

incapacity and an income test. Widows, widowers and orphans of qualified veterans are also eligible for benefits. Additional allowances are paid to eligible veterans and widows for dependent children. At the close of 1977 the maximum permissible income level for a single recipient was \$287.53 monthly. For those receiving the allowance at married rates, the maximum income level was \$492.24 monthly. Those with dependent children received an additional \$64.28 (less family allowance) for each child. The maximum level of income for an orphan was \$180.92 (less family allowance).

As of November 30, 1977, a total of 91,011 persons were receiving war veterans allowances: 51,848 veterans, 38,453 widows or widowers and 710 orphans. The monthly liability as of November 30, 1977, was estimated at \$17.0 million.

Similar benefits are provided to civilians who served in close support of the armed forces during wartime and to their dependents. As of November 30, 1977, a total of 4,433 civilians, including 1,187 widows or widowers and 16 orphans, were receiving these allowances. Total monthly cost was estimated at \$950,374.

Eligibility adjudications are made by 19 regional war veterans allowance district authorities consisting of branch employees appointed by the minister of veterans affairs with the approval of the Governor-in-Council.

**Assistance fund.** Recipients of benefits under the War Veterans Allowance Act and the Civilian War Pensions and Allowances Act living in Canada may be given help from the assistance fund if their total income is lower than the permitted maximum. The number of persons assisted in the year ended March 31, 1977 was 28,067, the number in receipt of monthly supplements at the end of 1977 was 23,283 and fund expenditures from April 1, 1976, to March 31, 1977, amounted to \$12.3 million. Comparable statistics for one year earlier, in each case, were 26,233 persons assisted, 22,297 in receipt of monthly supplements and \$10.95 million in fund expenditures.

**Education assistance to children.** The Children of War Dead (Education Assistance) Act provides help in the form of allowances and the payment of fees for the post-secondary education of children of persons whose deaths were due to military service. From its inception in July 1953 to March 31, 1977, expenditures totalled \$16.1 million of which \$9.2 million was spent in allowances and \$6.9 million in fees. By the end of March 1977, training had been approved for 7,478 children; of these, 3,499 had successfully completed training; 794 students in university and non-university courses were receiving assistance.

**Veterans insurance.** Under the terms of the Returned Soldiers Insurance Act (SC 1920, c.54 as amended), any veteran of World War I became eligible to contract for life insurance with the federal government for a maximum of \$5,000. During the eight years in which the act was open, 48,319 policies with a face value of \$109.3 million were issued. On March 31, 1977, 2,034 policies with a value of \$4.4 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 and Korean operations on their discharge as well as to widows of those who died. 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, 17,687 policies with a value of \$56.4 million were still in force on March 31, 1977.

**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. University, vocational, technical and home training with allowances is provided for disabled pensioned veterans. 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. These organizations work in co-operation with the department and veterans organizations in providing cash grants or loans to meet emergencies.