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The ABC of Pensions

A STANDARD GUIDE IN
SIMPLE LANGUAGE TO
EVERY PENSION
PROBLEM

for

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OFFICERS OF ALL SERVICES
NURSES & WOMEN'S SERVICES
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FOREWORD

BY

SIR FREDERICK MILNER.

I AM delighted to know that you are bringing out in book form your excellent A B C Notes, which contain most valuable and complete information on pension matters, and being arranged alphabetically will be very easy to refer to. The information, so far as I have been able to see, is most accurate.

The Royal Warrant is unintelligible to any but the trained official. Every trouble should be taken to enlighten our gallant men as to their rights, and it is most important that they should have a handbook which, in clear and simple language, tells them what is due to them and their dependants.

As you know, I have slaved night and day for five years on behalf of our splendid officers and men. Hundreds who have written to me seem to have no idea of what is due to them or how to get it. A book such as your A B C should prove invaluable to them, and I hope it may have a very wide circulation.

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The ABC of
PENSIONS

Abroad.

Payment of pensions to warrant officers, non-commissioned officers and men residing abroad is made through the Paymaster for the Colony or British possession in which the man resides, or by the British Consul in the case of a foreign country. When a pensioner has to be re-examined for continuation of pension and there is delay before the medical report is received, an interim award will be made for a period up to six months. Pension will be paid for three months in advance to men emigrating from this country, and the extension of this period to six months is under consideration.

Accidents.

Injury incurred while a man on service is taking part in sports and games is considered to be attributable to service so long as it was not due to his own negligence. Accidents happening to a man who is travelling to and fro on leave are considered due to service if there were no negligence on his part, and this applies also to accidents which happen while a man is going on duty or coming off duty. But it is only under very exceptional circumstances that an accident which happens to a man serving at home and off duty is regarded as due to service.

Acting Rank.

A disabled man is entitled to pension according to the *paid* acting rank he held at the time he was wounded, injured or removed from duty in consequence of disablement, unless he held a higher *substantive* rank on discharge, in which case he will draw the appropriate rate for this substantive rank. For instance, if a man's pension is awarded in respect of wounds which he received when he was a private and he is later promoted to the *acting* rank of corporal he would not be entitled to a corporal's pension, but he would be entitled to such a pension if he had been promoted to the *substantive* rank of corporal. In the case of men pensioned on account of *disease*, the concession does not apply to demobilised men claiming pensions on Army Form Z 22 or under Article 9 of the Royal Warrant, unless they have actually been removed from duty during service on account of the pensionable disability.

If a man reverts from a higher rank to a lower rank *at his own request*, he loses all claim to pension at the higher rank, and this rule applies also to reduction of rank on the ground of inefficiency or misconduct.

The retired pay or pension or gratuity of an officer may also be determined according to the temporary or acting rank he held at the time he was killed, wounded, injured, or removed from duty in consequence of disablement.

Adopted Children.

Where a man regularly maintained an adopted child before the commencement of the war, or before his enlistment (if later), an allowance on the usual scale for a child will be issued. The expression "adopted child" includes younger brothers and sisters if he contributed *the whole of their maintenance*.

Advances.

Recoverable advances may be made by local Pension Committees to men who are making an appeal to the Appeals Tribunal, or to men who are claiming pension under Article 9 of the Royal Warrant, or re-assessment of pension. See under "Appeals Tribunal, Article 9 of the Royal Warrant, and Appeals for Re-assessment of Pensions." In the event of an appeal to the Tribunal being successful, the amount of advances made will be deducted from any pension that is subsequently awarded (as this would be paid in arrears).

In cases of re-assessment, if the claim is not upheld by the medical board, the advances made above the amount of the man's original pension will be deducted from future issues of his pension.

Advances to widows of men who die after discharge may be made by local committees, but the amount will depend on the medical evidence as to whether death was directly due to disablement resulting from service, in which case the *full* widow's pension and allowances for children may be advanced pending the decision of the Ministry.

But if the medical evidence is *not* clear that death was directly due to service, advances may not be greater than half of the deceased man's pension, *without* allowances for children, while the case is being investigated.

Advances to Officers and their Widows.—Advances against prospective disability retired pay or pension will be made by the Special Grants Committee to officers or their widows, and nurses to guard against hardships due to delay at the Ministry of Pensions. If the officer's disablement is very slight, or probably non-attributable to service, advances will not be made, owing to the uncertainty as to future award.

Agricultural Workers.

Soldiers employed on agricultural work are not awarded pensions under the Royal Warrant from the Ministry of Pensions in respect of any disablement incurred through such work. Their claims are dealt with under the Workmen's Compensation Act.

Alternative Pensions (Men).

An alternative pension is a pension based on a man's *earnings*, and may be awarded to a man who can show that his pension (with allowances for wife and children), together with his present average earnings, is less than his pre-war earnings increased by sixty per cent. (see below). No allowance for wife and children is payable with an alternative pension, which is usually granted for six months at a time. The maximum alternative pension is £5 a week, and the amount will be determined *on two factors only, first the man's pre-war earnings, and second his earning capacity*.

