BACK TO CIVIL LIFE

PREPARED TO INFORM MEMBERS OF THE ARMED FORCES AND CANADIANS GENERALLY OF STEPS TAKEN FOR CIVILIAN REHABILITATION OF THOSE IN UNIFORM

SECOND EDITION
(Revised Aug. 25, 1944)

Issued under the authority of
HON. IAN A. MACKENZIE
MINISTER OF PENSIONS AND NATIONAL HEALTH

NAVY EDITION
Addresses of Veterans' Welfare Officers

CHARLOTTETOWN .......... 134 Richmond Street
SIDNEY, N.S..................337 Charlotte St.
HALIFAX ......................84 Hollis Street
FREDERICTON...............No. 7 District Depot
SAINT JOHN...............80 Prince William Street
MONTREAL...............634 St. James Street West
QUEBEC ...................45 Boulevard Charest
THREE RIVERS.........
OTTAWA........................268 Sparks Street
KINGSTON....................300 King Street East
NORTH BAY .................69 First Ave. West
FORT WILLIAM ............201 North May St.
PORT ARTHUR............
SUDBURY.................
TORONTO........................172 Spading Avenue
HAMILTON ....................31 Walnut Street South
LONDON......................304 Richmond Building
WINDSOR.................Dominion Government Building
WINNIPEG ..................228 Notre Dame Avenue
REGINA ....................Merchants' Bank Building
SASKATOON ............National Trust Building
CALGARY ................Burns Building
EDMONTON ..........10019 - 101 Avenue
KAMLOOPS ...........
VANCOUVER ............425 Howe Street
VICTORIA ..................534 Broughton Street

Personal Service Welfare Officers

MONTREAL...............634 St. James Street West
TORONTO ................Christie Street Hospital
LONDON ..................Westminster Hospital
WINNIPEG ...........Deer Lodge Hospital
CALGARY ..........Colonel Belcher Hospital
VANCOUVER ..........Shaughnessy Hospital Other offices will be opened from time to time as the need indicates.
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. Many of the steps which have been taken are in full operation. Hundreds have received financial assistance, other hundreds 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 ambition 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.

Minister of Pensions and National Health.
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OBJECTIVE OF THE PROGRAM

1. The objective 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 service personnel, where possible, the necessary skill and training to help themselves. Financial security is assured while training or while seeking employment. Financial assistance is 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. There is financial assistance during the period of this treatment and there is compensation by way of pension for those handicapped in civil life as a result of war service.

2. The Canadian program of rehabilitation of its 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 need some assistance after starting business for themselves. The desire may be to have a part in Canada's great agricultural industry or to own a home with three or four acres of land on the outskirts of the community where they are regularly employed. All these things are available and towards them all ex-members of the services are eligible for Departmental, and if necessary, financial assistance.

Women are Fully Eligible

6. The programme applies equally to men and women in the services. There are a few regulations in regard to grants which apply specifically to women. These are noted in this booklet wherever they occur. In the main, however, it may be taken that women have identical opportunities with men and references in this booklet to ex-service men should be taken as applying equally to women.

7. As before noted, the responsibility of re-establishing service personnel in civilian occupations is threefold: it is the responsibility of Government to see that they are properly equipped to make a living and that they are not penalized through their war service; it is the responsibility of the men and women to help themselves through the facilities which the Government has established. The third responsibility is that of employers of labour and the Canadian public, as a whole. They must provide opportunity.

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 ultimately will become their employers.
WHAT CAN BE DONE BY THE SERVICE MAN NOW

He Can Prepare

9. The main job now is to win the war. No one questions that and no one wants to take time off for anything that will slow up Victory by a single day.

10. But in all armed forces, except those actually in the front line engaged in operations against the enemy, there is usually some spare time. Service personnel will want to use some of this spare time for recreation - and if they are really interested in their future after the war they will want to use some of those free hours to do a little thinking and planning about it.

11. "That's all very well", the Service man may say, "but what can I do now?"

12. Even if he has a job to return to, he may 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 can be obtained from Naval Schoolmasters and Army and Air Force Educational Officers.
   (b) Take one of the correspondence courses available free to Service men and women.
   (c) Attend lectures and discussions on post-war affairs.

Vocational Guidance Available

13. Perhaps the Service man may not be sure what type of work suits his abilities best. Tests are being developed which give a pretty clear idea of the fields of work in which a man or woman is most likely to be successful.
HOW DEMOBILIZATION WILL BE HANDLED

The Factors involved
14. No one knows when or how this war will end so no one knows all the answers about demobilization. Some plans cannot be made until the last shot is fired.
15. The three Services will not always handle things in exactly the same way because their organization is different. However, certain basic plans applying to the Navy, the Army, and the Air Force have been made. They are included in this booklet for the information of Service personnel.

Education and Training During Demobilization Period
16. Every opportunity will be provided for Service personnel to put to good use the period of time between the cessation of hostilities and the day of discharge. They will be able to take up educational and vocational studies to prepare for their return to civilian life. Any courses taken overseas will be linked up with courses in Canada so that upon return from overseas studies may be continued, if desired.

Order of Discharge - Priorities
17. There are many factors to be considered and at this time no more can be said than that the fairest possible system under existing circumstances will be employed.

