

Multiple Sclerosis Society of Canada.—The Society has been organized since 1948 to support research in multiple sclerosis and allied diseases and to educate the public on the social problem of multiple sclerosis. Its 20 local chapters located in eight provinces raise funds mainly for research but they also provide welfare services to patients in need of wheel chairs and other personal aids. Grants for eight research projects and fellowships, administered from the national office in Montreal, amounted to over \$46,000 in 1960.

The Canadian Association for Retarded Children.—The Association, incorporated in 1958 to assist and give co-ordinated direction to the work of a growing number of organizations for the mentally retarded, is represented by ten provincial and about 175 local groups. Membership of the local groups exceeds 11,000, most of whom are parents of mentally retarded children. The Association promotes the establishment of clinics, day schools, institutions, workshops, and recreational programs; it also supports and encourages research into the causes of mental deficiency. Increasing numbers of day classes offer training opportunities within the community for mentally retarded children who are not acceptable for regular school instruction. Financial support comes from local fund-raising campaigns, community chests and, in varying degrees, from provincial departments of education. The national office is in Toronto.

The Muscular Dystrophy Association of Canada.—This Association was organized in 1954 to stimulate and unify research efforts into the cause, nature and treatment of muscular dystrophy and related diseases and to promote the establishment of facilities for diagnostic, consultative and treatment services. Under the direction of a national office in Toronto supported by 19 local chapters, its chief activity is the support of basic and applied research projects in medical schools and other centres across the country. In addition to raising funds for research projects, local chapters provide various patient services including personal aids, appliances and transportation.

Voluntary Medical Insurance.—Almost 8,200,000 Canadians, or 47 p.c. of the population of Canada, had some protection against the costs of physicians' services at the end of 1959. Their protection was provided by some 63 non-profit plans and at least 46 private companies. Non-profit enrolment was 4,900,000 while private companies provided surgical coverage to 3,800,000; overlapping enrolment in the two groups amounted to about 500,000. The 8,200,000 net total was 2,300,000 above the 1955 figure, which represented only 38 p.c. of the population.

The non-profit plans took in \$99,600,000 in premiums and \$1,600,000 in other revenue in 1959, paying out \$88,500,000 in benefits and \$8,800,000 for administration, leaving a surplus of \$3,800,000. Thus for every dollar of premiums, 89 cents were paid out in benefits. Benefit payments of non-profit plans amounted to \$18.21 per person covered in 1959. In 1955 benefit payments were \$41,400,000, which also represented 89 cents of the premium dollar but amounted to only \$13.17 per person.

Profit-making private companies offer several classes of health protection—surgical, medical and major medical. Because surgical enrolment is most widespread and because an individual often must take out surgical insurance to be eligible for the other kinds, the surgical enrolment figure is regarded as indicative of total private enrolment. Benefit payments in all classes amounted to \$42,300,000 in 1959, or \$11.05 per person. In 1955, the total was \$19,300,000 and the ratio \$6.25.

PART IV.—VETERANS SERVICES*

The Department of Veterans Affairs administers most of the legislation making up the Veterans Charter and provides administration facilities for the Canadian Pension Commission which administers the Pension Act and the Civilian War Pensions and Allowances Act; for the War Veterans Allowance Board which is responsible for the administration of the War Veterans Allowance Act; and for the Secretary-General (Canada) of the Commonwealth War Graves Commission.

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