

Dependents Allowances.*—The Dependents' Allowance Board is charged with the payment of allowances to dependents of members of the Armed Forces, the main purpose of which is to promote the well-being and efficiency of His Majesty's Forces by relieving financial anxieties with respect to the domestic welfare of their dependents.

The Board consists of a civilian chairman and representatives from the three Armed Services and the Treasury, and administers all allowances. Where investigation is necessary, it is carried out through the field staffs of the Department of National Health and Welfare, the Soldier Settlement Board, provincial welfare services, and private welfare organizations such as Children's Aid Societies and Family Welfare Bureaus.

A special Family Welfare Section has been instituted by the Board to administer allowances when the recipient is infirm or where domestic difficulties necessitate the intervention of a third party. The wife of a service man may request administration of her allowance in case of illness or of her financial affairs becoming involved. The Section maintains the closest co-operation with the various welfare agencies.

Veterans Unemployment Assistance.—The Department of Veterans Affairs does not place veterans in employment, but works closely with the Department of Labour in connection with veterans' problems. Out-of-work benefits are authorized in certain cases as outlined in Chapter XXX.

Government Annuities.†—Under the Government Annuities Act (c. 7, R.S.C. 1927, amended by c. 33, 1931) passed in 1908, the Dominion Government carries on a service that permits and encourages Canadians, during the earning period of their lives, to make provision for their old age. The Act is now administered by the Minister of Labour.

A Canadian Government annuity is a fixed yearly income purchased from and paid by the Government of Canada. The annuity is payable in quarterly instalments (unless otherwise expressly provided) for life and may be guaranteed for ten, fifteen, or twenty years in any event. The minimum amount of annuity obtainable on the life of one person or on the lives of two persons jointly is \$10 a year and the maximum amount is \$1,200 a year.

Annuity contracts are of two classes, deferred and immediate, under each of which there are various plans available. Deferred annuity contracts are for purchase by younger persons desiring to provide for their old age, purchase being made by monthly, quarterly or yearly premiums, or by single premium. Immediate annuity contracts are for purchase by older persons who wish to obtain immediate regular incomes through their accumulated savings.

The property and interest of the annuitant in a contract for a Government annuity is neither transferable nor attachable. In the event of the death of the annuitant before the date fixed for the annuity to begin, all money paid is refunded to the purchaser or his legal representatives with interest at the rate of 4 p.c. per annum, compounded annually.

Although in the majority of cases annuities issued on the lives of individuals have been purchased by the individuals themselves, provision is made in the Act whereby employers may contract for the purchase of annuities on behalf of their employees, or associations on behalf of their members. This provision has been

* Revised by the Director of Public Relations, Department of National Defence, Ottawa.

† Revised by the Government Annuities Branch, Department of Labour, Ottawa.