assist in the veteran's problems during the re-establishment period.

19. **On discharge, veterans are supplied with the name and address of the Chairman and Secretary of the nearest Citizens' Committee, so that they may contact these people on return to their communities.**

20. In addition to Citizens' Committees, veterans' organizations such as the Canadian Legion, the Canadian Corps Association and the War Amputations of Canada, are taking a definite interest in the re-establishment of men and women from this war, while service clubs, churches, fraternal societies and others are also prepared to assist in the work.

21. Provincial authorities, too, have in many cases passed special legislation for the benefit of discharged servicemen and service women.

WHAT CAN BE DONE BEFORE DISCHARGE

He Can Prepare

22. Although victory has been achieved full scale demobilization cannot yet be undertaken, discharge machinery cannot discharge all those in the discharge stream in a week or so; nor would such a policy be advantageous to servicemen themselves. It may therefore be taken for granted that many servicemen, reading this booklet, will be remaining in the services for varying periods. Some, of course, will have greater opportunities and facilities for thinking and preparing for their future than others.

23. However, servicemen should take advantage of every opportunity to plan now for their post-war careers and where possible take advantage of any training courses which fit into their plans and which may be available.

24. Even though a serviceman may have a job to return to he will undoubtedly find it profitable to do some of these things:

(a) Read books on his trade or profession or the one in which he is interested. These may be obtained

through Naval School-masters and Army and Air Force educational officers.

(b) Take one of the correspondence courses available free to servicemen and women.

(c) Take advantage of any unit or service educational scheme.

(d) Study carefully printed material available on re-establishment, attend lectures, and take part in discussions on post-war affairs. Each unit will have well informed officers or other ranks who have been trained to advise and assist personnel to plan for reestablishment in civil life.

In-Service Counselling

25. This is given at strategic points in the demobilization stream, prior to discharge, to provide information and advice to enable the serviceman to consider at an early date factors relevant to his personal plans. At these points the serviceman will find that he has available the services of specially trained counsellors who are well informed on the legislation enacted for the benefit of veterans. **Their special training fits them to assist the serviceman to decide on the field offering his particular abilities the greatest chance of success after he is discharged, and to explain how the rehabilitation legislation can assist him to achieve that goal.**

DEMOBILIZATION

26. The policies and procedures relating to demobilization varies as to detail in each of the three services. Insofar as is practicable, however, the overall policy in each of the services is to discharge first those who have seen the longest and hardest service.

27. Because of the urgency of certain essential civilian requirements, such as housing, the Industrial Selection

and Release Board has been set up under the Department of Labour, to deal with applications from employers for the early release of certain specially qualified servicemen.

28. As personnel become available for discharge they will go through the normal process of discharge as laid down by their own services, i.e., medical and dental examinations, receipt of clothing allowance, discharge certificate, back pay deferred pay, rehabilitation grants, etc.

29. At the discharge centre personnel will have a final interview with the Service Counsellor who will complete a service interview summary. This summary, known as W D 12, records facts relating to the pre-enlistment and service experience of the serviceman and any other information pertinent to his re-establishment.

30. The purpose of this summary is to provide the Department of Veterans Affairs with a comprehensive picture of the civilian potentialities of the veteran together with the recommendation of the In-Service Counsellor as to how they may best be utilized for the veteran's civilian re-establishment. Thus when the veteran approaches an officer of the Department of Veterans Affairs after discharge, that officer has before him an outline of the abilities and desires of the veteran which forms a basis for any action he may feel is required.

Personal Equipment

31. Personnel being discharged are permitted to keep their uniform and personal necessities. Rifles, respirators and equipment must be turned in.

Clothing Allowance

32. All ranks retired or discharged after July 31, 1944, receive a clothing allowance of \$100, free of income tax, to assist in the purchase of civilian clothing. However, this allowance is not payable to any one retired or discharged by reason of a civil conviction involving penal servitude.

Rehabilitation Grant

33. A rehabilitation grant will normally be paid, subject to the regulations, to a serviceman who has completed at least 183 days of service and receives an honourable discharge.

34. This grant provides for the payment of 30 days' extra pay and payment to dependants of one month's extra dependents' allowance. The purpose of this rehabilitation grant is to provide the serviceman and his dependants with some ready money while getting started in civilian life. It is not subject to income tax.

Transportation to Home

35. Arrangements have been made for free transportation and travelling expenses to the place in Canada where the serviceman was residing when he enlisted, or to any other point in Canada that can be reached at no greater cost. He may apply to be discharged in the district in which he has established a bona fide residence or has a bona fide intention of establishing such residence.

Repatriation to Countries other Than Canada

36. If the serviceman came to Canada from some other country to enlist, he may, at the expense of the Canadian government, obtain transportation for himself and his dependants to the point where he was residing immediately prior to leaving to enlist in the Canadian forces.

Discharge Overseas

37. Discharge overseas will not normally be permitted, only very exceptional cases being considered. However, special provision has been made for the release of certain personnel, recommended by a specially constituted committee, for the purpose of continuing educational training designed to assist them to re-establish themselves in

Canada. Upon completion of such training the Minister of Veterans Affairs may authorize transportation for such personnel to Canada.

Return of Dependents From Overseas

38. Arrangements have been made for the return to Canada of wives and children of members of the Canadian forces overseas. This also applies to widows and children of members of the Canadian forces who have died overseas.
39. Dependents allowance, not including assigned pay, is continued for the dependants of servicemen who have been repatriated and discharged, providing that they were in receipt of dependents allowance and assigned pay at the time of discharge and have made application for transportation to Canada. No application is required but dependants should be advised to write, if necessary, to the Canadian Wives Bureau, 6 Charles II St., London S.W. 1.

Placement Facilities Through National Employment Service

40. It is realized, of course, that many servicemen and women will want to go directly from the forces into jobs. The referral to employment is a function of the Dominion Department of Labour which, in order to smooth the return of veterans to civilian occupations, has set up special facilities within the Head Office, Regional Offices, and Local Offices of the National Employment Service.
41. At the Head Office of the Unemployment Insurance Commission at Ottawa, a supervisor of Veterans' Placement supervises and recommends upon the special placement of veterans, provided by the Local Offices, and studies procedures with a view to affording improved placement facilities for discharged personnel.

42. In the five Regional Offices across Canada, regional supervisors of Veterans' Placements carry out similar functions for the region.

43. In all Local Offices—regardless of size, designated members of the staff have undergone special training in order to place the offices in a position to give preferred attention to veteran applicants, particularly those who are seeking employment for the first time following discharge.

44. Where Rehabilitation Centres have been established, officers from the National Employment Service are located in them, in order to give advice to those who are looking for jobs.

45. Service Counsellors prepare an "In-Service" history (Form W.D. 12) for personnel about to be discharged. This shows such matters as education, service trade training, special qualifications and so forth. A copy of this is made available to the Local Employment Office thereby eliminating duplication of effort and saving the veteran's time.

The Procedure

46. Service personnel being discharged at a discharge centre are interviewed by a staff member from the Local Employment Office. If they wish to be placed in a job an application is made out and forwarded to the Local Employment Office, and the applicant given an Introduction Card for presentation there. At this time a National Registration Certificate is also issued to him.
47. The serviceman is then advised to apply at his local Employment Office where he is referred to the Armed Forces Registration Unit. Here employment possibilities are further discussed. He is then referred to the appropriate Selection Section of the Employment Office, which has the responsibility of endeavouring to place him in employment.

48. The Armed Forces Registration Units, set up in the Local Employment Offices, assist service personnel upon discharge to locate jobs, and to inform them of benefits to which their service entitles them under the Unemployment Insurance Act—or under the Reinstatement in Civil Employment Act in cases where a veteran intends to return to his former employment. The Unit takes care of the necessary documentation and is competent to advise on employment opportunities from the point of view of the veteran.
49. All members of the Armed Forces Registration Unit are themselves veterans with overseas service.
50. Procedures vary somewhat in the case of Navy Discharges. Naval personnel and servicewomen are generally referred direct to the Employment Office upon discharge.
51. In the smaller centres, where the Department of Veterans Affairs has no local office, the Veterans' Officer in the Employment Office gives information on all phases of rehabilitation.