Method of Discharge
18. As personnel are available for discharge, they will go through the normal process of discharge as laid down by their own Service; i.e., medical and dental examination, receipt of clothing allowance, discharge certificate, and rehabilitation grant.
19. Personnel will be interviewed by Personnel Selection Officers and representatives of the Department of Pensions and National Health who will complete a Service Interview Summary. They will be supplied with detailed information about Government plans to assist them to re-establish themselves, as outlined later in this booklet.

**Personal Equipment**

20. Personnel will be permitted to keep their uniform and personal necessaries. Rifles, respirators and equipment **will not be kept.**

**Clothing Allowance**

21. All ranks retired or discharged subsequent to August 1, 1944, will receive a clothing allowance of $100.00 to help purchase civilian clothing. This allowance is not payable if retirement or discharge is for reasons of misconduct.

**Rehabilitation Grant**

22. A rehabilitation grant will normally be paid, subject to the regulations, to a Service man who has completed 183 days of service and receives an honourable discharge.

23. This grant provides for payment of 30 days' extra pay and payment to dependents of one month's extra dependents' allowance. The purpose of this rehabilitation grant is to provide the Service man and his dependents with some ready money while he is getting started in civilian life. Other forms of assistance are outlined later in this booklet.

**War Service Gratuity**

24. A system of war service gratuities has been passed by Parliament. It is described in detail in paragraphs 111 to 126 at the back of this booklet.
Transportation to Home
25. Arrangements have been made for free transportation and travelling expenses to the place in Canada where the Service man was residing when he joined up or to any other point in Canada that can be reached at no greater cost.

Repatriation to Countries Other than Canada
26. If the Service man came to Canada from some other country to enlist, he may obtain transportation to his home at the expense of the Canadian Government.

Discharge Overseas
27. Discharge overseas will not normally be permitted. Only very exceptional cases will be considered.

Return of Dependents from Overseas
28. Arrangements have been made for the return to Canada of wives and children of members of the Canadian Forces overseas where such personnel have been returned to Canada for discharge. This will also apply to widows and children of members of the Canadian Forces who have died overseas. This free transportation is already available.

REHABILITATION BRANCH
29. One of the first steps taken by the Dominion to aid in the rehabilitation of those in the armed forces was the creation of a Rehabilitation Branch of the Department of Pensions and National Health under the direction of an Associate Deputy Minister. Broadly, the functions of the division are in every way possible, to assist former members of the forces to become established in civil life. Work of the division, where actual contact with ex-service men and women is concerned, is decentralized.
District Rehabilitation Boards

30. In key centres throughout Canada, District Rehabilitation Boards have been set up in the Department's district offices. These boards review applications for assistance and authorize benefits which apply. They follow up all cases where grants are made and where training is instituted. They cooperate also with treatment and pensions officers.

Veterans' Welfare Officers

31. The second decentralized method of assistance is that provided by the local Veterans' Welfare Officers who also have been stationed in key centres of the Dominion so that they too may be easily available to veterans needing their services. These welfare officers are stationed in the offices of the National Selective Service and there they are available to interview and give advice and guidance to ex-service men on matters relating to their rehabilitation. They work through the Employment and Selective Service offices in helping to find jobs, and refer cases to the District Rehabilitation Boards. In a wide sense they advise on all rehabilitation affairs and receive applications for grants.

Volunteer Committees Aid

32. Working closely with these two agencies are the Citizens Volunteer Committees, Kiwanis and other service clubs, the local branches of the Canadian Legion and other veterans' organizations such as the War Amputations of Canada, the Army and Navy Veterans of Canada and the Canadian Corps Association, which aid in creating preferences for veterans in employment, assist in placement and give advice and counsel.

For Seriously Disabled

33. A specialized service for the seriously disabled veteran is that provided by the Personal Services Welfare Officer who works in hospitals of the Department of
Pensions and National Health to assist the seriously disabled in choosing and following a rehabilitation programme.

**REINSTATEMENT IN FORMER JOB**

34. Suppose, for instance, that an ex-service man wants to return to his old job. One of the first Acts placed on the Statute books looking towards re-establishment was the **Re-instatement in Civil Employment Act.** The terms of this Act are not involved. If the ex-serviceman was a bona fide, permanent employee, and within three or, in certain cases, four months of his discharge, he applies to his old employer for reinstatement, **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 the advantage of any seniority rules which prevail. If there are no seniority rights, then he must be given preference according to the dates of first employment.

**Certain Safeguards**

35. Reasonable safe-guards have been incorporated in the Act to take care of changing economic conditions and other uncertainties of business. For instance, if the ex-serviceman were employed originally to replace an employee who had been accepted previously for service in the armed forces and if the first employee had been re-instated in his employment, the Act does not apply. It does not apply if the ex-serviceman is physically or mentally incapable of performing work which is available. Reasonable changes of circumstances, other than the engagement of some other person, or an offer to re-instate in the most favourable occupation and under the most favourable conditions possible may be offered as a defence in the case of proceedings under the Act.
36. The onus is on the ex-serviceman to apply for re-instatement three months after discharge from the armed services in Canada, or from hospital treatment following discharge in Canada, or within four months after such discharge overseas.

37. This act is administered by the Department of Labour and where difficulties arise the local Employment and Selective Service office should be consulted.

