

# "D" DAY

WHEN CANADA'S FIGHTING MAN  
AGAIN BECOMES A WORKING MAN

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*WHAT COUNTS IS CANADA'S  
ENVIABLE EARLY REALIZATION  
THAT THERE NEVER CAN BE TOO  
EARLY POST-WAR THINKING!*

FORTUNE MAGAZINE  
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## FACTS FOR FIGHTERS

**I**N the mind of every young Canadian serving in the Armed Forces, there is a natural interest in what comes after the War.

Each sailor, soldier and airman looks forward to a useful life in business, industry, farming, or the occupation of his own choice. His normal approach to a career in civil life has been interrupted by his military service, and the problem of re-instating himself admittedly presents difficulties. The people of Canada have recognized this fact.

Through Parliament and the Government, measures have been taken to offset as far as possible the major handicaps which will be faced by each discharged member of the Forces. Lost time, interrupted education, physical disability, "rustiness" in the type of skill required in one's normal occupation—these are a few of the different types of handicap which some or all of the discharged members of the Forces will face.

The people of Canada are grateful to the youngest and fittest of its number who sprang to the defence of their Homeland and of free institutions throughout the world. It is their desire and their purpose, through the organized agencies of Government and through other means, to help these young veterans to re-establish themselves in civil life.

Already a great deal of legislation has been enacted and its usefulness has undergone the test of actual experience in connection with more than 100,000 persons discharged for various reasons before the end of the War. In order that this legislation may work effectively on behalf of those for whom it is intended, it is necessary that as many people as possible know the nature and extent of the measures enacted.

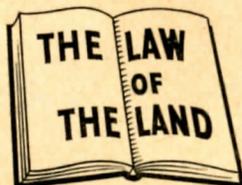
In this booklet, the information has been assembled and written in a form that it is hoped will be easy to read and understand.

The booklet has been prepared, printed and circulated by the National Liberal Federation of Canada as a service to this country's brave young fighting men and the self-sacrificing young women who have taken men's places by joining the Auxiliary Forces.

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The fighting men are asking  
what will happen to them on  
DEMOBILIZATION DAY



## Here Are The Answers:

Canada's soldiers, sailors, and airmen, and her women in uniform, are straining every nerve in their various jobs to win this war as quickly as possible, but that does not prevent them from thinking about their future.

"What will happen to me when the war is won? What will I do when I return home?" Those are the questions in thousands of young Canadian hearts.

They are perfectly logical questions. Indeed, if they were not being asked, we who carry on here at home might well be surprised at our young people in uniform on distant battle fronts, or in strange skies, or on alien seas.

It is the most natural thing for them to wonder about the Canada they will return to, and the place there will be for them in it.

But besides the general questions asked above, these young persons are asking scores of other more particular and more searching questions. And for the most part they are having trouble getting full and definite answers to them. That is where this little booklet comes into the picture.

These pages are packed with questions and answers. Imaginary soldiers, sailors, airmen, and women in the Armed Forces, ask all sorts of questions about their future.

But the questions are not imaginary. They are very real and searching. They come from the hearts of many anxious young Canadians.

Nor are the answers imaginary. They are extremely factual and right on the beam. **They are based on the clauses of the various Acts which are already on the Statute Books of Canada. They report actual Laws passed concerning our World War II veterans-to-be.**

But here is an important qualification. As these laws were being made, the war was still being fought, and the conditions which may exist after the signing of the peace could not be wholly foreseen. The Government of Canada has steadily refused to consider any law as a final and unchangeable answer. It is always open to amendment. For that reason the provisions already made for Canada's World War II veterans have been, and will continue to be, subject to change and improvement.

As new conditions arise, new veterans' laws will be made, to cover them. People and Government alike have only one thought: and that thought is to provide the best for Canada's fighting men and women.

Their transition from uniform to "civies" must be made as agreeable as possible for the individual; their re-establishment in civilian life must be as quick and as durable as possible; and their success in this post-war Canada, for which they fought, must be as definitely assured as anything can be.

## INFORMATION

### Demobilization

I have been in the Army for nearly three years. How do I stand, the moment I am demobilized?

As an honorably demobilized man, you will receive a rehabilitation grant, because you have been in uniform for over six months. This amounts to one month's pay for whatever rank you hold when demobilized, plus one month's dependents' allowances.

Is that all I get?

No. Enlisted men and N.C.O.'s also get a clothing grant of \$65.00, and you retain most of your army clothing. This means the women, too.

But this money won't help much, if I'm a long way from home, and I have a big railway ticket bill.

You won't have to worry about that. All transportation is paid from point of demobilization to your home, or to any point the same distance from point of discharge as your home.

Do you mean, that as soon as I am demobilized, I shall get these allowances and my travel warrant, and then have to fend for myself?

Not at all. Your Government has set up comprehensive rehabilitation and re-establishment services, and you can call on these for information and suggestions at any time, in addition to financial assistance.

How will I be able to find them?

Every man on discharge will be interviewed by a rehabilitation officer whose business it is to furnish full information.

Does this mean that I lose all contact with my former service?

No. You see, arrangements are already completed to enable the Navy, the Army, and the Air Force to continue their contact with their former members. You will therefore be able to call upon your old service for advice when you run into any rehabilitation problems.

## Employment

I used to be a wholesale firm's accountant before the war. Will I be able to get my old job back?

You certainly will, unless your former employer has gone out of business, or something equally drastic! It is the law of the land that employers must re-employ those who left to serve in the Forces, when they apply within three months of service or hospital discharge in Canada, or four months after discharge overseas. Special provision is made for those who are not fit to assume their old jobs.

But supposing that, though my old employer is still in business, he has re-organized and my particular job is gone?