Reinstatement In Former Jobs

52. Many service men and women left jobs in order to join the forces—jobs which they may wish to take up after discharge. One of the first Acts placed on the statute books looking towards re-establishment was the Reinstatement in Civil Employment Act. This Act is administered by the Dominion Department of Labour through the National Employment Service, and it is a wise precaution for any veteran who wishes to return to his or her old job, to consult the Reinstatement Officer in the nearest Employment Office **immediately** after discharge.
53. Under the terms of this Act a veteran is entitled to reinstatement with the employer whose services he left to enlist, providing he had been employed for at least

three months by that employer immediately prior to enlistment and providing he applies for reinstatement within a specified period. **Generally speaking, it is the duty of that employer to give him employment on terms no less favourable than would have prevailed had the period of employment not been interrupted by war service.** He must be given pension and seniority rights for the period of his service and any wage increases which might normally go with such seniority or, where increases are based on employees' skills, such useful skill as he may have acquired while in the service must be taken into account and wage rates adjusted accordingly.

54. Where it is the policy of the employer to give vacations with pay, time spent with the Forces is to be counted as time in the service of the employer in arriving at the amount of vacation to be given. In the calendar year in which reinstatement occurs, the reinstated employee must be in the employment for 90 days in order to qualify for any vacation he would ordinarily be entitled to under the employer's rules.

55. The Armed Services have adopted a policy of notifying the employer of the discharge of a former employee, so that the veteran may return to his former employer knowing that he is expected.

Certain Safeguards

56. While the Act is designed to require reinstatement of a former employee whenever such reinstatement is feasible, there are certain circumstances when an employer may not be required to reinstate a former employee.
57. For instance, if a veteran were employed originally to replace an employee who had been accepted previously for service in the armed forces and if the first employee has been reinstated in his employment, the Act does not apply to the replace-

ment. Reasonable changes of circumstances, other than the engagement of some other persons, or an offer to reinstate in the most favourable occupation and under the most favourable conditions possible, may be offered by an employer as a defence in the case of proceedings under that Act.

58. Nor does the Act require reinstatement if the ex-serviceman is incapable of performing work which is available, through a physical or nervous condition except that in certain cases for reasons of health an ex-serviceman may be granted a six months extension on the normal period during which he may claim reinstatement. If seeking an extension, the veteran should consult the Reinstatement Officer in the nearest Office of the National Employment Service within three months of discharge if demobilized in Canada, or within four months if discharged overseas

59. The onus is on the ex-service man to apply to his former employer for reinstatement within three months after discharge from the Armed Services in Canada or from hospital treatment following discharge in Canada (or within four months if discharged overseas) with the exception noted above for those whose health does not permit them to resume work within that period.

THE WAR SERVICE GRANTS ACT 1944

60. The War Service Grants Act, which became effective January 1, 1945, and the regulations thereunder, established a system of war service gratuities for those honourably discharged ex-service men and women who served on active service either without territorial limitation or in the Aleutian Islands, or N.R.M.A. personnel despatched to the United Kingdom, European or Mediterranean operational theatres. It is divided into

two parts: Part I consisting of gratuity, Basic and Supplementary, and Part II dealing with Re-establishment Credit.

61. The amount of gratuity and credit depends on length and theatre of service. In computing qualifying service, periods of absence or leave without pay, absence without leave, penal servitude, imprisonment or detention and periods when pay is forfeited are not included.

Gratuities

62. (a) Basic Gratuity.

The Basic Gratuity is \$7.50 for every 30 days service in the Western Hemisphere (while enlisted or obligated to serve without territorial limitation) and \$15.00 for every 30 days service overseas. This is actually calculated as follows: \$7.50 for each completed 30-day period of qualifying service, plus an additional 25c. for every day of overseas service which falls within such periods. These rates are applicable to all ranks.

(b) Supplementary Gratuity.

63. The Supplementary Gratuity is calculated on the basis of seven days pay and allowances for each six months of service overseas, or proportionately where the service includes periods of less than six months. "Pay and allowances" includes the pay and allowances which were being paid at the date of discharge or at the time of posting for discharge, and in any event includes lodging (or provision) allowance in the case of a member of the Naval forces, and subsistence allowance in the case of a member of the Military or Air Forces at standard rates payable in Canada.

64. "Overseas Service" is defined in the act as follows: "Any service involving duties required to be performed outside the Western Hemisphere and including service involving duties required

to be performed outside of Canada and the United States of America and the territorial waters thereof in aircraft, or anywhere in a seagoing ship of war".

65. "The Western Hemisphere" is defined as: "The continents of North and South America, the islands adjacent thereto and the territorial waters thereof including Newfoundland, Bermuda and the West Indies but excluding Greenland, Iceland and the Aleutian Islands."

66. The basic and supplementary gratuities are paid in equal monthly instalments not exceeding the amount of one month's pay and allowances in effect at the time of discharge. The veteran receives, then, at discharge any back pay and deferred pay, clothing allowance of \$100 and his rehabilitation grant of 30 days pay and allowances. (Servicemen, whose discharge or retirement has been approved, may also receive, if they so elect, pay and allowances in lieu of any disembarkation or annual leave to which they may be entitled.)

67. The War Service Gratuity, or any unpaid balance thereof, is payable to the dependants of a sailor, soldier or airman who died while serving or before the gratuity was fully paid to him. **Application should be made by such dependants by letter to the headquarters of the service in which the serviceman last served. The letter should state the regimental number, rank and name of the serviceman and any details known concerning his length of service.**

68. Where no dependant qualifies for the gratuity of a deceased serviceman or veteran it becomes part of his "service estate" which is distributed, by the Estates Branch of the Department of National Defence, to those persons legally entitled to receive it.

69. A Canadian, who was domiciled in Canada on or after September 10, 1939 and who, subsequent to that

date, served with another of His Majesty's Forces, is eligible for the gratuity and the credit providing he makes application within one year of discharge and is then both domiciled and resident in Canada. However, a deduction will be made from the Canadian gratuity based on the amount of any grant of a similar nature received, or to which he is entitled, from the Government of the country in whose forces he served.

70. Service personnel, called up under the National Resources Mobilization Act, are not eligible under the War Service Grants Act for any period of service except service in the Aleutian Islands or the United Kingdom, European or Mediterranean operational theatres.

71. A Board of Review has been established to review all cases where the veteran has been adjudged not entitled to gratuity.

Re-establishment Credit

72. The Re-establishment Credit, which is a grant and not a loan, is primarily designed for those ex-servicemen and women who do not elect to take educational, vocational or technical training or benefits under the Veterans Land Act. This credit is equal in amount to the basic gratuity referred to in para. 62 (a), i.e., it is calculated on the basis of \$7.50 for each 30-day period of qualifying service plus 25c. for each of those days served overseas.

73. This credit, which does not have to be repaid, may be used, wholly or in part, at any time within a period of ten years from the date of discharge for one or more of the following purposes; **Provided the veteran is resident in Canada and intends to use his credit for his own re-establishment in Canada:**

(i) The acquisition of a home, in an amount not exceeding two-thirds of the equity as determined under the Act;

- (ii) the repair or modernization of a home owned by a veteran or by a veteran and his or her spouse as joint tenants or solely by the spouse;
- (iii) to reduce or discharge a mortgage or other encumbrance on a home owned by a veteran or by a veteran and his or her spouse as joint tenants or solely by the spouse;
- (iv) the purchase of furniture and household equipment for his domestic use, in an amount not exceeding two-thirds of the cost;
- (v) working capital for his profession or business;
- (vi) the purchase of tools, instruments or equipment for his trade, profession or business;
- (vii) the purchase of a business, in an amount not exceeding two-thirds of the equity fund required for such purpose;
- (viii) payment of premiums under an insurance scheme established by the Government of Canada;
- (ix) the purchase of special equipment required for educational or vocational training.
- (x) for any other purpose authorized by the Governor-in-council.

74. **NOTE: Re-establishment Credit may now be used for the purchase of an interest in an existing partnership or as the capital in a new partnership providing the veteran intends to participate actively in the partnership as his main occupation.**

75. If a veteran has been granted educational, vocational or technical training benefits or benefits under the Veterans Land Act and the amount of those benefits, as determined by the Minister of Veterans Affairs, is less than the amount of re-establishment credit, which would otherwise have been available to him, the remainder of this credit may be authorized as outlined

above. If, on the other hand, the re-establishment credit has been used wholly or in part and later an application is made for these benefits, such benefits may be granted but a compensating adjustment must first be made in an amount equivalent to the credit already received.

76. **Before making any commitments, involving the use of his re-establishment credit, the veteran should contact the Supervisor of Re-establishment Credits at the nearest District Office of the Department of Veterans Affairs.**

77. Both the gratuity and credit of a veteran are tax free and may not be attached or assigned for debt. Over payments of service pay and allowances, however, may be deducted from the gratuity.

