

ment Credit to be used by veterans of the Canadian Forces residing outside Canada to pay premiums, as they fall due, on any Canadian Government insurance scheme for which they might be eligible.

The following statement gives the amounts of re-establishment credit authorized from the time the Act came into operation to Mar. 31, 1946. Generally speaking, changes made in the amended Act of December, 1945, have not influenced the trends to any marked degree.

RE-ESTABLISHMENT CREDITS  
(Jan. 1, 1945 to Mar. 31, 1946)

<u>Purpose</u>	<u>Applications Approved</u>	<u>Value</u>	<u>Percentage of Total Value</u>
	No.	\$	
Home Owning—			
Under National Housing Act.....	435	199,302	0.83
Not under National Housing Act.....	12,541	5,887,026	24.70
Repairs and modernization of home.....	10,410	1,684,980	7.07
Reduction or discharge of indebtedness.....	1,015	419,459	1.76
Purchase of furniture and household equipment.....	71,219	10,080,777	42.21
Provision of working capital.....	16,931	2,985,579	12.53
Purchase of tools, instruments or equipment.....	11,097	1,939,385	8.13
Purchase of a business.....	891	449,904	1.89
Premiums on Dominion of Canada insurance ..	1,369	142,296	0.60
Special equipment for educational or vocational training.....	454	66,759	0.28
TOTALS .....	126,362	23,835,447	100.00

It is gratifying to note that a large proportion of credit authorized is being used to purchase tangible assets such as homes which the veterans are likely to retain in many cases for the rest of their lives. Actually 77 p.c. of the total amount has been used for purposes relating to homes including the acquisition or repair of homes and the purchase of furniture. Conservatively estimating the cost of a house at \$4,000 and with the average credit now \$410, the authorization to veterans of \$6,086,328 for the acquisition of homes would indicate that 12,976 veterans have committed themselves to over \$60,000,000 for home ownership.

The figure authorized for the purchase of furniture and household equipment is over \$10,000,000 and veterans, to obtain this amount, have had to pay from their own resources about \$3,000,000, making a total expenditure in this field of approximately \$13,000,000 by 71,219 veterans.

The number of veterans using their re-establishment credit for business purposes has tended to increase during the latter months of 1945 and the beginning of 1946. There is considerable evidence to indicate that the change in the legislation permitting the credit to be authorized for partnerships had some influence on the amount used for this purpose. However, the main reasons are probably the relaxation of certain wartime controls and the improvement in the supply situation.

### Section 3.—Post-Discharge Treatment

#### Subsection 1.—Treatment Facilities

The legislation enabling post-discharge treatment of members of the Armed Forces has lifted the patient strength of the Department of Veterans Affairs from a pre-war figure of slightly over 2,000 to a post-war figure of just under 20,000. This approximately ten-fold increase has taxed the Department's facilities, but the year's free post-discharge treatment granted ex-service personnel is self-limiting, and the bulk of this group will be taken care of by the spring of 1947.