

of them could receive pension. If a mother or father of a deceased soldier or sailor, while not dependent on their son, either previous to enlistment or during his service have since fallen into a dependent condition, a pension may be paid, in the discretion of the Commission, provided the father or mother is incapable of earning a livelihood.

It will be seen that the rates of pension in Canada are not only higher in most instances than the rates in any other country, but that the scope of the pension law is broader. Pensions are paid to the disabled man himself, to his wife, to his children, and to his dependent father and mother. With regard to a deceased man, pensions are paid to his widow, his children, his dependent father and mother, his dependent younger brothers and sisters and to his dependent brothers and sisters who are incapacitated from earning a livelihood.

The following figures will indicate the extent of the pension obligation and the manner in which it has been met:

PENSIONS AWARDED.

Year.	Disabilities.	Dependants.	Cumulative Total.
From commencement to Sept. 10, 1916.....	—	—	3,855
“ “ Mar. 31, 1917.....	4,047	4,395	8,442
“ “ “ 1918.....	17,327	10,492	27,819
“ “ “ 1919.....	50,228	16,577	66,805
“ “ “ 1920.....	84,416	19,794	104,210
“ “ “ 1921.....	95,252	23,011	118,263

GRATUITIES AWARDED IN LIEU OF PENSIONS.

Number.....	14,316	Amount paid thereon.	\$685,234 00
The number of pensions in force on March 31, 1921 follows:—			
Dependants.....	19,209	Liability.....	\$12,954,140 54
Disabilities.....	51,452	“	18,230,697 16
Total.....	70,661		31,184,837 70

NOTE:—Included in the above liability are allowances for 26,637 wives and 36,985 children of disability pensioners, and also 16,855 children of dependent pensioners, making in all a total of 151,138 persons receiving benefits on March 31, 1921.

PROVISION OF RETURNED SOLDIERS' LIFE INSURANCE.

Life insurance is a great boon to the man of small or moderate means who has others dependent upon him. By insuring his life, he can at once create an estate for the benefit of his dependants and is thus relieved from anxiety as to what would happen to them in case of his premature death. This resource is, however, open only to the man of recognized good health and sound physique, and men who have had to endure the strain and stress of years of fighting