Administration

78. The War Service Grants Act, Part I, is administered by the Department of National Defence for that Department has the necessary records to calculate and verify the periods of service for which a veteran is entitled to gratuities. Gratuities must be applied for and normally this application will be made as a part of the discharge procedure. Where such procedure is not followed, application should be made to the Headquarters of the Service in which the Veteran last served on forms which are readily obtainable from any service depot or office of the Department of Veterans Affairs.

79. The War Service Grants Act, Part II, is administered by the Department of Veterans Affairs and applications may be made to the nearest office of that Department at any time after the veteran receives his "statement of gratuities", usually enclosed with the first gratuity cheque.

80. **Evidence has already come to light indicating that a few unscrupulous persons are prepared, by**

various means, to cheat veterans of their benefits under the War Service Grants Act. Veterans are therefore advised to consult the Department of Veterans Affairs before making any commitments involving the use of their re-establishment credits. Heavy penalties are imposed both on veterans and those who assist them in unauthorized use of the re-establishment credit.

81. The Department of Veterans Affairs is most anxious that any evidence indicating fraud be brought to the attention of its nearest office at once so that appropriate steps may be taken to eliminate the danger of veterans' re-establishment being impeded through the expenditure of their benefits under this Act in other than their best interests.

POST-DISCHARGE RE-ESTABLISHMENT ORDER

82. To provide benefits or grants enabling legislation was necessary and those powers were secured on October 1, 1941, through the passing of the necessary Order-in-Council known as the Post-Discharge Re-establishment Order, since amended. So wide are the powers under this Order and so varied the benefits of which ex-service personnel may take advantage, that it has become known as the backbone of the whole Canadian plan for re-establishment.

83. The Post-Discharge Re-establishment Order authorizes the Department of Veterans Affairs to pay allowances, training and educational grants and fees to or on behalf of honourably discharged veterans if they are (1) unemployed, although fit and available for work; but for whom no work is available; (2) taking vocational or technical training; (3) awaiting returns from a farm or business on their own account; (4) temporarily incapacitated through casual illness; and (5)

continuing education. Where courses of training or education are authorized, any fees connected with the course may also be paid under the provisions of the Order. The Post-Discharge Re-establishment Order also contains provision under which veterans may be eligible for full benefits under the National Unemployment Insurance Act for the period of their service since June 30, 1941 when they have completed fifteen weeks in insured employment.

Five Classes of Benefits

84. **Benefit No. 1 (Out-of-Work)** This provides for the period when discharged personnel are out of work, with the exception of the first nine days of unemployment and any period for which the veteran received a rehabilitation grant. It applies, in the words of the Order, if the discharged person "is capable of and available for work, but unable to obtain suitable employment". It is available for up to 52 weeks, but not exceeding the length of service, within the eighteen months following discharge.
85. It is not the intention, however, that this benefit should become something in the nature of a dole. Under section 43 of the Unemployment Insurance Act the out-of-work benefits may be terminated if such a course is held to be advisable.
86. **Benefit No. 2 (Vocational and Technical Training)** This applies to those who are taking vocational training looking towards their establishment in skilled trades. The plans for vocational training are discussed more fully later in this booklet, but in general, the principle has been adopted of making training available to those who are adapted for the course desired and whose re-establishment will be directly assisted by such training.
87. **Benefit No. 3 (Awaiting Returns)** This is designed to assist farmers and others wishing to embark on private enterprise. The Department has recognized the fact

that in commencing a business, or in taking over a farm, invariably there is a period when the new owner must wait for returns to come in. During this period, which does not include any part of the thirty days for which the veteran received a rehabilitation grant, the ex-service man or woman who enters the field of private endeavour is eligible for a grant for a period up to 52 weeks but not exceeding the period of service, provided application is made within twelve months of discharge or cessation of hostilities, whichever is later.

88. **Benefit No. 4 (Temporary Incapacity)** This is to assist ex-members of the forces who, after discharge, may become temporarily incapacitated and unable to work, although not to an extent great enough to enable them to benefit under the Treatment Regulations. If, in the opinion of departmental medical authorities, this condition exists these veterans, while building up their health, are entitled to this benefit for a period, normally of two weeks, at any time within the eighteen months following discharge, except that this grant may not be paid for any period for which a rehabilitation grant was paid.

89. **Benefit No. 5 (University Training)** This is to take care of the training of the Dominion's future professional men and women who have seen service in the forces. While this part of the rehabilitation program also will be discussed in more detail in a later section of this booklet, it is taken as a principle that many of Canada's youth interrupted their education to enlist in the service of their country. For the nation's welfare it is essential that these young people be given an opportunity to continue their education. Accordingly, a plan of grants has been set up to be used for this purpose, based on period of service and perhaps, more essentially, on scholastic effort and qualifications. Discharged members of the services, who demonstrate exceptional ability and effort, may be carried through, not only to university

graduation, but also, in certain outstanding cases, right to the conclusion of post-graduate work.

90. **NOTE: Under certain circumstances vocational and educational training outside Canada may be approved for residents of other countries who have served in the Canadian Forces. Wherever possible such persons should discuss their ambitions with Departmental representatives before leaving Canada.**

SCALE OF GRANTS

91. The scale of grants provides for payments of up to \$60.00 monthly to single men or women and up to \$80.00 monthly to a man and his wife when the ex-service man or woman is taking training or completing education. When out of work or temporarily incapacitated, the grant is up to \$50.00 monthly to single persons and up to \$70.00 monthly to a man and his wife. When awaiting returns from private endeavour, the grant is dependent on economic conditions, with a maximum of \$50.00 monthly to a single person and \$70.00 to a man and wife. Additional monthly allowances are made for dependants on the following scale:

Additional monthly allowance for one child...	\$12.00
Additional monthly allowance for second child.....	12.00
Additional monthly allowance for third child.	10.00
Additional monthly allowance for each subsequent child (not in excess of three).....	8.00
Additional maximum monthly allowance which may be authorized for dependent parent or parents.....	15.00

92. In the case of discharged members of the Women's Services the "out-of-work benefit shall not be paid to a married woman whilst her husband, in the opinion

of the Department, is capable of maintaining her either wholly or mainly and under legal obligation to do so."

Where Other Income is Received

93. Veterans receiving grants under benefits number one or four may have up to \$20.00 per month other income, exclusive of pension, without the grants being reduced. The amount of other income permitted a veteran receiving benefit number three from his private enterprise depends largely upon the circumstances. In the case of benefits number two and five, i.e. vocational training or education, a veteran may have up to \$40.00 per month other income without the grants being reduced. Grants paid to pensioners taking training or continuing education are reviewed in the following paragraph.

Pensioners Taking Training or Continuing Education

94. Under the provisions of the Order all pensioners continue to receive the full amounts of their pension and additional pension allowances from the Canadian Pension Commission, this amount being supplemented by a grant under the Post-Discharge Re-Establishment Order to bring the pensioner's income at least to the level of that of the non-pensioner and higher if he is taking training.
95. In the case of a pensioner who is receiving vocational training or continuing his education, a special training grant is paid, based on his pension rate. This has the effect of bringing the income of all pensioners taking vocational training or continuing education above that of non-pensioners and above the amount of their own pensions.

VOCATIONAL TRAINING

96. It is expected that many persons will be stimulated by counselling before leaving the service to take whatever steps may be necessary in order to decide what they intend to do on re-entering civil life. If a discharged person feels that his rehabilitation could be effected by vocational training, the person should go to the nearest Rehabilitation Centre of the Department of Veterans Affairs. Here he may apply for training or discuss the matter with the Department's counsellors. At this stage full information will be available as to the precise arrangements which may be made for the person's training. The general principle followed by district rehabilitation boards in considering applications for vocational training under the Post-Discharge Re-establishment Order is that such vocational training as will lead to rehabilitation should be approved. Opportunities for training apply to men and women alike.

Facilities for Training

97. The Department of Veterans Affairs does not itself operate training schools of any sort. When vocational training has been approved, the person, who is to be trained, is turned over to a Dominion-Provincial organization known as Canadian Vocational Training, which has been in existence for a number of years. Facilities already existing, such as schools which are privately or publicly owned, are being used, and C.V.T. is setting up special training centres where necessary. Where possible part or all of the training will be given in industry itself. Short trial courses will be available to assist in choosing a proper vocation. In certain special cases training may be authorized outside Canada if such training is not available in this country and it is otherwise deemed suitable and necessary to the individual's re-establishment in Canada.