**POST DISCHARGE RE-ESTABLISHMENT ORDER**

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

39. In effect, it authorizes the Department of Pensions and National Health to pay subsistence allowances to a discharged man or woman for any period up to the length of service, or for a maximum of 52 weeks although the period may be extended beyond that time in the case of those taking training or completing education. In the case of out-of-work and temporary incapacitation allowances, entitlement expires 18 months after discharge. In other cases application may be made, 12 months after discharge or cessation of hostilities, whichever is the later, or from a date to be set by the Minister.

**Five classes of Benefits**

40. Benefits and grants which may be paid come under five classifications:
41. **Benefit No. 1** provides for the period when discharged members are out of work. 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".

42. **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.**

43. **Grant No. 2** 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 of making these benefits available on the widest possible basis, to those who will benefit, has been adopted.

44. **Grant No. 3** 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, the ex-serviceman or woman who enters the field of private endeavour is eligible for grants.

45. **Grant No. 4** 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 certain provisions for continuing treatment, with allowances, after discharge. If, in the opinion of departmental medical authorities, this condition exists these people, while building up their health, are entitled to benefit also.

46. **Grant No. 5** 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, where merited, can be carried through not only to university graduation, but also, in certain outstanding cases, right to the conclusion of post-graduate work. In addition to the usual grants for maintenance in these cases, the Order also provides for the payment of university fees.

**SCALE OF GRANTS**

47. The scale of grants provides for payments of $60.00 monthly to single men or women and $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, temporarily incapacitated or awaiting returns from private endeavor the grant is $50.00 monthly to single persons and $70.00 monthly to a man and his wife. Additional monthly allowances are made for dependents on the following scale:

<table>
<thead>
<tr>
<th>Additional monthly allowance for one child.</th>
<th>$12.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Additional monthly allowance for second child</td>
<td>12.00</td>
</tr>
<tr>
<td>Additional monthly allowance for third child</td>
<td>10.00</td>
</tr>
<tr>
<td>Additional monthly allowance for each subsequent child (trot in excess of three)</td>
<td>8.00</td>
</tr>
<tr>
<td>Additional maximum monthly allowance which may be authorized for dependent parent or parents</td>
<td>15.00</td>
</tr>
</tbody>
</table>
48. In the case of discharged members of the Women's Services, it is provided that the out-of-work benefit shall not exceed the rate of service pay at the time of discharge, nor will this benefit be paid to a married woman whose husband is entirely or mainly capable of supporting her. If she is in receipt of a pension other than for her own disabilities, the amount of the pension is deducted from any benefit or grant she may receive under the Order.

Where other Income is Received

49. Payments of grants under the Post-Discharge Re-establishment Order take into account other income which an ex-service man or woman may have in excess of $20.00 monthly. An ex-service man, whose wife is in full time employment and self-supporting receives grants on the scale of a single man. If an ex-service man has an income in excess of $20.00 monthly outside the grants under the Post-Discharge Re-establishment Order, the excess is deducted from the grant he would receive normally. A different procedure has been set up for those in receipt of War Disability Pensions. This is described in paragraphs 63 and 64.

VOCATIONAL TRAINING

50. Provision has been made for a wide program of vocational training for ex-service personnel. Under the Order maintenance funds are provided, trainees are selected and courses of training are authorized. Under the Vocational Training co-ordination Act facilities for training are set up. If ex-service men or women feel a course of training will assist in rehabilitation they first have a preliminary interview with the Veterans' Welfare Officer of the Department of Pensions and National Health stationed in the Employment and
Selective Service Office in most of the larger centres of the Dominion. Where there is no Welfare Officer immediately available, local Canadian Legion Branches have taken on the responsibility for these preliminary interviews. They discuss their ambitions and if it is felt they will benefit by training, they are referred to the training officer or counsellor for further interview or recommendation. As a result of this interview, the case comes before the District Rehabilitation Board which has the power to approve grants and training and the ex-serviceman or woman is granted a suitable course of vocational training if it is found training will assist in rehabilitation.

**Financial Assistance**

51. It is not expected that an ex-serviceman newly discharged from the services will be in a position to finance this vocational training. Therefore, under the Order, once training is approved, they become eligible for maintenance grants. In the case of a single man or woman, these grants amount to $60.00 per month. Married men receive $80.00 per month, but, in addition, dependents' allowances listed previously may be paid. If it is necessary to leave the home community for training, then a further grant of $5.00 weekly may be made to a married person or single person with dependents. These grants in most cases will not be paid to a discharged man or woman for any period in excess of 52 weeks but in exceptional cases, if the period of service is longer the grants may be extended sufficiently to complete training provided the full training period does not exceed the length of service. In certain cases the grants may be supplemented by commuting allowances. Those in hospital for treatment may be permitted to take approved correspondence courses with fees paid. This privilege also may be extended to those employed, in cases where part time or evening courses are not available.
Facilities for Training

52. Opportunities for training apply to men and women alike, while short trial courses are available to assist in choosing a proper vocation. The policy has been laid down that, in all possible cases, part of the training should be given in industry itself and it is expected more than half of the trainees will be given their full training on the job. Facilities already existing, such as technical schools, private schools, and training centres established under the War Emergency Training Program, are being used as fully as possible. If necessary, other special training establishments will be set up as required, and in certain special cases training may be authorized outside Canada if such training is deemed advisable.