He is still required to take you back under conditions not less favorable than those which would have applied to you had you stayed in his employ and not enlisted.

What happens if my employer has gone out of business?

Then the Government's rehabilitation services will look for a job for you in keeping with your abilities and training.

What chances have I if this has to be done?

Very good chances. First, the Government-operated employment offices will always list jobs in terms of those experiences, qualifications, skills, which have been gained by men and women in the Armed Forces. This is clearly to your advantage. Second, if you want to write Federal or Provincial Civil Service examinations, or apply for a municipal job, as a former service man you will get a preference in most of these positions. This preference in the Dominion Civil Service is for qualified pensioners and veterans with overseas service and is actually written into the laws. It is a pleasant fact that many of our notable public servants today were formerly members of the famous Canadian Expeditionary Force of the last war. Third, a precedent was set by the Government when it became compulsory to include in war contracts a preference in employment to service people, and this idea is being carried over to all Government public works contracts. Private contractors building Government projects will give you first chance at jobs.



## Unemployment

I used to be a logger before the war. My employment was uncertain then. If I go back to my old job and run into more unemployment, what happens to me?

If you start work right after demobilization, and your logging camp shuts down, you get financial assistance if other suitable employment is not available after nine days.

Will it be enough to live on?

Yes. You are not in an insurable occupation, so you qualify for special payments. A single man gets \$44.20 a month. A married man \$62.40 a month. But since you also have 3 children you would get extra allowances for each child.

Will every unemployed service man be able to get such benefits?

Yes, if he is uninsurable, or if he has not been in an insured industry long enough to obtain the new unemployment insurance benefits.

What do you mean by "Uninsurable"?

In 1940 Parliament passed The Unemployment Insurance Act, which came into effect on July 1, 1941. By this Act, a huge insurance fund, to pay benefits when immediate employment is not available, was set up. Because of certain obvious difficulties, a number of occupations are not insurable. There are about 20 such occupations.

What happens if an ex-service man becomes unemployed, and is in what you call an "insurable" occupation?

First, let's see just what Unemployment Insurance is. The fund gets its money from the employee, the employer, and the Dominion Government. Each pays into it, the employee a very modest weekly sum in the form of Insurance Stamps. The duration of benefits paid to an unemployed person depends upon how long he has contributed to the fund.

But men in the service were not able to pay in anything. Take my Sergeant, for instance. He was a carpenter. If he is insurable, what happens to him?

Yes, he was insurable, but he has been in the Army since long before July 1, 1941. Here is what happens in his case. When he returns home he gets a job carpentering, or any other job which is insurable, for that matter. He starts to pay his unemployment insurance at once, of course. But he is a long way behind the person who has

been paying in since the start of the Fund, and in case of unemployment his benefits would naturally be restricted. Therefore the Government steps in. After your Sergeant has paid in 15 weeks of his contributions, **the Government pays up for him all of the back insurance which would have been paid by him if he had stayed at his work.** This Government payment will put him on the same basis as the person who has been paying into the Fund from the beginning.

Would the Sergeant have to start paying Unemployment Insurance as soon as demobilized? He might not get a job at once.

No, there is a period of leeway. The 15 weeks of payment have to be completed within a year from demobilization. This means that more than nine months could elapse before the Sergeant had to begin his contributions to the Unemployment Insurance Fund. That will give him plenty of time to start work.

How much would the Sergeant get if he became unemployed?

This would depend upon his wages when employed. Under the present scales. Unemployment Insurance allowances run as high as \$53.00 a month for single men and \$62.50 for married men.

How long will the Sergeant get this?

The answer to that is very simple: as long as there is no work for him to do. But Canada's policy is based on employment not unemployment. The lessons of the war have taught governments and people that maximum employment is possible. The Government is pledged to that policy. Unemployment should therefore be a purely personal incident of short duration.

## Vocational Training

I have been listening to what you fellows have been saying, but what if there isn't any work available in our lines when we get back? I used to work in a hydro plant. Just suppose there is no job for me in that line?



You still wouldn't be left high and dry. We live in changing times and it is quite possible that there will be many changes in the kinds of work available. Therefore the Government has made arrangements to train you for any new occupation which will assist you to get established.

How much will this training cost me?

It won't cost you anything. There are no strings attached. You will simply be given the best kind of vocational training available and suited to your talents.

Can I get this any time after discharge?

You mean, supposing you get a job or set up in business for yourself right after demobilization, and change your mind within a year, then can you get free vocational training? Yes, the offer applies up to 12 months after demobilization, or 12 months after the war ends if you are demobilized before then.

But only free training wouldn't solve my problem. I have to live!

Oh, but during your training period you draw a living allowance of \$44.20 monthly.

What! My wife and I and two children live on \$44.20 while I learn a new trade!

Not at all. The \$44.20 monthly payment is just for single men. You didn't say you were married. Married men get a special vocational training allowance of \$62.40. And in your case you would also draw the regular service dependents' living allowances for your two children.

And what about my chum, who was an electrician before the war? There should be lots of jobs for that trade, but he will be pretty rusty by the time he gets back into civies.

The Government has not overlooked him. He can take a refresher electrical technicians' course on exactly the same terms you can learn a new trade. And then one of the Government employment offices will help him find a job.

Another point occurs to me. What about my other buddy who used to be a forester? I understand forestry has become really a science. He will want a refresher course, too. But I know he plans to get married as soon as he gets back home. Will he have to delay his marriage until after his course is finished and he gets a job?

Not at all. He can get married at once. And when he starts his course he starts it as a married man and gets a married man's living allowance.

Who are eligible for vocational training?

All who can be helped thereby to obtain a job, or a better job.