98. In the program, wherever training is provided in skilled trades, the co-operation of employers and of organized labour is obtained in working out the details, while special arrangements are being made for the training and employment of the handicapped. In these latter cases the Canadian National Institute for the Blind, the National Society of the Deaf and Hard of Hearing, the War Amputations of Canada and special clinics and advisory committees are co-operating and assisting in the work. Discharged persons in hospital for treatment may be permitted to take approved correspondence courses with fees paid by the Department. Such an arrangement may also be extended to discharged persons who are employed and where it can be shown that the training is in line with the nature of their employment and that part-time or evening classes are not available.

99. In all cases where training is granted, the prospects for permanent employment are taken into consideration and the policy is to guide ex-service personnel into training where opportunity for employment offers the best possibility of permanent, speedy re-establishment.

100. Many ex-service personnel already have completed training under the provisions of the Post-Discharge Re-establishment Order and have been employed in the industry or along the line in which they were trained.

Financial Assistance

101. Once training is approved and begun the discharged person becomes eligible for maintenance grants and any fees connected with the course. In the case of a single man or woman, these grants are up to \$60.00 per month. A man and his wife receive up to \$80.00 per month, and in addition dependents' allowances, listed in paragraph 91 may be paid. If it is necessary that a married person or a single person with dependents leave his usual place of residence in order to take training, a

further grant of \$5.00 a week may be made, or in certain similar cases the normal maintenance grant may be supplemented by a commuting allowance not exceeding \$5.00 weekly.

102. The length of the period of training depends upon the nature of the training. In most cases vocational training grants will not be paid to a discharged person for a period in excess of fifty-two weeks. Where a longer period of training is required, however, the grants may be extended beyond fifty-two weeks, but cannot ever be extended beyond the period of service except in the case of a pensioner. When a discharged person is training on the job, provision may be made by which the wages, which the employer is able to pay to a learner, may be supplemented by the Department.

UNIVERSITY TRAINING

103. Provision is made under Benefit number 5 of the Post-Discharge Re-establishment Order for the continued education of students whose university careers were interrupted by enlistment. Assistance is intended for the following types of students:—

- (a) Those who must complete matriculation before going on to university;
- (b) Those who were in university at the time of enlistment and wish to complete their university courses;
- (c) University graduates who wish to begin or complete graduate training and whose qualifications entitle them to such training in the Canadian public interest.
- (d) In special cases, assistance is available for refresher or brush-up courses in the professions.

104. University training, generally, is intended to provide, for the service of Canadian communities, highly trained people in the professions. Specifically, it gives veterans

an opportunity to prepare themselves for careers to which they aspired prior to enlistment.

105. Universities throughout Canada have cooperated generously in making accommodation and staff available. They are sparing no effort to provide facilities for all persons who may qualify for training.

106. Students, who must complete matriculation before proceeding to university, should take seriously into consideration the length of the course and the period for which grants are available. Information on courses should be obtained from the nearest Rehabilitation Centre of the Department of Veterans Affairs.

107. However, the general regulations applying to all university training are briefly outlined in the following paragraphs.

108. Assistance is available to students whose qualifications are acceptable to an accredited university and whose rehabilitation can be effected through such training.

109. Qualification for admission to a university must be achieved within fifteen months of discharge unless this period is extended by the Department for good reasons. Such reasons include illness and the completion of matriculation studies.

110. University maintenance grants and fees are available to veterans for as many months as the veteran has served in the Forces. Thus a veteran with two years service is eligible for twenty-four months, or approximately three academic years, of training. However, length of service does not necessarily ensure continued training. Such assistance is provided only so long as the student continues to show satisfactory progress and effort.

111. No student may repeat a year's work for which benefits have been paid; nor may he exhaust benefits in university training and then receive vocational training.

112. If, on the other hand, a veteran demonstrates high scholarship within the period of his entitlement he may, upon the recommendation of the university, apply for extension of the assistance he has been receiving. Such outstanding students may be assisted to the completion of their course and, if it is considered to be in the national interest, may be granted post-graduate training.

113. The purpose of these regulations is to ensure that able students may take the fullest possible advantage of Canada's educational facilities for their own rehabilitation and for the contribution they may make to Canadian development.

114. Such intention is applicable also to graduate students who wish to go on to higher degrees. In the field of graduate studies, particularly, emphasis will be placed on the relation of the applicant's specialized study to the national interest.

THE VETERANS' LAND ACT

115. The Veterans' Land Act, which is administered by a Director under the Minister of Veterans Affairs, gives a new meaning to the term land settlement in the rehabilitation of veterans.

116. The main purpose of the Act is to assist suitably qualified veterans to buy and own farms to be operated on a full time farming basis; or to buy and own rural or semi-rural homes (small holdings) with the main income earned from industrial or their employment in the community, or derived from some source other than from the operation of the small holding.

117. To give practical effect to this purpose the Act provides:—three distinct types of establishment; that the state shall bear a substantial part of the cost of each establishment by means of a conditional grant; that

each veteran assisted shall be qualified for the particular type of settlement, and that 10% of the cost of land and buildings shall be paid down at the time of application for financial assistance.

TYPES OF ESTABLISHMENT

118. Full Time Farming.

For veterans who have practical experience in farm operation and who are otherwise qualified assistance is available to engage in farming as a full time occupation. Encouragement will be given to sustain the "family farm" as a Canadian institution.

119. Small Holding (coupled with industrial or other employment).

For veterans whose normal sphere in Canadian society is in industry or commerce or in the field of agricultural employment, provision is made for assistance to be established in good homes with small acreages of land outside high taxation areas. Mechanics, carpenters, masons, electricians, factory workers and white collar men may benefit. It is believed that seriously disabled veterans in receipt of substantial pensions may be specially interested in this type of semi-rural settlement.

120. Small Holding (coupled with commercial fishing).

For veterans whose normal occupation is in the commercial fishing industry provision is made for assistance to purchase comfortable homes and fishing equipment.

Financial Provisions

121. The Act provides a maximum of \$6000 to cover cost of land, improvements, livestock and farm equipment or fishing equipment, of which not more than \$1200 may be used for the purchase of livestock and equipment, or fishing gear.

Terms of Sale to a Qualified Veteran

122. (This full time farming establishment illustrates as an example where the maximum conditional grant is involved; land and improvements \$4800, stock and equipment \$1200).

123. At the time he makes application to purchase the veteran must deposit in cash 10% of the cost of farm and permanent improvements, namely \$480. He then signs a contract to repay only two-thirds of the cost of land and buildings, or \$3200 over a period of twenty-five years with interest at 3½% amortized. The annual payment including principal and interest is \$194.14. The entire \$1200 cost of stock and equipment, plus \$1120—the difference between the cost of land and buildings and what the veteran pays—is borne by the state. In this case the state conditional grant is \$2320, or 38% of the total cost of the farm establishment.

Conditions of Resale

124. The Act forbids the sale, assignment or other disposition of the property by the veteran within a period of ten years following the date of his establishment unless the full cost of the land, improvements, and chattels is paid. In simpler terms, the conditional grant, referred to above, may only be realized by sale or other disposition of the property after the veteran has satisfactorily fulfilled the terms of his contract for ten years. Title to the property does not pass to the veteran until he has completed the contract or, if he desires to dispose of it before that time, he has paid all outstanding amounts.

125. The conditions of sale, repayment, and resale in connection with small holding establishments are the same as above. Expenditure for chattels in small holding establishments, other than a commercial fishing enterprise, ordinarily would not exceed approx. \$500 to \$600.

126. There is nothing to prevent a veteran securing a farm or small holding of greater value than \$6000 provided he is in position to pay the excess cost in cash at time of establishment.
127. The veteran may select his farm or small holding in any location in Canada, but the farm must be such that, in the opinion of the Director of the Act, it offers a reasonable opportunity for successful rehabilitation.

Settlement on Provincial Lands

128. Provision was made during the present year (1945) for non-repayable grants up to \$2320 to veterans settled on Provincial lands, or for Indian veterans settled within Indian reserves, for the purchase of building materials and other construction costs, clearing and preparation of land for cultivation, purchase of livestock and farm machinery, machinery or equipment essential to forestry, commercial fishing equipment, trapping, or fur farming equipment, but not breeding stock, and essential household equipment. Agreements are being negotiated with the Provinces and with the Department in charge of Indian Affairs.