53. In the program, wherever training is provided in skilled trades the cooperation of employers and of organized labor 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.

54. 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 courses where opportunity for employment offers the best possibility of permanent, speedy re-establishment.

55. 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 in which they were trained.
UNIVERSITY TRAINING

56. The leaders of Canada in the future must come, in large measure, from those young Canadians who have volunteered for active service in this war. This is a principle which the Dominion has recognized in setting up its plans for post-war rehabilitation of the armed services, with the result that full opportunity to resume education is given to the young ex-serviceman, or woman, whose ambition to go to university was interrupted by the war. Under the Order, they are eligible for the same schedule of maintenance grants which prevails for those undergoing vocational training. In addition, university fees are paid on their behalf.

Those who can Qualify

57. With 47 per cent of service personnel in this war having high or technical school training as compared with 13 per cent in the last war, the number of those who might qualify for university training is large. All qualified for university admission at the time of enlistment, or who can qualify within fifteen months after discharge, may receive this opportunity.

58. In addition to the fact that initial educational standards are higher, the avenue of educational opportunity within the services has been opened more widely through the establishment of Directorates of Education in each of the services and through the opportunities provided by the Canadian Legion Educational Services.

The Governing Factors

59. Length of service, in the first instance, is the governing factor in the period of time for which an ex-serviceman or woman applying for university training may receive Government assistance. They are eligible for these grants on a month-for-month basis, for the time
they were in the service, providing progress is satisfactory. For instance, an ex-serviceman with two full years in the armed services could receive twenty-four months of assistance. This would mean that he could complete three academic years (each year figured on eight school months) with Government assistance. However, the Government is of the opinion that the opportunity to go through to a degree should be available to the outstanding student. So that this may not be denied him, standards of effort and scholarship are taken into consideration.

60. If, at the conclusion of the period of training to which he is entitled by his war service, a student has demonstrated the necessary ability, on the recommendation of the university authorities the assistance may be extended to the completion of his university course, and if scholarship is outstanding he may be assisted in post-graduate studies. Post graduate opportunities also are available to those who had entered upon, or were about to enter on post-graduate studies at the time of their enlistment.

61. The regulations provide that no one may repeat a year's work for which benefits have already been paid, nor may he exhaust benefits in university and then expect to receive vocational training.

62. This post-discharge training program is now in effect and a number of ex-servicemen and women discharged from the armed forces in this war are attending Canadian universities and normal schools. Under a recent amendment authority was given in exceptional cases to authorize university education at any university or college "of educational standards approved by the Minister" when suitable facilities are not available in Canada.
WHERE PENSIONABLE DISABILITY EXISTS

63. Provision is made under the Post Discharge Reestablishment Order for ex-servicemen who are in receipt of pensions for disabilities and who are eligible for grants or benefits under the Order.

64. Under the provisions of the Order all pensioners will continue to receive the full amount of their pension and additional pension allowances from the Canadian Pension Commission. However, when the pension, with these allowances, is less than the amount of the benefit or grant provided under the Post Discharge Re-establishment Order, the pension is supplemented by a grant to bring the pensioner's income at least to the level of a non-pensioner. 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.

UNEMPLOYMENT INSURANCE

65. Canada, in planning for rehabilitation, has taken steps to see that no man or woman who enters the forces shall lose the benefits provided under the National Unemployment Insurance Act which they would otherwise have enjoyed. When they have completed 15 weeks in insured employment they are entitled to the same benefits as though they had spent the whole of their period in the services since July 1st, 1941, the date the Act became law, in that insured employment.

66. For those who do not enter insured employment, the out-of-work benefits set up under the Order, for those
fit for work but for whom no work is available, and payable during the first eighteen months after discharge, give the security which is the object of the National Unemployment Insurance programme.

67. Ex-service personnel on entering insured employment should take steps to see that the section referring to armed forces, on the inside front cover of the Unemployment Insurance book, is filled out correctly. This expedites the additional benefits to which ex-service personnel are entitled. If the insurance book is in the possession of the employer ex-service personnel should check with the employer to make sure the armed service section is filled in.

EMPLOYMENT PREFERENCE

68. It is now the law of Canada that ex-servicemen and women domiciled in Canada at enlistment who have been overseas, and pensioners wherever they may have served, will, when qualified, receive preference in all Civil Service Commission appointments.

69. In addition provision has been made that in all cases of Government war contracts preference shall be given to ex-service personnel.

TREATMENT BRANCH

Those Eligible for Treatment

7e. Ex-servicemen and women of the present war benefit fully under treatment provisions which were in effect before its outbreak, as well as from additional facilities which have been set up. Generally, those who qualify for treatment are -
(a) Pensioners hospitalized for pensionable disabilities. These receive free treatment with allowances for themselves and their families.

(b) Pensioners treated for non-pensionable disabilities. These receive free treatment only, but the pension is continued except for slight deductions in larger pensions.

(c) Non-pensioners with meritorious service. These receive free treatment only.

(d) Pensioners requiring institutional care, owing to inability to care for themselves adequately. These may be required to pay part of the cost of treatment if in a position to do so.

(e) Any ex-service personnel suffering from any condition providing such treatment is authorized within one year of discharge. Treatment is free, but treatment allowances under the terms of P.C. 4465 may be paid only for a period equal to the period of service, or twelve months, whichever is the lesser. Such allowances apply within eighteen months after date of discharge.