**Education**

This information about work and training is all very well, but what about me? I am 24 years old, I left University in my second year to join the Air Force. I'd like to finish my course when I return. Will I get any help to do this?

If you are qualified for admission or readmission to a University within 15 months of demobilization, you can go back to your classes on full living allowances, with all fees paid.

But how much are these allowances?

For single persons it is \$44.20, and for married it is \$62.40.

How about my child?

You will get the regular dependents' allowance for your child, or for your children if any should be born during your University work.



How long will this go on? I have at least two more years to study.

You have been in the Air Force for three years and a few months—say, 40 months altogether. You know each University year is only 8 months, therefore, you can get these allowances for 5 University years if you need them.

How about my pal Johnny? He joined up right after leaving high school. He wants to go to University?

He can have his chance, too, on the same terms as you, at any time within 15 months after demobilization. That will give young fellows like Johnny a chance to brush up for University entrance.

What about Johnny's time to complete his University course? He has not been in uniform four years, and a University course takes that time.

That depends on Johnny. He has been in uniform for 24 months, which will cover three University years of 8 months each. If he is a good student, and the University recommends it, he can get assistance to the completion of his course.

Does all of this apply to post-graduate University work, too?

The graduate who enlisted, and the under-graduate who broke his courses, can go on to post-graduate work with these allowances and payment of fees if his studies are in the national interest.

Supposing Johnny wants to marry the girl who is waiting for him back home, how would this affect his study grants?

It would mean, if he got married before he began to study or during his studies, that his living allowance would increase from \$44.20 per month to \$62.40.

## Return to the Farm

Everything you fellows have been saying about jobs and education is all right, but what about me? I've been in the Army since the start of the war. I left my father's farm to join up. When I get back I want to return to the land. My older brother now helps Dad run the home farm, and it will be his when Dad retires. But what about me? I want a farm of my own.

And you stand a good chance of getting it. The Veterans' Land Act has been passed just to give you a hand in getting your own farm.

And what is the Veterans' Land Act?

Under this Act, for those qualified by background, experience and temperament, long-term financial assistance will be given.

And is it open to any kind of veteran?



It is open to any veteran who served in a theatre of war, or who served in Canada for more than a year, or who may be on a pension because of a war disability, or any Canadian who has served in a theatre of war with the British Imperial land, air or sea forces if at the time of enlistment he was ordinarily domiciled or resident in Canada.

*You mean we'll be able to borrow money to buy land?*

That's right. You can get a loan to set up a farm worth up to \$6,000, including land and buildings up to \$4,800, and equipment and livestock up to \$1,200. Anything in excess of these figures must be paid in cash by the ex-service man when he makes application.

*What about the terms?*

The first term, just to show the veteran is really serious about his farming idea, asks for a down payment in cash of a tenth of the cost of the land and buildings, only. That means that your largest outlay under this scheme would be \$480, unless you went over the \$6,000 maximum.

*What are the other terms?*

After the cash payment is made, you will be left with a debt of only two-thirds of the cost of land and buildings. That is, when you buy a \$4,800 farm, you pay \$480 down. That leaves \$4,320. But you would have to pay back only \$3,200 of this, which is two-thirds of the \$4,800.

*But what about the cost of livestock and equipment?*

If you make a success of the farm, by living up to the terms of your contract for ten years, that is given to you outright.

*You mean that the total cost to me of a \$4,800 farm with \$1,200 in livestock and equipment is only \$3,680?*

Quite right! Those are exactly the terms of the Veterans' Land Act. If you took the limit of the farm-buying offer, and meet the terms of your contract for ten years, the Dominion Government absorbs a maximum of \$2,320 of the original capital cost of your farm.

*You mean, this would cost me nothing at all?*

Yes. The Act, which is based on a great deal of experience, says that "any settler who fulfils his contract for ten years" will have one third of the balance (after the cash down payment has been deducted) of the cost of the land and buildings written off, and will be given the full value of the livestock and equipment which he started with.

But what about the \$3,200 I owe after my cash payment? How long would I have to pay it back?

That is a point. Repayment terms will be adjusted to meet your individual circumstances. The only condition is that the loan must be paid off within twenty-five years. It can be paid off at any time without notice.

Are there any carrying charges?

Interest at  $3\frac{1}{2}$  percent; that's all. For a \$6,000 set-up the payments could be slightly under \$17.00 per month.

Supposing, after some years of farming, I wanted to sell and take a farm in another locality?

That could be done. If you wanted to do that before you had completed ten years of your contract, then you would have to consult the Director of the Veterans' Land Act. If you had completed your ten years, and had thus received your one-third grant, then you would be free to sell or otherwise dispose of the property without consulting the Director. In either case suitable arrangements for payment of outstanding balances would have to be made.

Are there any strings attached to the livestock I would get when I started up?

The title to the chattels remains in the Director for ten years. Such stock will certainly be expected to increase or give marketable products long before the end of ten years. You can use such increases or products for your food, or you can sell them and use the money for your living expenses. Or you can apply part or all of the money on your loan payments. As you would expect, the Administration requires that chattel inventories be maintained as to value.

Supposing I should die before my payments were all made? What would happen then?

In that case your wife or son or other heirs could carry right on from where you left off. All of your rights, and obligations, would pass on to them.

Supposing I wanted to buy a farm which was worth more than the \$4,800 limit set by the Act?

You could do that, and still stay within the provisions of the Act. You yourself would simply have to furnish any additional funds above the grant. Your down payment would be greater than \$480, that's all.

Here's another question. I've talked a lot to my Lance-Corporal about going back to the farm. He's pretty keen about it. But he's the son of a grocer, though he lived all his youth on the farm. He has little up-to-date experience. He'd be shut out of this offer, wouldn't he?