Loans to Veterans Who Own Farms

129. Provision is made for the granting of loans at $3\frac{1}{2}\%$ interest rate to veterans who own farm land and require funds to resume farming operations. Advances not exceeding 60% of the value of the land or a maximum of \$4400 may be made to pay off a mortgage, effect improvements or buy livestock and equipment. Of this, not more than \$2,500 or 50% of the value of the land and buildings may be advanced for purchase of livestock and equipment. Mortgage loans are repayable in full, with interest at the rate of $3\frac{1}{2}\%$ over periods of up to twenty-five years.

Administration—Decentralized

130. The Office of the Director, The Veterans' Land Act, is in Ottawa. Central administrative offices have been set up under District Superintendents and each district, which is generally speaking a Province, is divided into regions with a Regional Supervisor in charge of each.
131. The ex-serviceman's point of contact with the Veterans' Land Act organization is the Regional Office for the locality in which he wishes to make his home. There is a local Advisory Committee at each Regional Office to review with the veteran his qualifications and suitability for the type of establishment proposed and to review the quality and suitability of the land for settlement. A list of the Regional Offices appears at the back of this booklet.
132. A copy of the Veterans' land Act handbook which contains more detailed information may be had on application.
133. In all about forty plans and specifications of homes are available without charge from which a qualified veteran may choose one most suited to his requirements. Also each Regional Supervisor has a copy of a booklet of standard designs which the veteran may discuss with him at any time.

MEDICAL TREATMENT

Facilities

134. Facilities for every type of treatment, and covering the whole of Canada, already exist or will be set up by the Department for the benefit of the veteran. These are represented by:
- (a) First class hospitals owned and operated by the Department.
- (b) Health and Occupational Centres in most Districts. (For post-hospital care.)

- (c) Hospitals with which the Department has a contract.
- (d) Out-Patient clinics in connection with Departmental Hospitals and District Offices.
- (e) Salaried medical officers in sub-District Offices.
- (f) Medical representatives in every community in Canada where adequate practitioner services can be established.

135. The regulations governing treatment are broad and generous, and cover the whole range of medicine and surgery. No matter what is wrong with the ex-service man or woman the Department of Veterans Affairs has the facilities and staff for complete diagnosis and treatment. Application for treatment, however, must be made through the facilities set up by the Department to provide this treatment. The Department may not assume responsibility for treatment obtained otherwise.

Classes of Treatment

136. Treatment is divided into twelve classes. This division concerns more the hospital allowances paid during treatment than the treatment itself. There is only one kind of treatment provided, and that is the best.
137. The veteran of the present war is likely to be interested only in three of the twelve classes referred to above.
138. The **first** of these, known as **Class 2**, was set up to provide for the service man or woman requiring continuous treatment on discharge from the service. To this group goes the maximum benefit of hospital allowances. Any ex-service man or woman who is discharged from the services with a disability which requires treatment is admitted to a hospital under the Department of Veterans Affairs, and all necessary treatment carried to completion. Pay received is known as hospital allowance, but is exactly the amount which was paid during the service, including dependents allowance and trade pay if any. Hospital allowances to this amount are

continued in all cases for a period of one year, provided, of course, treatment has not been brought to completion in that period.

139. Before the completion of one year's treatment, the Canadian Pension Commission will have ruled on whether or not the disability was pensionable. If a favourable ruling is given, and the patient is required to continue under treatment, hospital allowances are payable for a second year. If, in this type of case, treatment is to be continued beyond a two year period, and a competent medical board decides that further active treatment is necessary, hospital allowances will be continued on the same basis until treatment is complete. The ex-service man or woman does not necessarily have to remain in hospital all this time to obtain these benefits. If out-patient treatment is indicated and approved, similar monetary benefits outlined above apply.
140. Let us suppose an adverse ruling has been given by the Canadian Pension Commission. The individual would be entitled to hospital allowances at the pay of rank, etc., for a period of one year, and for any subsequent period of treatment entitled to hospital allowances on the same basis as those allowances paid to those temporarily incapacitated under the Post-Discharge Re-establishment Order. In other words, the individual would become a Class 3 patient. In both Class 2 and Class 3 active remedial treatment must be required continuously. To qualify for Class 2 treatment application must be made within 30 days of discharge.
141. **Class 3.** Treatment is provided under this class by the Department for all veterans for the full post-discharge year. It has nothing to do with service related disabilities and has been set up as a re-establishment measure to provide treatment for any condition which may arise within the year following discharge. A man may break his leg months after discharge, and be entitled to treatment from the Department for this

condition. Treatment itself will be carried to completion. Hospital allowances which may be subject to certain deductions are paid at a lesser rate than Class 2, and only for a period equal to the length of service, but not for a longer period than one year. They are essentially the same as those outlined in the scale of grants referred to in para. 91.

Pensioners (Class 5)

142. It is with the foregoing two groups that the ex-service man or woman will be most interested, because the greater number will likely be hospitalized in one or other of these categories. There is, however, another most important group, namely, the pensioners. Where an ex-service man or woman has been given entitlement to a pension by the Canadian Pension Commission for a service related disability he is entitled to free treatment by the Department for this disability for the rest of his life, not only in Canada, but in other parts of the world where suitable arrangements can be made for his treatment.
143. While in hospital for his pensionable disability, it is assumed that the individual concerned is 100% disabled, and hospital allowances are paid on the basis of 100% pension less \$15 per month. This applies even if the individual's disability has been assessed at 5% or even less.
144. Pensioners are also entitled under certain conditions to treatment for non-pensionable disabilities, and this same privilege applies to non-pensioners with meritorious service, that is, service in a theatre of actual war. No payment is made for these periods of hospitalization, but if the patient is without other means, a small monthly sum is provided for comforts and clothing.
145. In order to correct any misunderstanding, it should be stated here that treatment privileges are only available to the ex-service man himself and not to his relatives or dependants.

146. Separate arrangements are made for the treatment of venereal disease and its complications.

Treatment

147. When reference is made in the foregoing to treatment, this means a complete treatment service, including the provision of artificial limbs where indicated, belts and supports, trusses, hearing aids, etc. The services of the best specialists in all fields are available to those requiring such services. Special centres have been set up in the large metropolitan areas and almost every outstanding physician or surgeon in Canada is in some way or other associated with the Department's services. Special Centres have been set up for the care of the paralyzed. Adequate arrangements have been made with St. Dunstan's and the Canadian Institute for the Blind for the care and retraining of those who have lost their eyesight. Artificial eyes are provided for those who require them each designed to the individual requirement of the wearer and reproduced as an exact duplicate of the normal eye. A repair and replacement service is maintained for those who require adjustment or replacement of any of the prosthetic appliances with which they have been issued.

Convalescence

148. A new series of establishments known as Health and Occupational Centres are being set up across Canada in Halifax, Saint John, Montreal, Ottawa, Toronto, London, Winnipeg and Vancouver. The purpose of these centres is to bridge the gap between the discharge from hospital and the return to normal civilian life. They are set in beautiful surroundings, quarters are extremely comfortable, and most of the centres provide such facilities as gymnasium, swimming pool, workshop, etc.

For Those Seriously Disabled

149. Physical disabilities incurred by members of the Forces are compensated to the greatest possible extent by prostheses supplied through the Orthopaedic and Surgical Appliance Branch of the Department. These include artificial legs and arms, artificial eyes, specially made shoes, braces, splints, hearing aids, and many minor types of orthopaedic aids. They are distributed through Branch Depots situated in the larger Canadian cities where facilities are maintained to provide for personal measuring, manufacture and fitting. Appliances are thereafter adjusted, maintained, and renewed for life in service-related disability cases.
150. The highest grade woods, metals, leather and fabrics obtainable, shaped, assembled, and fitted by highly skilled fitters, ensure that Canada's war disabled are assisted for life by aids equal in quality to those obtainable anywhere.

DENTAL TREATMENT

151. The following ex-members of the Canadian Armed Forces are eligible for free dental treatment:
152. 1. All who are shown to have dental requirements listed on examination, by the Canadian Dental Corps, at the time of discharge or retirement. (Application to be made within 90 days of date of discharge or retirement).
153. 2. All former members of the Forces are entitled to any necessary dental treatment provided same has been authorized and commenced upon a date not more than 365 days subsequent to discharge from the Forces.
154. 3. Those entitled to training or other benefits under the Post-Discharge Re-establishment Order, who must have dental treatment to fit them for training, or trainees who must have dental treatment in order that there

shall not be any interference with their training because of an adverse dental condition.