Allowances for Continued Treatment

71. Special provision has been made for those ex-service personnel discharged from the armed forces and in need of continuing medical treatment. Under the regulations they will draw special pay and allowances equal to their pay and Dependents' Allowances of rank. If the discharged person is an out-patient, subsistence allowance on the Canadian scale will be paid in addition. This special pay and allowances may be continued for at least a year if necessary, and if the disability is pensionable it can be continued beyond that time as long as treatment is beneficial. To qualify for this type of allowances, the medical treatment must be continuous from the time of discharge.
Facilities for Treatment

72. The Department of Pensions and National Health, has in the period since the outbreak of war, added greatly to its facilities for treatment. Hospitals of a permanent character, fully equipped and staffed, have been established at Halifax, Saint John, Quebec, Ste. Anne de Bellevue, Toronto, London, Winnipeg, Calgary, and Vancouver. At Charlottetown, Ottawa, Hamilton, Kingston, Windsor, Regina, Saskatoon, Quebec, Montreal, Edmonton, Victoria and many other points, use is made of privately or municipally owned hospitals, the Department maintaining a salaried medical staff at these points. In addition provincially owned sanatoria and mental hospitals are employed under contract arrangements. In order that facilities shall be available for treatment of veterans living at a distance from the centres above-named, contracts are entered into from time to time with many hospitals throughout the Dominion.

Health and Occupational Centres

73. Plans have been laid to establish at a number of points across the Dominion health and occupational centres to assist in the rehabilitation of neuropsychiatric and other cases, and at one of these, in Gloucester Township near Ottawa, land has been acquired and building is in progress on a 290 acre project.

74. Tuberculosis accommodation was surveyed recently and is included in the provision of new premises.

Service of Specialists

75. When required, the use of specialists is available for those undergoing treatment. The Department has used, and is continuing to use, the service of specialists for consultant work in departmental hospitals, out-patient clinics, and the care of service personnel in civilian contract hospitals.
76. Occupational therapy, physiotherapy, and the greater use of laboratory facilities are a part of the departmental treatment policy, and many trained technicians are engaged in this work.

**For Those Seriously Disabled**

77. Veterans suffering from severe disabilities as a result of war service are supplied with artificial aids free of charge. These, in most cases, are manufactured in the main manufacturing centre of the Orthopaedic and Surgical Appliances Division of the Department which carries on constant research to develop the best type of prosthesis. Minor orthopaedic appliances, such as trusses, glasses, elastic hosiery, etc., are made available through purchase from private manufacturers.

78. Measuring, fitting, alterations and repairs to appliances are carried out at eleven centrally located district depots from coast to coast.

79. Provision is made for special clothing grants to those veterans whose clothes are subject to extra wear through the use of artificial aids.

**CANADIAN PENSIONS**

80. The basic principle recognized by Parliament in awarding disability pensions payable on account of a disability related to service is that it is money owed by the state to ex-servicemen or ex-service women because of their service disablement. A disability pension is not awarded for length of service or even for wounds. It is awarded for the loss or lessening of normal abilities. The amount of pension payable is not fixed by the Pension Commission. It merely determines the percentage of disability that a man or woman has suffered; the amount of pension payable is governed by the provisions of the Pension Act. Disabilities for pension
purposes are assessed on a percentage scale and in accordance with the degree of service disablement found on medical examination.

**Present War**

81. With regard to the present war, pension may be 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 may be 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.

82. 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.

**Procedure**

83. The procedure in granting pensions has been broadened considerably. In every case where a man is discharged from the services for medical reasons, his papers are forwarded through the Department of Pensions and National Health to the Canadian Pension Commission. If the Commission is satisfied that pension is payable it is awarded automatically, following a medical examination for assessment purposes, without any application being made. However, this does not prevent a man who has not been awarded pension from making application.
84. The procedure to be followed in dealing with applications for pension, briefly, consists of three stages for applicants whose pension is not granted automatically. On first application, the evidence presented is considered at what is known as a first hearing. If the Commission's decision is adverse to the applicant, he is entitled to a second hearing, provided he applies within ninety days of the first.

85. When presenting his claim for second hearing, he is required to include all disabilities which he claims to be due to his military service, and, after a decision on second hearing has been given, he cannot apply in respect of any additional condition. Prior to second hearing, the applicant is furnished with a complete and detailed summary of all evidence available in the departmental records pertaining to his case. He is given every opportunity to review this evidence, to include any additional evidence he can secure, and is allowed six months from the date of mailing the summary of evidence in which to prepare his claim. He may also take advantage of the services of the Veterans' Bureau which was set up by the Dominion Government for the express purpose of assisting pension applicants, without expense to themselves, in the prosecution of their pension claims. 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 who have had considerable experience and training in the preparation and presentation of pension claims.

86. When notified by the applicant or his representative that the claim is ready for hearing,
be considered again, except by special permission of an appeal board when it is shown to the satisfaction of such a board that an error has been made by reason of evidence not having been presented or otherwise.

87. This procedure has proved eminently satisfactory. Not only is the applicant made fully aware of the reasons which preclude entitlement from being conceded, but he is given adequate expert assistance by the Veterans' Bureau in the preparation of his claim. It has resulted in bringing to a finality many claims in which the applicants have realized that the evidence of continuity with the service of the condition causing disability or death was insufficient, and they have decided not to proceed further with their applications.