Absolutely not. The Act makes provision for just such men. He can get up-to-date experience through paid employment with Master Farmers, or can get practical instruction through other means, and thus qualify. The man who is approved for agricultural training can have the same financial assistance as one taking any other vocational training course.

What about the fellow who may already own a farm? There's a chap in our outfit who had a farm which he rented when he enlisted. The buildings may need repair when he gets back, and the equipment will be old. Can he get help?

Certainly. He may borrow fifty percent of the value of his land up to \$2,500 to buy new equipment or livestock. Or, if he wants to pay off an old mortgage or put up new buildings, as well as buy new equipment or livestock, he can borrow sixty percent of the value of the land he owns, up to \$3,200.

What are the terms of repayment?

The same as yours would be. He is charged  $3\frac{1}{2}$  percent interest and has up to 25 years for repayment.

There is one very great difficulty. You don't get a pay cheque at the end of your first month's farming! How will I be able to live until the crop comes in? If I haven't enough money to carry on with, and have to borrow more, that might just be enough to sink me!

You won't have to have a cent of money over and above the ten percent of your investment and enough for seed and small incidentals to begin farming. In order that you and your family may live while waiting for your first crop, the Government has provided for the payment of cash living allowances on a weekly or monthly basis up to \$44.20 a month in the case of a single man and augmented according to the size of the family. The amount granted will depend on the circumstances. These allowances can be paid up to a year if necessary. These living allowances do not have to be repaid.

# Bird's Eye View of Postwar Benefits to Ex-service Men, Women

## When Discharged:

From the Army, Air Force or Navy the Service man or woman receives from the Dept. of National Defense:

One month's pay and allowances;  
Clothing allowance of \$65;  
A railway ticket home or to place of enlistment;  
Has the option of the following opportunities and assistance for civilian rehabilitation:

### LIAISON

Rehabilitation branch of Dept. of Pension administers P.C.7633, maintains liaison with other departments and branches of the government on general policies of rehabilitation and directs activities of the following regional organizations and officials:

**District Rehabilitation Board**—This reviews applications and authorizes grants under P.C.7633 and follows up cases where grants made. Co-operates with treatment and pension officers.

**Veterans' Welfare Officers**—They aid and advise all ex-service personnel on rehabilitation matters. Co-operate with national selective service on employment and with volunteer committees.

**Personal service welfare officers**—Work in Dept. hospitals, aid and advise seriously disabled in choosing and following rehabilitation program.

**Citizens volunteer committees**—Aid in creating preference for veterans. Assist in placement, give advice and counsel.

### GRANTS

Post Discharge Re-establishment Order (P.C. 7633) provides grants for one year, or period of service, whichever is less, on basis of \$10.20 weekly for single person, \$14.40 for married, plus allowances for dependents.

Application for unemployment benefits must be received within 18 months of discharge, other benefits within 12 months of discharge, or cessation of hostilities.

The following are eligible.

Those taking vocational training or completing higher education, those seeking work but unable to get it, those temporarily incapacitated, and farmers and others getting re-established in their own line of private business.

### TRAINING

Vocational training is available in most cases for maximum period of 12 months, or period of service, to all who will benefit thereby. Training outside Canada may be authorized and extended, in certain cases, beyond 12 months.

University courses are available to those qualified, for university entrance, within 15 months of discharge. Grants apply on month for month of time in service basis. Outstanding students carried to graduation and post graduation courses. All fees paid. Authorities may authorize entrance to university outside Canada.

### MEDICAL

Treatment is authorized and supervised by Dept. of National Health, in army and other hospitals and includes

Free treatment with allowances to selves and family for pensioners hospitalized for pensionable disability.

Free treatment for non pensioners with service in a theatre of war and for pensioners with non-pensionable disability.

Free treatment for any veteran for any condition if admitted to hospital within one year of discharge.

Domiciliary care for pensioners permanently unemployed. Portion of treatment cost may be charged.

### PENSIONS

Canadian pension commission hears and adjudicates on claims for pensions. These vary with disability. Maximum yearly payments for all ranks below equivalent of army captain are as follows:

Man	\$900
Wife	300
First Child	180
Second Child	144
Other Children, each	120
Widow	720

Veterans Bureau of Dept. of Pensions furnishes expert and independent advice and assistance on preparation and presentation of claims for pension.

### EMPLOYMENT

Reinstatement in civilian employment insured with seniority rights and other safeguards under Reinstatement in Civilian Employment Act. Application must be made within three months of discharge from service in Canada or four months of discharge from overseas service.

Unemployment Insurance Act provides that all ex-service personnel, after 15 weeks in insured employment, are entitled to the same unemployment benefits they would receive had whole period of their service since July 1, 1941, been spent in insured employment.

Civil Service Commission gives preference in all civil service positions to all qualified ex-service personnel with overseas experience or pensioners.

Same preference applies in government war contracts.

### FARMING

Veterans' Land Act, administered by Dept. of Mines and Resources, provides financial aid for full or part-time farming.

Maximum assistance \$6,000, of which \$4,800 is for land and buildings and \$1,200 for stock and equipment. Veteran is to pay 10% down on farm and to repay two thirds of total cost over 25 years at 3½% interest, the remainder plus loan on stock and equipment to become a state grant after 10 years if settler fulfills contract. Those eligible:

Experienced men for full-time farming.

