dependents) and veterans who are eligible because of their service and financial circumstances. If a bed is available, any veteran may receive treatment in a departmental hospital on a guarantee of payment. Disability pensioners receive treatment for pensionable disabilities regardless of place of residence. Service to other veterans is available in Canada only. Home care may be provided to eligible veterans.

There are DVA hospitals in Ste. Anne de Bellevue, Que., Winnipeg, Man., and domiciliary care homes at Ottawa, Ont., and Saskatoon, Sask. In Ottawa both acute and chronic cases requiring definitive treatment may be admitted to the National Defence Medical Centre.

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 postsecondary education of children of persons whose deaths were due to military service.

Social and counselling services. Counsellors at district offices work closely with 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. Multi-disciplinary health care teams at each district office assist veterans in coping with the adverse effects of aging.

Services benevolent funds. Veterans and their dependents receive 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.

Land settlement and housing. Lending activities to purchase land or improve properties were discontinued in March 1977. The Veterans Land Administration assumed the role of providing established veterans with services, assistance and guidance in such areas as property appraisal, improving existing buildings or constructing new ones, easements, gas and oil leases and rights of way. The program monitors contractual obligations and counsels veterans in managing their farms or other property. It assists veterans, their heirs, devisees and personal representatives in acquiring title to property they hold under an agreement of sale.

The program, jointly with and through the Canada Mortgage and Housing Corporation (CMHC), administers the veterans housing assistance program (VHAP).

6.2.6 Training allowances

The Canada Employment and Immigration Commission is primarily responsible for providing training opportunities to enable workers to respond to the demand for special work skills. This need applies particularly to new entrants to the labour force or to job applicants shifting their job skills either because of disability or because of changes in labour market demand. Details on the training programs are found in Chapter 5, Employment and incomes.

6.3 Income assistance

6.3.1 Canada Assistance Plan

Allowances for the blind (1937, 1952), the disabled (1954) and unemployed and unemployable (1955) were replaced by more flexible and generous provisions of the Canada Assistance Plan (CAP) which came into force in 1966. This plan authorized the federal government to share equally with the provinces in providing direct financial assistance to families and individuals who are in need regardless of the cause, on the basis of a needs test. It also provided for similar federal sharing in the provision of welfare services to persons in need or likely to be in need. The costs of work activity projects carried out by the provinces are also shared under CAP.

While benefits provided vary somewhat among provinces, the general structure of assistance includes payments for basic daily living: food, shelter, clothing and fuel. Provision is made for special needs such as transportation and tools necessary to obtain employment, and essential repairs to property. Social assistance payments are based on the difference between money available from a client's private resources and that required to meet basic needs.

Homes for special care. Through CAP, the provinces provide care for needy persons in recognized homes for special care: homes for the aged, nursing homes, child care facilities and hostels for battered women and their children. Since 1977, the major portion of federal costs related to long-term adult residential care has been subsumed under the Federal/Provincial Fiscal Arrangements and Established Programs Financing Act (FPFA/EPF).

6.4 Income insurance

6.4.1 Unemployment insurance

The high cost of relief payments before World War II convinced the federal and provincial governments of a need to establish reserves to meet contingencies of high unemployment and economic depression. The federal government took the initiative in 1941 with the Unemployment Insurance Act. It required the consent of all provinces through an amendment to the BNA Act to permit the federal government to introduce such legislation.

Originally designed to provide income protection for low income earners, the unemployment insurance program was revised several times until in 1971 it was made universally applicable to all members of the labour force with certain minor exceptions. Benefits were extended to persons at all levels of earnings. The program was also broadened to provide special benefits for those suffering from extended sickness, to women leaving the labour force temporarily because