

policies have been issued under this act since August 31, 1933. During the eight years in which the act was open, 48,319 policies with a face value of \$109.3 million were issued. On December 31, 1975, 2,446 policies with a value of \$5.4 million were still in force.

The Veterans Insurance Act (RSC 1970, c.V-3) made life insurance up to a maximum of \$10,000 available to veterans of World War II on their discharge as well as to widows of those who died during that war. The Veterans Benefit Act of 1954 extended this eligibility to veterans with active service in Korea. The period of eligibility to apply for this insurance ended October 31, 1968. By that date 56,148 policies amounting to \$185.1 million had been issued and, of these, 18,805 policies with a value of \$59.9 million were still in force on December 31, 1975.

Social and counselling services. Counsellors at district offices work closely with other branches of the department, with other public and private agencies and organizations in assisting veterans and their dependents to deal with problems of social adjustment, particularly those associated with physical disabilities or the disabilities associated with increasing age. A program of university, vocational, technical and home training with allowances is provided for disabled pensioned veterans and vocational rehabilitation is also promoted by training assistance. Sheltered workshops at Toronto and Montreal and home assembly work in other centres produce poppies and memorial wreaths associated with Remembrance Day observances.

Services benevolent funds. Veterans and their dependents receive considerable assistance through various services benevolent funds. All of these organizations work closely together and in cooperation with the Department of Veterans Affairs and veterans organizations. In addition to providing cash grants or loans, 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, 1976, it approved 670 applications for loans or grants totalling \$235,000; in the previous year 518 applications were approved for \$140,319. 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 \$269,541 were made in 905 cases during the year ended December 31, 1975. 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 its operations extend only to persons who were on active service in the Canadian Army during World War II and their dependents. During the year ended March 31, 1976, 3,434 cases received \$362,105 in grants under its Veterans Welfare Program. This was a reduction from the year ended March 31, 1975 when 3,510 received \$417,157.

In 1950 the Canadian Army Welfare Fund was incorporated to make assistance available to personnel (and their dependents) enlisting in the army after World War II, 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 \$100,000 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 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 in time. Administration of the two last-named funds is carried out on contract through the office of the Army Benevolent Fund Board.