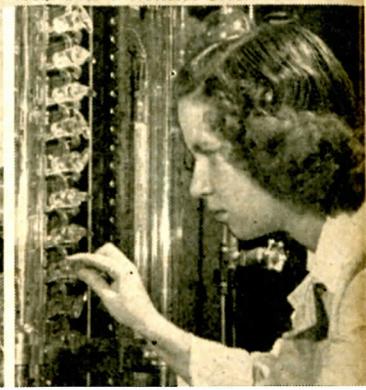
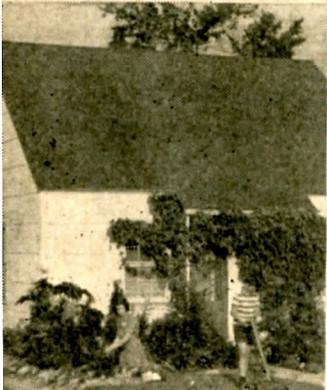
Suitable urban and other workers for part-time farming on small holdings near communities where employed.

Experienced commercial fishermen who desire part-time farming on small holdings.

Supervision will come under administrative officers in each province where veterans' qualifications and suitability of farms will be considered. The government is now buying farms to carry out this scheme.

**NOTE**—This chart is prepared from official information and designed to cover general policy and normal cases in rehabilitation of members of the armed forces.

Courtesy The Financial Post



## The Small Holding

Just a minute! What about me? I don't think you've covered the thing completely at all! I've been in the Navy for nearly four years, and I'll be glad to get back on dry ground. But I'm a machinist. I don't know a thing about farming. Yet I want some land of my own. I want a big lot on the outskirts of my home city, where I can raise some chickens and the like.

Don't worry about being left out of the return-to-the-farm picture! The Government has thought of your idea. The Veterans' Land Act covers small holdings just like the one you want when you get back into civies and your old job.

You mean I'll have a chance to get a small acreage and set up my own place?

Quite so. There is no definite size set for these, but they may run from one to three acres, or thereabouts. They should be near or adjacent to any village, town or city, in any of the nine provinces. And, naturally, they must be well located as far as drainage and road facilities are concerned, and outside the high taxation area.



But what about buildings? I wouldn't want a rundown establishment.

You can build a house of your own choosing, provided it is suitable for your particular district, and provided both it and the land do not cost more than \$4,800.

So far so good, but I won't have enough money to complete such a home at once.

Advances under the Act are available for the purchase of the tools necessary for the operation of a small holding plus approximately \$250 for household equipment.

How much of this would be required in cash?

You have to furnish ten percent of the cost of the land, just as in the farming opportunity. And the other terms are exactly the same.

You mean, I could have twenty-five years to pay two-thirds of the cost of the land and improvements, and that if I keep up my payments for ten years then the remaining third of the land and improvements is cancelled together with the cost of tools and household equipment?

That's just what the Act provides. It would cost you as low as \$14 a month.

Can any veteran get a chance at this kind of re-establishment?

Yes. Each holding must, like the one you are planning, be in conjunction with a pension or a steady job. The job need not be in a city or town. Any veteran who gets a job as a factory worker, a garage mechanic, a bookkeeper, a mill worker, or a farm hired man could qualify. The main thing is that a small-holding veteran should have a steady job, or the prospect of one, or a pension. The Administration must be satisfied that the man or woman has settled down to a fixed scheme of life.

But supposing I didn't have a trade and thus qualify for a small holding. Then I'd be cut out.

Not at all. Under the vocational training provisions you could learn a trade, and then get a job and apply for a small holding.

Supposing a fellow wanted to keep water under him? My chum used to be a deep sea fisherman. He was born in a rented house, lived all his life in a rented house, and now he wants a home of his own. Your qualifications make no provision for him.

Oh, yes, they do! There is even a special provision for such veterans of our war. Any service men who are qualified for commercial fishing may establish small holdings close to commercial fishing areas.

What are the provisions?

Very much the same as for the farm or other kind of small holdings. A house and land complete may be purchased, providing the total cost is not more than \$4,800. Or the land can be bought and a house built, at not more than the same figure.



But what about gear. My chum's fishing gear will have disappeared by this time—worn out.

That's covered too. He will get an advance of up to \$1,200 to buy a boat and engine and nets and gear and tools. This could include some household equipment, if needed.

How would this money be paid back?

On just the same terms as you would have to pay for your small holding, or the farmer-veteran for his farm. First, ten percent of the price of the land and buildings down; second, two-thirds of the price of the land and buildings over a period of twenty-five years; third, full rights to the boat and all gear at the end of ten years of regular payments; fourth, ten years of regular payments and the grant of one-third of the cost of the land and buildings.

That point needs a little explanation, for me at least. What happens in the case of the farmer, or the small holder near a city, or a fishing holding, if the veteran finds the going tough and cannot meet his payments during the first ten years but wants to keep on the arrangement. Does he lose his farm or holding?

Not at all. Nor does he necessarily forfeit the cancellation of a third of the price of the farm land and improvements, or the holding and improvements. His circumstances come under review by a provincial advisory board which has a member nominated by the Canadian Legion. He will get fair treatment. The whole plan is very flexible, and, of course, any contract can be paid off in less than 25 years if you wish to do so.

## **The Small Business**

You people should stop talking about somebody being left out in the cold. I've been in the Army for over four years. I had a bank account when I enlisted, and I've added some Victory Bonds to it. My girl friend back home has been working, too. We plan to set up a little book and stationery store out of our combined savings when I return and we get married. Have you thought about people like us?

Oh, yes. The Government has given a great deal of thought to your problem. You and your bride can apply for and receive for the early period of your venture an allowance up to \$62.40 a month, and dependents' allowances for any children. A single man setting up for himself would get up to \$44.20 a month. This special allowance is intended to carry a man through the difficult period until returns begin to come in on a living basis.

When will the allowances have to be paid back?

They won't have to be paid back at all. This is not a loan.

## What About Pensions?

I've been listening to what you've been saying about employment, training, and education. But what about the fellow who gets disabled. Does he get a pension?

