

in the event of total and presumably permanent non-pensionable disability. Cash surrender values and alternative reduced paid-up and extended term insurance provisions are included in each contract. Loans are not available. The proceeds may be paid to the beneficiary in a lump sum up to a maximum of \$2,000; amounts in excess of this will be paid in the form of an annuity.

#### 5.—Statistics of Veterans Insurance, Years Ended Mar. 31, 1949-55

Year Ended Mar. 31—	Insurance Issued During Year		Insurance in Force at End of Year		Death Claims Approved During Year	
	No.	\$	No.	\$	No.	\$
1949.....	4,615	14,074,500	22,293	63,836,743	91	245,500
1950.....	2,316	7,448,500	23,722	68,016,514	111	340,080
1951.....	3,247	10,718,000	25,917	75,020,885	130	400,500
1952.....	2,302	8,322,500	26,985	79,115,734	158	346,500
1953.....	2,167	7,849,000	27,731	81,826,281	186	530,000
1954.....	1,686	6,109,500	27,909	82,619,669	192	532,500
1955.....	3,397	11,642,000	29,637	88,815,523	159	419,924

**War Veterans Allowance Act.**—War veterans allowances were first introduced in 1930 for those veterans who, owing to their front-line service, were considered to have been pre-aged and therefore were at a disadvantage in the labour market before their time.

Since then the War Veterans Allowance Act has been revised and amended on numerous occasions, each time its scope being extended or its provisions being made more generous. The Act was last revised in 1952 and details of that complete revision are to be found in the 1954 Year Book, pp. 275-276. The 1952 Act was amended as of Mar. 31, 1955, the major change being a new schedule of rates and ceilings. These are as follows:—

Recipient	Monthly Maximum Rate	Annual Income Ceiling
	\$	\$
Veterans and widow(er)s, single status.....	60	840
Veterans and widow(er)s, married status.....	108	1,440
One orphan.....	40	720
Two orphans of one veteran.....	70	1,200
Three or more orphans of one veteran.....	85	1,440

The allowances are awarded to eligible male veterans at the age of 60, or earlier if their physical or mental condition prevents them from maintaining themselves. For female veterans and widows the age is 55. Allowances may be paid to orphans of eligible veterans who have been bereft by death of both parents or abandoned by a surviving parent.

The allowances are paid subject to certain financial limitations, that is, the combination of other income and an allowance may not exceed the appropriate annual income ceiling. "Other income" does not include casual earnings from odd jobs, part time employment to \$50 per month or temporary employment up to 12 weeks per year.

The War Veterans Allowance Act is administered by the War Veterans Allowance Board at Ottawa and 19 District Authorities located in the district offices of the Department. The district authorities adjudicate upon applications for allowances and deal with matters relating to the awards. In addition to defining policy the Board deals with appeals from the decisions of the district authorities.