

to hospitals outside for treatment. After-care of such patients and their rehabilitation after returning home sometimes raises problems requiring close co-operation of all parties concerned.

Government schools are operating in eight of the larger centres—Aklavik, Tuktoyaktuk, Coppermine, Chesterfield Inlet, Coral Harbour, Cape Dorset, Port Harrison and Fort Chimo. At a number of other settlements schools are operated by missions, assisted by Government grants. Missions are also assisted in the operation of two industrial homes, one at Chesterfield Inlet and the other at Pangnirtung, where aged and physically handicapped Eskimos are cared for. In co-operation with the Canadian Handicrafts Guild, Northern Administration has been promoting handicrafts in the Eastern Arctic. This development began in 1949 and each year since then qualified instructors have been sent into the field to expand the work. Many interesting items have been produced and readily disposed of throughout Canada. Eskimos are encouraged to follow trades, such as reindeer herding and fishing, and are given some assistance in their efforts.

Studies are being made relating to the conservation of the wildlife resources, particularly caribou and marine animals, on which Eskimos depend greatly for food and clothing. Game preserves have been established and regulations made to preserve these resources for the sole benefit of the Eskimo population.

Family allowances are paid to Eskimos in kind from a list drawn up in co-operation with the Department of National Health and Welfare. This list is designed to supplement rather than to supplant the normal native diet. Under recent legislation, Eskimos also enjoy the full benefits of old age security pensions, old age assistance and pensions for the blind.

Subsection 6.—Government Annuities*

Under the Government Annuities Act (R.S.C. 1927, c. 7, amended by c. 33, 1931) passed in 1908, the Federal Government carries on a service to assist Canadians to make provision for old age. The Act is 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 monthly instalments for life, or for life and guaranteed for a period of years. The minimum annuity is \$10 and the maximum \$1,200 a year. Annuity contracts may be deferred or immediate. Under deferred annuity contracts purchase is by periodic or single premiums. Immediate annuity contracts provide immediate income.

The property and interest of the annuitant are neither transferable nor attachable. In the event of the death of the annuitant before a deferred annuity vests, all money paid is refunded to the purchaser or his legal representative with interest. Provision is made in the Act for group annuity contracts, whereby employers may contract for the purchase of annuities on behalf of their employees, or associations on behalf of their members, the purchase money being derived partly from wages and partly from employer contributions. Group annuity plans now in effect cover a variety of industries and many municipal corporations throughout Canada. Annuities arising from individual contracts are taxable as to the interest portion of the annuity payment and the return-of-capital portion is exempt; annuities arising from approved pension plans are fully taxable but the employee and the employer are entitled to tax exemption year by year on their annual contributions to the pension plan.

* Revised in the Government Annuities Branch, Department of Labour, Ottawa.