Yes. There are two basic provisions. Men who at any period of their service have served outside of Canada are pensionable for any disability incurred while in the Forces. Men who have served only in Canada are pensionable with respect to any disability arising out of service.

You mean it does not matter what was the cause of the injury if I have served outside of Canada.

Yes.

But a man who has served only in Canada can not be pensioned if he receives a permanent injury outside of the line of duty?

The Pension Act is not quite as strict as that. Disability due to service is always pensionable, but if a man with service only in Canada is injured while off duty the Commission has the power to award a pension under two conditions: first, if the disability is serious; second, if it results in economic hardship upon the man or his dependents.

There's another point bothering me. My father used to tell me of the trouble some of his disabled comrades had getting pensions after World War I?



That won't happen after World War II. Pensions are almost automatic now. The file of every man discharged or demobilized unfit is turned over to the Pension Commission. If, after examination, the serviceman's disability is obviously pensionable he will get a pension without having to apply for it.

How much will he get?

Well, that would depend upon the nature of his disability. The pensions scale is graduated, according to the degree of disability. The rate for total disability in the case of a single man is \$900 per year and a married man \$1,200 per year. Lesser disabilities are awarded in percentages of the 100 percent rate.

What about a married man's children?

The 100 percent rate for the first child is \$180, for the second \$144, and for each additional child \$120 a year. If disability is 50 percent the married and children's portion of the pension are also at the rate of 50 per cent.

What would happen to my wife and child if I should get killed while in the services?

She will get \$720 per year for herself and \$180 for your child.

What about all these CWACS and WRENS and WDs in this war? Are they pensionable, too?

Oh, yes, in exactly the same way as a male veteran. The scale is in the same relationship to the men's scale as their pay is to men's pay in the Forces—namely, four-fifths.

This is all very valuable information. But there's a most important point. You say that pensions are going to be automatic. Does that mean that if pension is refused, I have no recourse?

Certainly not. If pension is refused in the first instance you have the right to apply for second hearing and to present additional evidence. Even if second hearing decision is against you there is a further right to appeal. Pensions advocates will be found in every large Canadian City. These men are expert in pension problems, and their job is to help all disabled veterans in presenting their claims to the Pension Commission.

How much will this service cost veterans?

Nothing at all. It is free. The Pensions Advocates are intended as the veteran's friend in preparing and arguing his pension appeal. The Advocates are not under the authority of the Commission. They are a separate branch created to take the side of the disabled veteran or the widow of one who has been killed.

Does that mean that the widow of my Corporal, who was killed a few months ago, can get free advice from these Advocates, too?

That's right. It applies to all widows and orphaned children of members of the Forces.

There is still another point I'd like to have cleared. What about my pal Smitty? He is disabled through the loss of a leg. He gets a pension. But I know he wants to take vocational training. What will happen to his pension during that period of training?

The vocational training scheme has special provision for such veterans. Your pal Smitty will get an allowance on top of his pension. His income during training will be greater than the training income of a fit veteran.

## Medical Care

You still haven't covered the entire problem of the disabled veteran. What about medical care and hospitalization?

For disabilities related to service, the man or woman veteran gets free treatment with allowances at any time.

What about ill-health or disabilities not related to service?

In this case, free treatment is available, with allowances, for a period of one year.

Is there any time limit on admission for such cases?

Yes. For ill health or disabilities not related to service, the veteran must apply within one year following his demobilization.

But what about income? Supposing two years after demobilization I should take sick from an old wound received overseas. I go into hospital for this free treatment, but how will my wife and family live?



First, if you have not been getting a pension for any disability, you will get hospital allowances. Second, if you have been getting a pension for a pensionable disability, this will be replaced by hospital allowances. Third, if you have been getting a pension for a disability incurred outside of your military service, this pension will be continued instead of hospital allowances.

But how much will the hospital allowances be?

There are three main classifications. First, if you are discharged while in hospital and treatment is continuous, your income remains exactly as it was in the services up to the rank of Army Lieutenant. Higher ranks get only Lieutenant's pay and allowances. Second, if you are a pensioner receiving treatment for your pensioned disability, the allowances are approximately at the rate of 100 per cent pension, less \$30. An unmarried private soldier would get \$45 a month. Third, if you are being treated for a non-pensioned disability within one year of discharge, the allowances are \$14.20 a month while in hospital for a single man and \$62.40 a month for a married man. All three classes of rates carry children's allowances.

How long will free treatment go on, either in Canada or elsewhere?

It will be continued until the illness is over.

## Organized Advice

What I want to know is, is anything being done to provide good advice for young fellows like myself who have gone from school to the Armed Forces? We have never had much chance at civilian life, and we are going to find it pretty tough getting established.

Special advisors have been posted at every discharge centre in Canada to help service men solve their personal problems, and particular attention will be paid to these young chaps. They will be able to get competent advice about employment, vocational training, health problems, and such matters.

You say these facilities have been set up?

Yes, they are operating now, and are prepared to do a bigger job the day demobilization begins.

How can a demobilized man find them? Will they be in his home town?

They meet every man at the time of his discharge. They also have offices in most of the cities in Canada, and the Canadian Legion branches will help direct the veterans to them.

What are they called and what do they do?

First, there are Veterans' Welfare Officers at all discharge depots, in all pensions hospitals, and in most of the large offices of the National Employment Service. They are specialists in employment and training problems. Second, there are Pensions Advocates at every district office of the Department of Pensions & National Health. They are specialists in pension appeals. Third, there are medical officers at all district offices of the Department of Pensions and Health. Fourth, there are vocational guidance officers who can be called into consultation by the welfare offices when needed. Fifth, there are representatives of the Veterans' Land Act at key centres throughout Canada.

