

**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 have been attributed to military service. Assistance is restricted to children attending, in Canada, educational institutions that require secondary school graduation, matriculation or equivalent standing for admission, including, in addition to universities and colleges, such facilities as hospital schools of teaching and institutes of technology. From its inception in July 1953 to March 31, 1973, expenditures totalled \$11.9 million of which \$6.6 million was spent in allowances and \$5.3 million in fees. By the end of March 1973, training had been approved for 6,191 children of Canada's war dead; of these, 2,732 had successfully completed training. At the same date, there were 852 students in university and non-university courses receiving assistance.

**Veterans insurance.** Under the terms of the Returned Soldiers Insurance Act (SC 1920, c.54 as amended), any one veteran of World War I became eligible to contract for life insurance with the federal government for a maximum of \$5,000. No 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, 1973, 3,111 policies with a value of \$6.8 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, 20,785 policies with a value of \$66.7 million were still in force on December 31, 1973.

**Rehabilitation and welfare.** Welfare officers at district offices work closely with other branches of the Department, with other public agencies at all levels and with 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 of increasing age. The latter occur more frequently, of course, as the age of the veteran population increases. 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 and welfare funds.** Veterans and their dependents receive considerable assistance through various services benevolent funds. All of these organizations work closely together and in co-operation with the Department of Veterans Affairs and veterans organizations. In addition to providing cash grants or loans as detailed below, 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, 1973, it approved 384 applications for loans or grants totalling \$185,913. 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 \$296,983 were made in 1,087 cases during the year ended March 31, 1972. 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 it is further restricted in that 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, 1973, 3,888 cases received \$432,843 in grants under its Veterans Welfare Programme.

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 and who were thus ineligible for help under the three existing Funds. While addressing itself primarily to the