155. 4. Pensioners for direct dental injury or disease, gastric ulcer, duodenal ulcer, gastritis, and allied conditions; hand, and hand and arm amputees.
156. 5. In addition to the above there are several classifications under which a veteran may qualify for dental treatment. Therefore, any veteran requiring such treatment should apply to the nearest office of the Department of Veterans Affairs where a decision regarding his eligibility for same will be given.
157. **NOTE:** Except in cases of extreme emergency, where delay would have endangered the life or have seriously aggravated the condition, an applicant for dental treatment should obtain proper authority before accepting same, as the Department will not be responsible for the payment on accounts for unauthorized dental treatment.

CANADIAN PENSIONS

158. The Canadian Pension Commission, under the provisions of the Pension Act, has exclusive jurisdiction to adjudicate upon all matters and questions relating to the award, increase, etc. of any pension awarded under the Act as the result of Naval, Military or Air Service.
159. The Head Office of the Commission is in Ottawa and Pension Medical Examiners represent the Commission in key centres throughout the Dominion, Advice regarding pensions can be obtained from these Examiners or from Pensions Advocates of the Veterans' Bureau employed in the District Offices of the Department.

Procedure Following Retirement or Discharge

160. Every member of the forces is medically boarded on retirement or discharge. A copy of the board proceedings

is forwarded by the Records Office of the service concerned to the Secretary of the Canadian Pension Commission in Ottawa.

161. The Pension Act defines an applicant for pension as "any member of the forces in whom a disability is shown to exist at the time of his retirement or discharge." The board proceedings are reviewed by the Medical Advisory Staff of the Commission and, when there is record of disability, the case is automatically prepared and submitted to the Commissioners for a decision as to entitlement to disability pension.
162. When entitlement to pension is conceded by the Commission and the disability can be assessed from the available board proceedings an assessment is made which forms the basis for an award, payment of which is immediately instituted. When the decision is favourable and the available information is not adequate for assessment purposes, arrangements for examination are made through the local office of the Commission in the applicant's district.
163. In cases where entitlement is not granted by the Commission the dischargee is notified of the decision and the reasons therefor and is fully informed regarding the action he may take should he desire to proceed further in his claim to pension.
164. Disability pension is compensation for the loss or lessening of normal abilities as a result of war service and not for length of service. Entitlement may be conceded for a gunshot wound but if there was no assessable degree of disability there would be no payment of pension. Once the Commission has conceded entitlement and assessed the degree of disability, pension is awarded in accordance with the scale of awards set forth in the Pension Act. Disabilities are assessed on a percentage scale, total disability being 100% and awards are governed by the degree of pensionable disability found on medical re-examination from time to time.

Basis For Pension Awards— World War II

165. Pension is paid for disability or death resulting from injury or disease, or the aggravation thereof, which is attributable to or incurred during military service, except that, when such service has been wholly rendered in Canada, pension is awarded only if the injury or disease, or aggravation thereof, resulting in disability or death arose out of or was directly connected with military service.
166. Where service has been in Canada only, the Commission has discretionary power to grant awards in cases in which pension is not awardable as of right, provided the injury or disease, or the aggravation thereof, resulting in serious disability or death, **was incurred during service** and the applicant **is in necessitous circumstances**. In such cases the rate of pension may vary in accordance with the applicant's financial circumstances. The rates quoted are, therefore, not standard for this type of award.

Disability awards

167. EXCEPT WHERE TOTAL DISABILITY EXISTS, DISABILITY PENSION IS NOT INTENDED TO PROVIDE COMPLETE MAINTENANCE. DISABILITY PENSION IS COMPENSATION, FOR HANDICAP IN THE GENERAL LABOUR MARKET, WHICH IS PAID BY THE STATE TO ENSURE FOR THE PENSIONER AND HIS DEPENDANTS MAINTENANCE WHICH HE IS UNABLE TO PROVIDE. Consequently a totally disabled person receives 100 per cent pension. A 50 per cent disabled person receives a 50 per cent pension, and so on down the line to a last class of 5 per cent. Additional pension for dependants is provided for by the Pension Act and these allowances are graduated in accordance with the degree of disability suffered by the pensioner.

168. The rates for a one hundred per cent disability for all ranks up to and including that of Sub-Lieutenant (Navy), Lieutenant (Military) and Flying Officer (Air), are:

Man.....	\$900.
Wife.....	300.
First child.....	180.
Second child.....	144.
Each subsequent child.....	120.

For ranks above those mentioned, higher rates are provided. The additional pension for wives and children, however, is the same for all ranks.

Death Awards

169. The rates of pension for widows and children of all ranks up to and including Sub-Lieutenant (Navy), Lieutenant (Military) and Flying Officer (Air), are:

Widows.....	\$720.
First child.....	180.
Second child.....	144.
Each subsequent child.....	120.

For ranks above those mentioned, higher rates are provided. The rates for children, however, are the same for all ranks.

Other Benefits

170. Orphan children receive double the rates for Children. A dependent parent may be pensioned at the rate for a widow or such lesser rate as may be deemed necessary by the Commission to provide maintenance, except when the deceased member of the forces left a widow, or widow and children, or orphan children entitled to pension. In such cases, a single parent may receive an amount not in excess of \$360 per annum. If there are two parents, an amount to \$720 per annum may be awarded.

171. A dependent brother or sister of a late member of the forces who was wholly or substantially supported by him at the time of his death may be awarded pension under certain statutory conditions.

172. The statute provides for a last sickness and burial grant not exceeding \$150. when the estate of a disability pensioner is not sufficient to pay such expenses.

173. An additional allowance for helplessness (not less than \$250 and not exceeding \$750 per annum) may be paid to a disability pensioner if totally disabled, when the services of an attendant are required.

174. The Act also includes provision for the award of an allowance on account of wear and tear of clothing to pensioners whose clothes are subject to extra wear through use of artificial aids.

Pre-war Canadians Serving with United Kingdom Forces

175. The benefits of the Pension Act (subject to the following paragraph) have been conferred on all persons domiciled in Canada at any time during the four years next preceding the date of the commencement of World War II who subsequent to the 1st September 1939 served in the Naval, Military or Air Forces of the United Kingdom.

176. When a gratuity or pension has been awarded to such person under the laws and regulations of the United Kingdom such may be augmented to the equivalent benefits as provided by the Canadian Pension Act during periods of residence in Canada.

VETERANS' BUREAU

177. This branch of the Department of Veterans Affairs was created by the Dominion Government for the express purpose of assisting pension applicants, without expense to themselves, in the prosecution of their

pension claims. Any applicant for pension may take advantage of the services of the Veterans' Bureau which is independent of and does not come under the jurisdiction of the Commission in any way. This body has been in existence for a number of years, has a staff of advocates and other officials who are thoroughly conversant with the provisions of the Pension Act, and have had considerable experience and training in the preparation and presentation of pension claims.

178. District pensions advocates have offices in all large centres of the Dominion, from coast to coast. They are, in the main, former barristers or advocates of good standing at the bar of the provinces of Canada, and are well fitted for the task of assisting and advising pension applicants. A list of the addresses of District Pensions Advocates will be found in the appendix.

THE VETERANS INSURANCE ACT

179. When Canada entered the present war it was realized that men and women who went into uniform faced the possibility of returning to civilian life with their health impaired, or with some physical disability. It was realized also that as a result of this impairment in health or disability, many service men and women would be unable to provide protection for their families through the normal channels of commercial life insurance. To meet this situation, Parliament, at its 1944 Session, passed an Act known as The Veterans Insurance Act.

180. The plans of insurance available are 10 Payment Life, 15 Payment Life, 20 Payment Life, Life Paid-up at 65 and Life Paid-up at 85; that is, premiums may be paid for 10, 15, or 20 years or until age 65 or 85 respectively, is reached. The longer the term of payment, the smaller the premium required. Term and Endowment policies are not issued. The insurance is of the non-participating type, that is, no dividends are paid.

181. Any ex-service man or woman of the Canadian Forces of World War II is eligible as well as any person who has been discharged from service in the naval, military or air forces of His Majesty and who was domiciled in Canada at the time of commencement of such service. In addition, widows or widowers of such veterans may apply for the insurance on themselves if the veterans were not insured under the Act. Merchant Seaman, entitled to receive a bonus under the Merchant Seamen Special Bonus Order, or if in receipt of a pension under the Pension Act and members of the Corps of (Civilian) Canadian Fire Fighters and Auxiliary Services Supervisors with service overseas are eligible also.

182. Policies may be applied for in amounts ranging from \$500 to \$10,000. The amount of the policy is payable only in the event of the death of the insured.