This all sounds very well, but what will this service cost me and my pals?

Any serviceman or service woman asking advice of these specially set-up facilities does not have to worry about cost. There is no charge. There is even provision for paying transportation when a veteran has to be called in for an interview.

## Post-war Canada

I am certainly interested when you speak of a post-war Canada of opportunity and progress. What makes you say that?



Well, there are a lot of reasons. Some of them are already obvious facts and some are "things to come."

What kind of facts?

The first and most important fact is the new financial setup which has been developed by the Government. This is what has kept economic conditions in Canada on an even keel. The Canada you will be returning to will be far different from the country your fathers came back to at the end of World War I.

Well, I hope so. I remember my father telling me how the little business he tried to start collapsed during the inflation of the 'twenties, and he had to begin all over again.

That will be avoided this time. To help pay for the war as it is being fought, your Government has made such laws as 100 percent tax on excess profits, heavy income taxes on large and medium incomes, compulsory savings on all taxable incomes, borrowings through six Victory Loans and through the sale of War Savings Certificates.

Well, it sounds all right. I don't know much about economics.

And your Government didn't stop there. Price ceilings and controls have held down the cost of living, so that when you get back into civilian life you won't be shunted into a topsy-turvy world of high prices and uncertain values.

But what about the people we left at home?

It used to be a fact that war made the rich richer and the poor poorer. But the Government has been determined that that would not happen this time. In this war, there has been the greatest levelling-off of income that any country has ever achieved.

What are the facts to show that?

Of the 11,500,000 Canadians, over 4,500,000 have savings accounts deposits, and their lives are protected by 7,250,000 life insurance policies. They have subscribed to 10,000,000 individual war and victory bonds, and 38,750,000 war savings certificates.

I am much interested in your bank account figures. How many of those deposits are in the names of ordinary people?



Yes, that's an important question. Here are some striking figures. Canada's 1943 savings accounts deposits were greater than in 1939 by 252 million dollars. Nine out of every ten are less than \$1,000. More than 500,000 Canadians started bank deposits during the war years, and of these over 450,000 were in the less-than \$1,000 category. In other words, a whole lot of little people in Canada have been able to salt away some money to spend after the war.

In view of the facts you have just given, do you think Canada's post-war prospects are bright?

Yes! The Mackenzie King Government is determined that Canada's wartime prosperity is going to be carried right over into the post-war years. It is not something that will vanish with the signing of peace, and you will be able to share in this prosperity when you return.

## LAND OF OPPORTUNITY

### Thus The Plans

The foregoing pages, then, tell the story, in sufficient detail for understanding, of what the Government has been planning for the young men and women in uniform. It is, naturally, far from the complete record.

The schemes for the rehabilitation of our World War II veterans, and for their re-establishment into civilian life, are remarkably flexible. They have been so designed, because every possible individual circumstance has to be met.

As a matter of fact, there is nothing better than Canada's record in this field, compared to any of the other nations involved in the war.

The great American magazine, *Fortune*, noted for its close understanding of economic developments in all parts of the world, says that Canada is a good two years ahead of the rest of the nations in the great human work of preparing for the day when her fighting men and women will become her working men and women.

### A Chance to Succeed

The returned man and woman will come back to a land of opportunity. It will not be a strange and revolutionized Canada; but it will be a Canada with a steady price level, a Canada whose economy has not been sucked dry.

Moreover, because of the hazard insurance in terms of allowances and benefits, the unfortunate, the unable, the temporarily side-tracked, will not be pushed to the wall. They will get a fair share of the opportunities to build life anew.

Canada has met all the challenges that the war has brought. The rank and file have been given heavy responsibilities: and they have also been given the fruits of their responsibilities.

The veterans will share in these fruits. The new laws provide the returned fighting man and women with a guaranteed, four-square chance to succeed on fair terms. They can pick up their civilian life with an even, or better-than-even break.

## CONCLUSION

AS indicated in the opening pages of this booklet, it has been prepared, printed and circulated by the National Liberal Federation of Canada. This body represents the numerous provincial and community Liberal Clubs across the Dominion, which in turn represent a great cross section of the people of Canada. The Federation is the focal point of Canadian electoral support for the Mackenzie King Government. It is proud of the record of the man who heads that Government and of the men he has chosen to administer its policies.

It is particularly interested in the steps which have been taken to assure the rehabilitation and re-establishment of World War II veterans. It hopes it is rendering a service not only to these men and women themselves but also to their parents and dependents at home, by presenting in this form the general terms of the Government's provisions, so that awareness of them may be widespread and complete.

One other important point should be made clear. While all of the economic regulations brought into being by the Mackenzie King Government during the war have been for the purpose of waging total war, they have had another far-reaching consequence. They have been so designed they will help produce post-war economic activity. The men who administered the war effort have gained capacities and knowledge which can be used to achieve maximum employment in peace. Restrictions designed by them have postponed replacement or expansion of goods and services, and a great backlog of demand for workers and materials has been built up. At the end of the war, it is estimated that, because of the Mackenzie King Government's policies, there will be markets of one kind or another, in Canada and outside it, which will absorb the productive capacities of something like two million Canadians, besides those necessary for maintaining essential services. Since two million is approximately the number of Canadians now doing purely war jobs, either in uniform or in war factories, the prospect of maximum employment is good.

So tell your son, brother, sister, husband, sweetheart, now in the Armed Forces, what the Canadian Government has done to re-establish them, and thus directly help them to plan their future.

They are thirsting for information that will direct, enlighten, reassure them. They are anxious to begin their plans now. They want to know what the score will be when they get back home. Many of the answers are in the foregoing pages. At least, the general answers are there. Specific details for special cases have had to be omitted, but these answers will show you how to work out particular plans for your men and women in uniform.