**Disability Awards**

88. Except where total disability exists, the disability pension is not meant to provide complete maintenance, but only that part of maintenance which the man or woman has lost. due to service-related disablement. Consequently, a totally disabled person receives a 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, the 5 per cent disabled person. Additional pension for dependents is provided for by the Pension Act and these allowances are graduated in accordance with the degree of disability suffered by the pensioner.

89. 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:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Man</td>
<td>$900.</td>
</tr>
<tr>
<td>Wife</td>
<td>300.</td>
</tr>
<tr>
<td>First child</td>
<td>180.</td>
</tr>
<tr>
<td>Second child</td>
<td>144.</td>
</tr>
<tr>
<td>Each subsequent child</td>
<td>120.</td>
</tr>
</tbody>
</table>
Higher rates are provided for ranks above Sub-Lieutenant (Navy), Lieutenant (Military), and Flying Officer (Air), varying with the rank held. The additional pension for wives and children, however, is the same for all ranks. An additional allowance for helplessness, not exceeding $750 per annum, may be paid in cases of total disability when the services of an attendant are required.

90. 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.

91. 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:

Widow.................................................... $720.
First child........................................... 180.
Second child......................... 144.
Each subsequent child .......... 120. Higher rates are provided for the widows of ranks above Sub-Lieutenant (Navy), Lieutenant (Military), and Flying Officer (Air). The rates for children, however, are the same for all ranks.

92. Orphan children receive double the rates for children.

93. Dependent parents may be pensioned at the rate for a widow or such lesser rate as may be deemed necessary by the Commission to provide maintenance.

94. 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.

**VETERANS' BUREAUS**

95. This section of the Department of Pensions and National Health is designed to assist all ex-service
personnel who may be entitled to pension for disabilities. Pension advocates attached to Veterans' Bureaus give expert and independent advice and assistance in the preparation of claims and their presentation before the Pension Commission.

THE VETERANS' LAND ACT

96. The Veterans' Land Act, which is administered by a Director under the Minister of Mines and Resources, gives a new meaning to the term land settlement in the rehabilitation of ex-servicemen.

97. The main purpose of the Act is to assist suitably qualified ex-servicemen to buy and own a farm to be operated on a full time farming basis; or to buy and own a rural or semi-rural home (small holding) with the main income earned from industrial or other employment in the community.

98. 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 ex-service man assisted shall be qualified for the particular type of settlement and that he shall pay down 10% of the cost of land and buildings at the time of his establishment.

Types of Establishment 99.

(a) Full-time farming.

For veterans who have practical experience in farm operation 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.
100. (b) **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 a good home with small acreage of land outside the 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.

101. (c) **Small holding** (coupled with commercial fishing). For the veteran whose normal occupation is in the commercial fishing industry provision is made to assist him to purchase a comfortable home, a plot of ground and fishing equipment required for his occupation.

**Financial Provisions**

102. The Act provides a maximum of $6000 to cover cost of land, improvements, livestock and equipment including fishing equipment. The maximum for land and improvements is $4800; maximum for livestock and equipment or fishing equipment is $1200.

**Terms of Sale to a qualified veteran**

(This illustrates where the maximum cost is involved, land and improvements $4800, stock and equipment $1200).

103. At the time he makes application to purchase the ex-service man must deposit in cash 10% of the cost of land and 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**

104. 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 other words, the conditional Government grant ($2320 in the case cited above) may be realized by the veteran only after ten years performance in meeting settlement conditions and terms of contract.

105. 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 (apprx.) $500 to $600.

106. There is nothing to prevent a veteran securing a farm or small holding of greater value than $4800 provided he is in position to pay the excess cost in cash at time of establishment.

107. 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.

**Loans to veterans who own farms**

108. Provision is made for the granting of loans at 3.4% interest rate to veterans who own farm land and may 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. If an advance for livestock and equipment only is desired, the total may not exceed $2500 or 50 percent of the value of the land.

**Administration - decentralized**

109. The office of the Director, the Veterans' Land Act, is in Ottawa. There is a central administrative office in each Province under a District Superintendent. There are, or will be, several Regional offices in each Province under a Regional Supervisor. Twenty-nine Regional offices have already been set up; these will be increased to a total of fifty. There is a local advisory committee at each Regional office to review with the ex-service man his qualifications and suitability for the type of establishment proposed, and to review the quality and suitability of land for settlement.

110. The Act has been in operation since November 1st, 1942 but actual settlement operations have not been undertaken in any volume up to the present time. This is due to several very practical considerations. There has been employment opportunity available to discharged members of the forces who are able to work: farm machinery and equipment is under restricted manufacture: building materials required for construction of homes under this Act have been needed for war purposes. Operations, therefore, have been confined largely to organization of district and regional offices and acquiring a backlog of suitable lands that will be used for settlement at a later stage.