183. After premiums have been paid for two full years, the policy may be surrendered for its Cash Surrender Value, or it may be transferred to Paid-up Insurance or Extended Term Insurance. There is no provision for loans against the policy.

184. Examples of Monthly Premiums per \$1000. Insurance.

AGE	PAYABLE FOR			Payable	Payable
	10 years	15 years	20 years	till Age 65	till Age 85
20	\$2.89	\$2.12	\$1.74	\$1.20	\$1.14
25	3.18	2.34	1.93	1.39	1.30
30	3.53	2.60	2.15	1.64	1.51
35	3.93	2.91	2.42	1.98	1.78
45	4.98	3.73	3.16	3.16	2.59
55	6.45	5.01	4.40	6.45	4.03

185. Some of the salient points concerning Veterans Insurance are as follows:—

Premium rates are low and premiums may be paid in monthly instalments at no extra cost;

No medical examination except in a very few special cases;

Premiums may be paid from Re-establishment Credit or from pension;

There are no restrictions as to residence, travel or occupation, including naval, military and air service. No extra premiums are charged when the veteran's occupation is unusually hazardous—such as mining, construction, commercial flying, etc; Premiums are waived in the event of total disability unless the veteran is entitled to a 100% disability pension under the Pension Act. There is no extra cost for this benefit; all policies are automatically non-forfeitable and have a liberal cash value after they have been in force for two years.

186. Applications for Veterans Insurance may be made within three years from the date of discharge from service or within three years from the effective date of the Act (20th February, 1945) whichever is the later.

187. Complete details may be secured in the booklet "What's Ahead?" or from in-service counsellors and officers of the Department of Veterans Affairs.

WAR VETERANS ALLOWANCES AND DUAL SERVICE PENSIONS

188. Veterans' Allowances and Dual Service Pensions are provided under authority of the War Veterans' Allowance Act and the Dual Service Pension Order. These two legislative measures were enacted following the realization that certain ex-members of the Forces might no longer be able to provide for their maintenance, for various reasons, although their incapacity or disabilities might not be due to or related to their war service.

189. Principally, the War Veterans' Allowance Act was enacted to provide for the veterans of World War I—and more recently for veterans of World War II. The Dual Service Pension Order was passed to provide for those veterans who, not being able to qualify by reason of their service in either war, have served in both.

190. Under the terms of the two legislative measures, provision is made for the widows, as well as for the orphans of all deceased veterans who during their lifetime would have been eligible for consideration in their own right.

191. In addition to the above, the provisions of the War Veterans Allowance Act have been extended to the ex-members of the North West Field Force as well as to the veterans of the South African War. It also provides for ex-members of His Majesty's Imperial Forces on the condition that they were domiciled in Canada at the time at which they joined such Forces for purpose of war service.

192. The main conditions of eligibility under the War Veterans' Allowance Act are:

- (a) Service in a theatre of actual war, or
- (b) pensionability under the Canadian Pension Act.

193. In the case of the Dual Service Pension Order, applicants need not have served in a theatre of actual war or be in receipt of a Disability Pension; but must have served in both wars.

194. The ex-members of the Forces to whom these benefits may be granted are divided into three categories, as follows:

- (a) Ex-members who have reached the age of sixty;
- (b) Ex-members under the age of sixty who are permanently unemployable;
- (c) Ex-members under the age of sixty, not permanently unemployable but incapable of maintenance because of industrial handicaps combined with physical or mental disabilities; but this classification only applies to those who served in a theatre of actual war.

195. The rates of allowances (or Dual Service Pensions) are authorized up to \$365.00 or \$730.00 in any one year,

in favour of single veterans or married veterans respectively. These two amounts represent the maximum income of the veteran from all sources in either case. In computing the maximum income however, there are certain exemptions such as \$125.00 earnings in any one year from casual employment and a few others.

Procedure

196. Whilst any ex-member of the Forces may write to the Board direct, it is preferable, in their own interest—and to save time in the consideration of their applications—that veterans first communicate with one of the various district or sub-district offices of the Department of Veterans Affairs throughout Canada. In either case they will be advised as promptly as possible as to their eligibility for consideration and will be given an opportunity of completing an application form.

CIVIL SERVICE COMMISSION

197. The Civil Service Act provides that a preference be given to suitably qualified ex-service personnel for appointment to vacancies in the Civil Service. To be eligible for such preference a veteran must be a disability pensioner or have served overseas or on the high seas and have been residing in Canada at the time of his enlistment. The widows of servicemen, killed on active service, are also eligible for a similar preference in appointments to vacancies for which they are qualified.

198. Veterans Information Office.

To assist those persons entitled to this preference to obtain an appointment to the Public Service of Canada, a special branch within the Civil Service Commission has been set up. This branch is called the Veterans Information Office and its object is to advise veterans what positions are open and the qualifications required

for them. Assistance may also be given in completing the application form and, where a veteran does not possess sufficient qualifications for entry into the Civil Service, the Veterans Information Office may suggest or recommend a course of study leading to those qualifications.

199. There is a Veterans Information Office at each district office of the Civil Service Commission, the addresses of which will be found in the address appendix at the back of this booklet. Telephone numbers are also given and it would be advisable to arrange an appointment whenever possible. Full information concerning competitions for vacancies in the Civil Service may be obtained from your nearest office.

THE NATIONAL HOUSING ACT

Home for Home Owners (Parts I and III)

200. The National Housing Act is not a part of the legislation making up the rehabilitation programme but is designed to assist all citizens of Canada who wish to own their own homes. Under this Act a prospective home owner may borrow money from an approved lending institution, such as an insurance company, to assist in financing the construction of his own house.
201. Loans are based on lending value which may be either the cost of the home or the appraised value, whichever is the lesser, and the amount that can be borrowed may not be less than 50% nor more than the following percentages of the lending value:
- 95% of the first \$2000;
 - 85% of the second \$2000;
 - 70% of the amount of lending value in excess of \$4000.
202. The remainder of the lending value, which must be put up by the prospective home owner, is called the "equity" and veterans may use their re-establishment

credit to provide up to two-thirds of such equity. **Where a veteran proposes to use all or part of his re-establishment credit for this purpose he should consult his nearest Supervisor of Re-establishment Credits before making any commitments.**

203. Loans under the Act are made by the lending institution at $4\frac{1}{2}\%$, generally for twenty years, and are repayable in monthly instalments which include principal, interest and also one-twelfth of the estimated annual taxes.
204. Under normal conditions it is not considered wise to apply for a loan where the monthly repayments would exceed 20% of the net monthly income. Broadly speaking this means that the amount borrowed should not exceed twice the annual net income.
205. The point of contact for loans under the National Housing Act is an approved lending institution and such contact should be made **before** commitments are entered into with respect to the proposed house. Parts I and III of the National Housing Act have been broadly outlined in a booklet, entitled "Homes for Canadians," which is available from any branch office of the National Housing Administration or upon request to the Head Office, Department of Finance, Ottawa. A list of the approved lending institutions is included with each booklet. A number of standard plans and designs may be obtained also from the Administration for the sum of \$10 per set. A booklet of sketches of these standard plans and designs is also available free upon request.

INCOME TAX

206. An income tax return for the calendar year must be completed and filed on or before April 30th of the succeeding year by every person who had a taxable income for the calendar year in excess of \$660, if single, or in excess of \$1,200, if married.

207. The exemption which applies to the pay and allowances of servicemen when they are overseas continues for the first six months of service after they return to Canada. It is to be noted, however, that this further exemption applies only while the serviceman remains in the forces and that it does not extend to any civilian earnings. On the other hand, a discharged member of the forces whose service pay and allowances were not taxable may, upon taking civilian employment, obtain exemption from tax deductions for the balance of the calendar year by filing form T.D.1A with his employer if it is evident that his civilian earnings for the year are not going to be sufficient to give him a taxable income.

208. Individuals in business are required to pay their estimated income tax for the current year by quarterly instalments. Every employer must also make tax deductions from the salaries or wages he pays and must remit the amounts deducted within one week of each pay day.
209. Income tax return forms are available at post offices. Other forms and additional information may be obtained from the Office of any District Inspector of Income Tax. The responsibility for procuring the necessary forms and filing returns rests upon the taxpayer and the law provides penalties in the event of non-compliance.

