

of premiums, 91 cents were paid out in benefits, which amounted to approximately \$29.67 per person covered. In 1955, benefit payments had been \$11,400,000, representing 89 cents of the premium dollar and amounting to only \$13.17 per person.

Profit-making private companies wrote \$119,700,000 of premiums for health protection in 1964. They paid out \$92,000,000 in claims.

PART V.—VETERANS SERVICES*

The Department of Veterans Affairs administers most of the legislation known collectively as the Veterans Charter and also provides administrative facilities for the Canadian Pension Commission, which administers the Pension Act and Parts I to X of the Civilian War Pensions and Allowances Act; for the War Veterans Allowance Board, which administers the War Veterans Allowance Act and Part XI of the Civilian War Pensions and Allowances Act; and for the Secretary General (Canada) of the Commonwealth War Graves Commission.

The principal benefits now available to veterans are medical treatment for those eligible to receive it, land settlement and home construction assistance, educational assistance for the children of the war dead, veterans insurance, general welfare services, unused re-establishment credit, disability and widows pensions and war veterans allowances. The work of the Department, except the administration of the Veterans' Land Act, is carried out through 17 district offices and five sub-district offices in Canada and one district office in England; the benefits of the Veterans' Land Act are administered through seven district offices and 25 regional offices across Canada.

In the Department's continuing efforts to foster the memory of Canada's war dead, ceremonies were held in Europe in June 1964 commemorating Canadian participation in and honouring the dead of both World Wars. During the 1964 Royal Visit, Her Majesty the Queen, accompanied by His Royal Highness the Prince Philip, laid a wreath on Canada's 1914-1918 National War Memorial in Ottawa, to commemorate Canada's dead of all wars. Commemoration ceremonies were also held in April 1965 to mark the heroic stand of the Canadian Expeditionary Force against the first gas attacks at St. Julien, Belgium, in April 1915. On May 17, 1965, a new 75-bed Veterans Home was opened in Saskatoon, Sask., replacing buildings erected a quarter of a century earlier. On May 24, 1965, the Queen's Scarf, awarded for conspicuous gallantry under fire in the South African War, became part of the Canadian heritage when it was presented to the Governor General of Canada in a moving ceremony on Parliament Hill. The Scarf, one of eight crocheted by Queen Victoria shortly before her death, was won by Private Richard Rowland Thompson, originally of Cork, Ireland, who served with the Canadian Forces in the South African War and was the only member of the Canadian Forces so honoured. The Scarf now rests in the Canadian War Museum at Ottawa.

Section 1.—Pensions and Allowances

Disability and Dependants Pensions

Canadian Pension Commission.—The Canadian Pension Commission administers the Pension Act (RSC 1952, c. 207, as amended) and Parts I to X of the Civilian War Pensions and Allowances Act (RSC 1952, c. 51, as amended). The members of the Commission are appointed by the Governor in Council who may also impose upon the Commission duties in respect of any grants in the nature of pensions, etc., made under any statute other than the Pension Act. It reports to Parliament through the Minister of Veterans Affairs.

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