**THE WAR SERVICE GRANTS ACT, 1944**

111. As indicated in para 24 of this booklet, a system of war service gratuities was established by the enactment of the War Service Grants Act, 1944. The Act provides
for a war Service gratuity and, subject to certain excep-
tions and conditions, makes available also a re-establish-
ment credit. Those eligible are ex-service personnel who
have served on active service in this war either without
territorial limitations, or in the Aleutian Islands, and
who have been honourably discharged. The amount of the
gratuity and credit is based on the period of such
service and there is an additional grant for those who
have served overseas. In computing the length of
service, periods of leave of absence without pay, absence
without leave, penal servitude, imprisonment or deten-
ton, and periods when pay is forfeited, are not included.

112. The war service gratuity consists of a basic gratuity
payable to everyone and a supplementary gratuity
payable to those who have had overseas service.

(a) Basic Gratuity.
The basic gratuity is calculated as follows: $7.50 for
each 30 days service in the Western Hemi-
sphere while enlisted or obligated to serve without
territorial limitations; $15.00 for each 30 days
of service overseas or in the Aleutian Islands.
These rates are applicable to all ranks.

(b) The Supplementary gratuity is 7 days pay and
allowances for every 6 months service overseas or
in the Aleutian Islands or proportionately when
the service includes periods of less than 6 months.
Pay and allowances includes all pay and
allowances which were being paid immediately
prior to discharge, and in any event includes
lodging and 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.

113. "Overseas Service" is defined in the Act as follows: 
Any service involving duties required to be performed
outside of 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 sea-going ship of war."

114. "The Western Hemisphere" is defined in the Act as follows: "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."

115. The gratuity will be paid in monthly instalments starting a month after a man's discharge. Under this plan he will receive his rehabilitation grant of 30 days pay and allowances and his clothing allowance immediately on discharge. The next month he will get his first gratuity payment. This payment will not exceed the amount of one month's pay and allowances which he was receiving at the time of discharge, including provision and lodging allowance in the case of the Navy, or subsistence allowance in the case of the Army and Air Force, all at Canadian rates. These monthly payments will be continued until such time as the gratuity has all been paid.

116. The War Service Gratuity, or any unpaid balance thereof, is payable under certain conditions to dependents of a sailor, soldier or airman who died while serving, or before the gratuity was fully paid to him,

117. The gratuity is tax free and may not be assigned or attached for debt. Over payments of service pay and allowance, however, may be deducted from it.

118. A Canadian who left Canada to serve with another of His Majesty's Forces but who was domiciled in Canada on 10 Sept. 1939 will be eligible for the gratuity and the credit provided he makes application within
one year of discharge and is then both domiciled and residing in Canada. However a deduction will be made from the Canadian gratuity based on the amount of any grant of a similar nature received from the Government of the country with which he served.

**Further Information for Naval Personnel**

119. The term "sea-going ship of war" in paragraph 113 means any ship or other vessel, service in which is classed as sea time for the purpose of advancement of Naval ratings.

120. The gratuity is payable to R.C.N. officers and ratings.

121. Examples of the amounts payable to discharged Naval personnel under the War Service Grants Act 1944 are shown below. The Rehabilitation Grant and Clothing Allowance payable in each case are also shown.

122. **EXAMPLE I**

*Ordinary Seaman*, single, with one year's service ashore in Canada: -

- Basic Gratuity 12 mos. @ $7.50... $90.00 (see para. 112a)
- Total Gratuity........................................$90.00
- Rehabilitation Grant 30 days 1 $1.50... $45.00
- Clothing Allowance..............................................$100.00

**TOTAL........................................$235.00**

123. **EXAMPLE II**

*Stoker I*, married with two children, with one year's service ashore in Canada and one year's service in a seagoing ship: -

- Basic Gratuity 12 mos. @ $7.50... $90.00
- 12 mos. @ $15.00... $180.00
- Overseas Supplement 14 days @ $5.35... $74.90 (see para. 112b)
- Total Gratuity........................................$344.90
- Rehabilitation Grant...........................................$123.12
- Clothing Allowance..............................................$100.00

**TOTAL........................................$568.02**
**Note:** The Overseas Supplement consists of 7 days' pay and allowances (including Lodging and Provision Allowance and where applicable Dependents' Allowance) for each six months served outside the Western Hemisphere or in a seagoing ship of war, or proportionately for shorter periods. Thus the daily rate of pay and allowance of $5.35 is computed as follows:

- Daily rate of pay.......................... $ 2.00
- Lodging and Provision Allowance........... $ 1.25
- Dependents' Allowance - 1/30 of $63.12 or $ 2.10

  **Total daily rate**.......................... $ 5.35

**124. EXAMPLE III**

Able Seaman, married with 1 child, with one year's service ashore in Canada and two years' service in a seagoing ship:

<table>
<thead>
<tr>
<th>Description</th>
<th>Basic Gratuity</th>
<th>Overseas Supplement</th>
</tr>
</thead>
<tbody>
<tr>
<td>12 mos. @</td>
<td>$ 7.50... $ 90.00</td>
<td></td>
</tr>
<tr>
<td>24 mos. @</td>
<td>$15.00... $360.00</td>
<td></td>
</tr>
<tr>
<td><strong>Total Gratuity</strong></td>
<td><strong>$584.40</strong></td>
<td><strong>$134.40</strong></td>
</tr>
<tr>
<td>Rehabilitation Grant</td>
<td>$106.62</td>
<td></td>
</tr>
<tr>
<td>Clothing Allowance</td>
<td>$100.00</td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$791.02</strong></td>
<td></td>
</tr>
</tbody>
</table>