Send this pamphlet today to your fighting men and women overseas, or wherever they may be. Let them read the facts for themselves. Let them see for themselves exactly the size of their opportunities, the scope of their possible success when they return home.

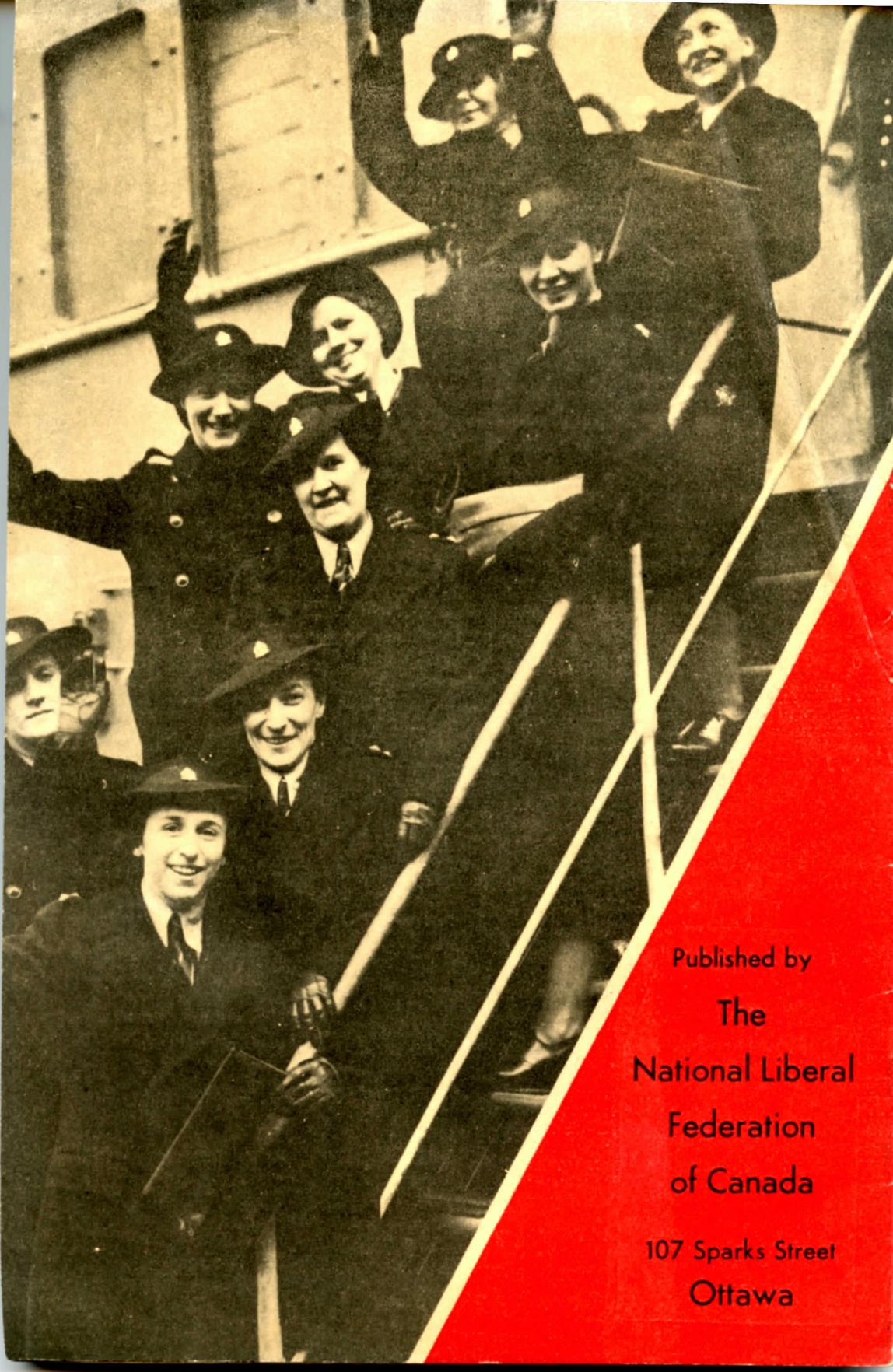
In this way, you will do much to maintain your fighting men's morale just at a time when they most need to be strong and determined, for their country and for themselves.

This page has been left blank for your notations on those sections which might be of particular interest to the member of the armed forces to whom this pamphlet is being sent.

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## REVISIONS

**A**S mentioned on page 3 of this pamphlet, the Government does not consider the Rehabilitation provisions described herein to be final. They are subject to change and improvement. Since this edition has come off the press, some revisions have been made. Under the Post Discharge Re-establishment Order allowances payable to discharged members of the Forces, continuing their education or taking vocational training, will be at the rate of \$60 monthly for a single man and \$80 monthly for a man and his wife.

Rates for those awaiting returns from private enterprise, such as a small business or a farm, for those fit and available for work, but for whom no suitable employment can be found, and for persons temporarily incapacitated, will be \$50 monthly for a single man and \$70 monthly for a man and his wife. In addition, in all cases, allowances will be paid for dependent children and certain other dependents on approximately the same basis as paid by the Dependents' Allowance Board during the period of service.

Therefore, on page 6 change the \$44.20 to \$50.00 and change the \$62.40 to \$70.00

On page 8 the sum \$44.20 occurs three times. Change them all to read \$60.00; and change the \$62.40 figure to \$80.00.

On page 9 change the \$44.20 to \$60.00 and the \$62.40 to \$80.00. These changes should also be made on page 10.

On page 16 make the \$44.20 read \$60.00 and the \$62.40 read \$70.00.