THE VETERANS LAND ACT DISTRICT SUPERINTENDENTS

Vancouver, B.C.....	518 Rogers Bldg., 470 Granville St.
Edmonton, Alta.....	Blowey-Henry Bldg., 9991 Jasper Ave.
Saskatoon, Sask.....	Room 7611 Federal Bldg.
Winnipeg, Man.....	Dominion Public Bldg., Main and Water St.
Toronto, Ont.....	21 Lombard St.
Montreal, Que.....	Confederation Bldg., 1253 McGill College Ave.
Saint John, N.B.....	144 Union St.

INCOME TAX

VETERANS LAND ACT REGIONAL SUPERVISORS

Victoria, B.C.....	Belmont Bldg.
New Westminster, B.C....	Westminster Trust Bldg., 713 Columbia St.
Kelowna, B.C.....	Public Bldg.
Kamloops, B.C.....	Bank of Montreal Bldg.
Nelson, B.C.....	373 Baker St.
Edmonton, Alta.....	Williamson Bldg., 9815 Jasper Ave
Grande Prairie, Alta.....	Donald Hotel Block
Calgary, Alta.....	515 Calgary Public Bldg.
Lethbridge, Alta.....	Masonic Hall Bldg., 10th St. South.
Red Deer, Alta.....	Snell Block, 144 Ross St.
Peace River, Alta.....	Peace River
St. Paul, Alta.....	St. Paul
Saskatoon, Sask.....	505 Canada Bldg., 101-123 21st St. E.
Prince Albert, Sask.....	Canada Bldg., Central Ave.
Regina, Sask.....	Imperial Bank Bldg., 11th Ave. and Scarth St.
Yorkton, Sask.....	Massey-Harris Bldg., 41 Broadway W.
Winnipeg, Man.....	Grain Exchange Annex,—Sub-Office; 17 Cumberland St. Port Arthur, Ont.
Dauphin, Man.....	Public Bldg.
Brandon, Man.....	Strand Bldg., 131-10th St.
Toronto, Ont.....	21 Lombard St.
Mount Forest, Ont.....	Public Bldg.

London, Ont. Richmond Bldg., 371-381 Richmond St.

Dundas, Ont. Public Building

Smiths Falls, Ont. 94 Beckwith St. N.

Ottawa, Ont. Aylmer Building, Slater Street,

New Liskeard, Ont. Public Building (Sub-Office 736 Queen St. E. Sault Ste. Marie)

Campbellford, Ont. Public Building

Windsor, Ont. Canada Building

Montreal, Que. 516 Dominion Square Bldg.

Sherbrooke, Que. 4 Wellington St. S., Oliver Bldg.

Quebec, Que. 39 St. Paul St.

Fredericton, N.B. Loyalist Bldg., 432-442 Queen St.

Moncton, N.B. 2nd Floor Imperial Block, 849-853 Main St.

Kentville, N.S. Chisholm Block, 21 Webster St.

Truro, N.S. McPhail and Cox Building, 515 Prince St.

Charlottetown, P.E.I. 103 Queen St., Riley Bldg.

PROSTHETIC SERVICES

"A" District. 379 Common Street, MONTREAL, Quebec

"B" District. Camp Hill Hospital, HALIFAX, N.S.

"C" District. 207 Queen Street, OTTAWA, Ontario

"D" District. Christie Street Hospital, TORONTO 4, Ont.

"E" District. 118 Dalhousie Street, QUEBEC, P.Q. (served by Montreal)

"F" District. Westminster Hospital, LONDON, Ont.

"G" District. Deer Lodge Hospital, WINNIPEG, Man.

"H" District. Old Post Office Building, REGINA, Sask.

"I" District. 517—8th Avenue West, CALGARY, Alta.

"R" District. Veterans' Pavilion, University Hospital, EDMONTON, Alta.

"J" District. Shaughnessy Hospital, VANCOUVER, B.C.

Sub-District. Belmont Building, VICTORIA, B.C.

"K" District. Lancaster Building, SAINT JOHN, N.B.

"L" District. 6th Floor, Lister Block, 42 James Street N., HAMILTON, Ontario (served by Toronto).

If personal attendance is not necessary, artificial limbs may be forwarded by express, charges collect, to above Superintendents, Prosthetic Services Branch, Department of Veterans Affairs.

DISTRICT OFFICES AND PENSION MEDICAL EXAMINERS CANADIAN PENSION COMMISSION

HAMILTON, N.S. Camp Hill Hospital
 SAINT JOHN, N.B. Lancaster Hospital
 QUEBEC, Que. Customs Examining Warehouse,
 118 Dalhousie Street
 MONTREAL, Que. Old Examining Warehouse,
 379 Common Street
 OTTAWA, Ont. Aylmer Bldg. Slater St.
 KINGSTON, Ont. Post Office Building
 TORONTO, Ont. 9th Floor, Prudential Bldg.,
 55 York Street
 HAMILTON, Ont. 6th Floor Lister Block,
 42 James Street N.
 LONDON, Ont. Westminster Hospital
 WINNIPEG, Man. Deer Lodge Hospital, St. James
 REGINA, Sask. New Regina Trading Company
 Bldg., Scarth St. at 12th
 Avenue
 SASKATOON, Sask. Birks Building, 153 Third Avenue
 CALGARY, Alta. 217—7th Avenue West
 EDMONTON, Alta. Redwood Building
 11250 Jasper Avenue
 VANCOUVER, B.C. Shaughnessy Hospital
 VICTORIA, B.C. Belmont Building

DISTRICT PENSIONS ADVOCATES

CHARLOTTETOWN, P.E.I. 84 Great George Street
 HALIFAX, N.S. Camp Hill Hospital
 SAINT JOHN, N.B. 65 Prince William Street
 For mailing purposes. P.O. 1406, Saint John, N.B.
 QUEBEC, P.Q. Customs Examining Ware-
 house, 118 Dalhousie Street
 MONTREAL, P.Q. Old Examining Warehouse,
 379 Common street (Cor.
 McGill)
 OTTAWA, Ont. Aylmer Building, Slater Street.
 TORONTO, Ont. Prudential Building,
 55 York Street
 HAMILTON, Ont. 6th Floor, Lister Block,
 42 James Street North
 LONDON, Ont. Westminster Hospital
 FORT WILLIAM, Ont. Legion Memorial Hall,
 226 S. May Street
 WINNIPEG, Man. Deer Lodge, St. James
 REGINA, Sask. New Regina Trading Company
 Bldg., Scarth Street at 12th
 Avenue.
 SASKATOON, Sask. Birks Building,
 153 Third Avenue S.
 CALGARY, Alta. 217—7th Ave., W.
 EDMONTON, Alta. Redwood Building,
 11250 Jasper Avenue.
 VANCOUVER, B.C. Shaughnessy Hospital
 VICTORIA, B.C. Belmont Building

CIVIL SERVICE COMMISSION

LIST OF DISTRICT OFFICE ADDRESSES

City	Address	Telephone
Halifax	261 Quinpool Road.....	B. 6853
Saint John	60 Prince William St.....	3-2769
Quebec	Morin Building, 111 Mountain Hill.....	3-5543
Montreal	520 Transportation Bldg. 132 St. James St. West.....	Ha. 0257
Ottawa	Room 229, Jackson Bldg.....	9-6916
Toronto	65 Victoria Street.....	Ad. 5185
Winnipeg	436 Main Street.....	8-8077
Regina	615 McCallum Hill Bldg.....	2-0289
Edmonton	10113—100th Street.....	2-2834
Calgary	Room 523, Public Bldg.....	M-2236
Vancouver	789 W. Pender Street, Room 616...	PA. 5251



VETERANS WELFARE OFFICES

CHARLOTTETOWN.....	134 Richmond Street
HALIFAX.....	84 Hollis Street
SYDNEY, N.S.....	337 Charlotte Street
SAINT JOHN, N.B.....	80 Prince William Street
QUEBEC.....	2 St. Andre Street
MONTREAL.....	379 Common Street (Cor. McGill)
OTTAWA.....	268 Sparks Street
KINGSTON.....	300 King Street
PETERBOROUGH.....	Monaghan Building
TORONTO.....	172 Spadina Avenue
HAMILTON.....	Room 505, Lister Block
LONDON.....	329 Richmond Building
WINDSOR.....	Vickers Building, 346 Victoria Street
FORT WILLIAM.....	201 North May Street
PORT ARTHUR.....	Customs Building
WINNIPEG.....	Commercial Building
REGINA.....	New Regina Trading Co. Building
SASKATOON.....	National Trust Building
CALGARY.....	Burns Building
EDMONTON.....	10019—101A Avenue
VANCOUVER.....	717 Granville Street
VICTORIA.....	202 Belmont Building, Government Street