

**Services benevolent and welfare funds.** Veterans and their dependants receive considerable assistance through various services benevolent funds. All of these organizations work closely together and in co-operation with the Department of Veterans Affairs and veterans organizations. In addition to providing cash grants or loans as detailed below, all organizations for serving or ex-service personnel carry out increasingly heavy counselling work, particularly in the field of debt consolidation and management.

The oldest of the services funds, the Royal Canadian Navy Benevolent Fund, was incorporated in 1942 and derived its original capital from undistributed prize monies accrued during World War I. In the year ended March 31, 1972, it approved 383 applications for loans or grants totalling \$204,628. The Royal Canadian Air Force Benevolent Fund was established in 1944 using assets from disbanded units of the Commonwealth Air Training Plan. Loans or grants totalling \$301,838 were made in 1,214 cases during the year ended March 31, 1972. The Army Benevolent Fund was set up by Act of Parliament in 1947 and is administered by a Board appointed by the Governor in Council. It is the only one of the Funds required to report annually to Parliament (through the Minister of Veterans Affairs). Capital for this Fund was derived from army canteen and mess funds accumulated during World War II. No provision was made in its charter for loan assistance and it is further restricted in that its operations extend only to persons who were on active service in the Canadian Army during World War II and their dependants. During the year ended March 31, 1972, 3,692 cases received \$417,494 in grants under its Veterans Welfare Programme.

In 1950, the Canadian Army Welfare Fund was incorporated to make assistance available to personnel (and their dependants) enlisting in the Army after World War II and who were thus ineligible for help under the three existing Funds. While addressing itself primarily to the small-loan field for serving personnel, an amount of \$50,000 is set aside annually for distress grants. Following unification of the Forces, and because of a variety of legal complications precluding amalgamation of the existing Funds, a fifth, the Canadian Forces Personnel Assistance Fund was incorporated. Its primary role at the present time is in the field of small low-cost loans for serving personnel enlisting after February 1968. The grant and financial distress loan aspects of this program are expected to take on increasing importance as the years pass. Administration of the two last-named Funds is carried out on contract through the office of the Army Benevolent Fund Board.

#### **6.9.2.2 Treatment services**

The Treatment Services Branch of the Department of Veterans Affairs provides medical and dental services for entitled veterans throughout Canada as well as for members of the Armed Forces, the Royal Canadian Mounted Police and the wards of other governments or departments at the request and expense of the authorities concerned. Prosthetic services are provided to entitled veterans by the Department of National Health and Welfare but paid for by the Department of Veterans Affairs (DVA).

The Branch provides examination and treatment for pensionable disabilities, and provides treatment to war veterans allowance recipients (but not to their dependants) and veterans whose service and financial circumstances render them eligible for free treatment or at a cost adjusted to their ability to pay. If a bed is available, any veteran may receive treatment in a departmental hospital on a guarantee of payment of the cost of hospitalization. The pensioner receives treatment for his pensionable disabilities regardless of his place of residence but service to other veterans is available in Canada only. Subject to the approval of the Department, an eligible veteran may also obtain treatment at the expense of the Department in an outside hospital from a doctor of his choice. Domiciliary care may be provided to eligible veterans in departmental facilities where the need for active or chronic treatment is sufficiently light, provided that excess beds are available.

Under the federal-provincial hospital insurance program, DVA hospitals are recognized for the provision of insured services to veterans. Where treatment is given for a non-pensioned condition at a DVA hospital to a veteran, or elsewhere to a veteran eligible under the veterans treatment regulations, the hospitalization is an insured service under the federal-provincial hospital insurance program and his medical care is an insured service under the federal-provincial medical care insurance program. The Department pays premiums where required on behalf of veterans who are eligible for war veterans allowance.