

**Vetcraft.**—Sheltered employment for seriously disabled veterans was introduced into Canada in 1920 when the then Department of Soldiers' Civil Re-establishment and the Red Cross Society set up workshops for that purpose in several major Canadian centres. The purpose of the scheme was to provide temporary work, under nearly normal conditions, which would facilitate the return of these veterans to regular gainful employment.

The factories produced a wide variety of products which were sold in competition with similar products of industry. The enactment of the War Veterans Allowance Act in 1930 removed much of the need for sheltered employment as a welfare measure and, one by one, the shops closed. When World War II ended only those at Toronto and Montreal were in operation.

The manufacture of poppy emblems and memorial wreaths for Remembrance Day and other occasions was begun in 1923 and, since 1936, these products have constituted the entire output of the Vetcraft shops. Annual production is now worth around \$260,000 and provides full-time employment for 50 disabled veterans and widows in the Toronto and Montreal shops, plus part-time home assembly work for about 40 workers in Winnipeg, Regina and Calgary. The entire production is sold to Dominion Command of the Canadian Legion. The shops are under the administration of the Veterans Welfare Branch of the Department of Veterans Affairs.

### Section 3.—Veterans Life Insurance

**Returned Soldiers' Insurance.**—This insurance, issued under the authority of the Returned Soldiers' Insurance Act, was available to veterans of World War I and no applications were accepted after Aug. 31, 1933. A brief summary of Returned Soldiers' Insurance appears in the 1956 Year Book. A change in the information contained therein was brought about by an amendment to the Act, effective Sept. 6, 1958. This amendment repealed the section which provided, in some instances, for the reduction of the amount payable on death in the event of an award to the insured's dependants under the Pension Act.

On Mar. 31, 1958, of the total of 48,319 policies issued there remained 10,714 policies in force with a face value of \$22,644,412. Of these policies, 2,912 were premium paying, 6,864 were paid-up, 142 had been converted to Extended Term Insurance, and 796 were being covered under the disability provision of the policy contracts. Terminations from 1920 to 1958 totalled 37,605, of which 11,955 were by death, 16,752 by surrender for the cash value and 8,898 by lapse, expiry or other mode of termination.

**Veterans Insurance.**—Eligibility to contract for Veterans Insurance, which had expired for many veterans of World War II, was extended by an amendment to the Veterans Insurance Act effective Sept. 6, 1958. They, together with veterans of the Korean action and certain other groups, may now apply for this insurance until Sept. 30, 1962. A brief summary of Veterans Insurance appears in the 1956 Year Book. An amendment, also effective Sept. 6, 1958, repealed a section of the Act which limited the payment of the proceeds of a policy in the event of death occurring during the premium paying term, and the award of a pension under the Pension Act on the insured's death.

Of 43,869 applications received up to Mar. 31, 1958, only 72 were declined for medical reasons. Of the 42,399 policies issued only 4.2 p.c. lapsed during the first two policy years, an unusually favourable lapse ratio. On Mar. 31, 1958, there were 28,778 policies in force with a face value of \$87,049,278. The death claim experience has followed a consistent pattern and is closely related to that observed for the general population.