**125. EXAMPLE IV**

Petty Officer, married, no children, with two years' service ashore in Canada and two years' service in a seagoing ship:

<table>
<thead>
<tr>
<th>Description</th>
<th>Basic Gratuity</th>
<th>Overseas Supplement</th>
</tr>
</thead>
<tbody>
<tr>
<td>24 mos. @</td>
<td>$ 7.50... $180.00</td>
<td></td>
</tr>
<tr>
<td>24 mos. @</td>
<td>$15.00... $360.00</td>
<td></td>
</tr>
<tr>
<td><strong>Total Gratuity</strong></td>
<td><strong>$676.92</strong></td>
<td></td>
</tr>
<tr>
<td>Rehabilitation Grant</td>
<td>$109.20</td>
<td></td>
</tr>
<tr>
<td>Clothing Allowance</td>
<td>$100.00</td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$886.12</strong></td>
<td></td>
</tr>
</tbody>
</table>
126. **EXAMPLE V**

**Lieutenant**, married, one child, with one year's service ashore in Canada and two years' service in a seagoing ship of war: -

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Gratuity</td>
<td>12 mos. @ $ 7.50...</td>
<td>$ 90.00</td>
</tr>
<tr>
<td></td>
<td>24 mos. @ $15.00...</td>
<td>$360.00</td>
</tr>
<tr>
<td>Overseas Supplement</td>
<td>28 days @ $ 9.90...</td>
<td>$277.20</td>
</tr>
<tr>
<td>Total Gratuity</td>
<td></td>
<td>$727.20</td>
</tr>
<tr>
<td>Rehabilitation Grant</td>
<td></td>
<td>$246.12</td>
</tr>
<tr>
<td>Clothing Allowance</td>
<td></td>
<td>$100.00</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td>$1,073.32</td>
</tr>
</tbody>
</table>

**Re-establishment Credit**

127. The re-establishment credit is primarily for those members of the Forces who do not elect to take educational, vocational or technical training or benefits under the Veterans' Land Act. This credit is the equivalent of the basic gratuity referred to in Para 112 i.e., is calculated on the basis of $7.50 for each 30 days service in the Western Hemisphere and $15.00 for each 30 days service overseas or in the Aleutian Islands.

128. This credit may be used at any time within a period of 10 years for the following purposes:

(i) The acquisition of a home, to an amount not exceeding 2/3 of the equity as determined under the act;

(ii) the repair or modernization of his home, if owned by him;

(iii) the purchase of furniture and household equipment for his domestic use, to an amount not exceeding 2/3 of the cost;

(iv) working capital for his profession or business;

(v) the purchase of tools, instruments or equipment for his trade, profession or business;
(vi) the purchase of a business, to an amount not exceeding 2/3 of the equity fund required for the purpose;
(vii) payment of premiums under any insurance scheme established by the Government of Canada;
(viii) the purchase of special equipment required for educational or vocational training;
(ix) any other purpose authorized by the Governor-in-Council.

129. If a man has elected to take educational, vocational or technical training benefits or benefits under the Veterans' Land Act, and these benefits are less than the amount of the Re-establishment Credit applicable to him the difference may be made available for any of the purposes specified. If, on the other hand, the Re-establishment Credit has been used wholly or in part and later an application is made for educational, vocational or technical training benefits or benefits under the Veterans' Land Act, such benefits may be granted, but a compensating adjustment must be made in an amount equivalent to the credit already received.

130. The Act comes into force January 1, 1945 or, by proclamation, on a date between October 1, 1944 and January 1, 1945.

**VETERANS' INSURANCE ACT**

131. Parliament has enacted legislation providing Government insurance for veterans on discharge. Except under certain circumstances outlined in the Act, ex-servicemen may purchase life insurance without medical examination. Application for this insurance may be made at any time within three years of discharge; or for those discharged before the Act came into force, within three years of the coming into force of the Act. Widows or widowers of veterans may apply for the insurance if the veteran has not taken advantage of the Act.
132. The maximum amount of insurance which may be bought is $10,000.00. An amount not exceeding $1,000.00 will be paid in cash on the death of the insured and the remainder, if any, may be paid as a life annuity or as an annuity over a specified period of time. This payment is made in accordance with the wishes of the insured. In cases where there are no dependents, the amount which will be paid into the estate will be an amount equal to premiums paid with interest at 3%%. The re-establishment credit may be used for purchase of this insurance.

133. Under certain conditions as outlined in the Act, provision is made to waive the payment of premiums if the insured becomes totally and permanently disabled before the age of 60 years.

134. The insurance may be purchased over certain specified terms up to 20 years, or it may be purchased payable either to the age of 65 or to the age of 85 years.

**ADMINISTRATION**

135. The administration of the various steps for the rehabilitation of ex-servicemen and women has been divided among several Government departments. The Department of Pensions and National Health administers the Post Discharge Re-Establishment Order and provides funds for training under the Vocational Training Coordination Act, facilities for which are provided by the Department of Labour. It also administers the various phases of welfare work, pensions and post discharge medical and dental treatment. The Reinstatement in Civil Employment Act is administered by the Department of Labour, and the Veterans' Land Act by the Department of Mines and Resources.

*Service personnel wishing further information should consult their C.O.*