## PART IV.—NATIONAL VOLUNTARY HEALTH AND WELFARE ACTIVITIES

A number of national voluntary agencies carry on important work in the provision of health and welfare services, planning research and education, supplementing the services of the federal and provincial authorities in many fields and playing a leading role in stimulating public awareness of health and welfare needs and in promoting action to meet them. The functions of twenty important voluntary agencies are described in the 1962 Year Book at pp. 270-274

Voluntary Medical Insurance.—About 12,010,000 Canadians, or 61 p.c. of the population of Canada, had voluntarily secured some protection against the costs of physicians' services at the end of 1965. This protection was provided by 60 non-profit plans with an enrolment of 6,530,000, and by some 80 private companies giving coverage to an estimated 5,480,000 persons. The total was 5,780,000 above the 1955 figure, which represented only 40 p.c. of the population.

The non-profit plans took in about \$216,800,000 in premiums and \$5,150,000 in other revenue in 1965, paid out \$188,900,000 in benefits and \$14,500,000 for administration, and were left with a surplus of approximately \$18,550,000. Thus, for every dollar of premiums, 87 cents were paid out in benefits, which amounted to approximately \$28.93 per person covered. In 1955, benefit payments had been \$41,400,000, representing 89 cents of the premium dollar and amounting to only \$13.17 per person.

Profit-making private companies wrote \$146,200,000 of premiums for health protection in 1965; they paid out \$113,300,000 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 dependants pensions and war veterans allowances. The work of the Department, except the administration of the Veterans' Land Act, is carried out through 18 district offices and four sub-district offices in Canada and one district office in England; the benefits of the Veterans' Land Act are administered through seven regional offices and 26 district offices across Canada.

Canada's war dead continue to be remembered by departmental memorial ceremonies in many parts of the world—in Hong Kong, Japan and Korea in December 1966; at the Vimy Memorial in France on the fiftieth anniversary of the battle of Vimy Ridge, Apr. 9, 1917; and at Dieppe, France, for the twenty-fifth anniversary of the Aug. 19, 1942, raid. The week of June 11-17, 1967, was celebrated across Canada as National Veterans' Week by the Government and by veterans' organizations. One of the national highlights was a dinner given by His Excellency the Governor General in honour of Canada's most distinguished war heroes, the winners of the Victoria Cross and the George Cross.

<sup>\*</sup> Prepared by the Department of Veterans Affairs, Ottawa.