Pre-war earnings mean the average weekly earnings during the twelve months preceding the commencement of war, but in the case of a man engaged in a trade, business or profession, the average

profits of the last three years preceding the war shall be the basis of assessment for an alternative pension and the average profits will be calculated according to the profits returned for income tax purposes.

If during the twelve months preceding the outbreak of war a man received a *permanent* rise in wages, his average weekly wage may be calculated over the period after he received the rise.

In *addition* to the ordinary rate of wage, earnings may include payment for overtime, gratuities, commission on sales, bonus, benefits or allowances in cash or kind which are a recognised part of the man's remuneration, such as board and lodging, free house, meals, uniform, coals and lighting.

Earnings will *not* include travelling or subsistence expenses paid to a commercial traveller or expenses allowed to an employee for the purchase of materials required for his employment.

The average weekly earnings of a man who was a serving soldier at the outbreak of war will be computed on his actual rate of pay, with an addition representing the value of the emoluments appropriate to his rank or rating.

The average earnings of a man who claimed to be an *apprentice* at the outbreak of war will be computed according to the standard rate of wages in the district in which he lived for the particular trade in which he was engaged. A man may only be reckoned as an apprentice if he enlisted before the age of twenty-six and if he had completed his apprenticeship, or if his disablement prevents him from completing his apprenticeship.

If before the war a man was a student qualifying for or articled to a profession, the highest degree of disablement pension plus 8s. for each completed year of attendance as a student or articled pupil before the age of twenty-three may be reckoned as his pre-war earnings up to a maximum of 80s. if he enlisted before the age of twenty-six and his disablement prevents him from qualifying for his profession or employment.

In view of the greatly increased cost of living, pre-war earnings are now loaded by sixty per cent. for the purposes of assessing alternative pension, and this concession will remain in force for three years.

Earning capacity has to be considered from two points of view; firstly, whether a man is really using such earning capacity as he has, and, secondly, whether he is being paid a proper remuneration for his work. If there is any doubt as to the earning capacity the matter will be referred to an Advisory Wages Board set up by the Ministry of Labour.

Because a man is considered to be fifty per cent. disabled it does not necessarily mean that his earning capacity is only fifty per cent. For instance, a man who is a clerk may have lost his leg and be reckoned as seventy per cent. disabled. But he can still follow his occupation and his earning capacity is a great deal more than thirty per cent., and is, indeed, very little diminished.

If a man has lost both arms or both legs or the sight of both eyes his earning capacity is reckoned as nil, and no account will be taken of any wages he may earn.

The alternative pension of a totally disabled man who earned 50s. a week before the war would be 80s. at the present time—that is, 50s. loaded up by sixty per cent. which is another 30s. in this case. If he earned 63s. pre-war and is now totally disabled,

he would be entitled to *the maximum alternative pension of £5 a week*. If a man earned 60s. before the war and his earnings at the present time are estimated at 50s. a week, the alternative pension would be 46s. a week—that is, 60s. loaded up by sixty per cent. (36s.), making 96s., less his earnings of 50s.

While undergoing treatment or training a man may be granted an allowance equal to an alternative pension assessed as if he had no earning capacity at all, instead of the flat-rate treatment or training allowance, if this would be to his advantage. *Any man who wishes to claim an alternative pension now or in the future must prove his previous earnings before December 6th, 1920, or within a year of first being awarded a pension.*

Widows.—A widow who was married to a deceased soldier or sailor before the commencement of the war, or his enlistment if later, may be awarded two-thirds of any alternative pension that might have been awarded to her husband had he lived and been without any earning capacity at all, with the exception that a widow under forty without children can only be awarded one-half instead of two-thirds of the pension. As an example, if the husband earned 45s. a week before the war, the alternative pension which would have been awarded to him if he had lived and been unable to earn would have been 72s. The widow may then be awarded an alternative pension of 48s. a week, or if she is under forty and has no children, 36s. a week. It will be seen from this that in the case of the widow of a private soldier who earned 45s. a week pre-war, it would be an advantage to her to have an alternative pension unless she had more than two children, because the ordinary widow's pension with allowances for two children is 44s. 2d. a week. It may be more to her advantage for a widow to draw the ordinary pension with allowances for children so long as all or any of the children are eligible for allowance, and then to draw an alternative pension when all or any of them cease to be eligible. She will be allowed to do this if she makes application for the concession within a year of coming on pension, or before December 6th, 1920.

All applications for alternative pension by disabled men or widows of deceased men must be made to the local Pensions Committee in the first place.

Alternative Pensions (Officers).

A disabled officer may be granted alternative retired pay if his disability retired pay or wound pension together with his average earnings amounts to less than his *pre-war earnings*. The amount of pre-war earnings which may be reckoned is the whole earnings up to £300 a year, and half of earnings between £300 and £600 a year. The recommendation of the Select Committee that pre-war earnings should be "*loaded up*" by sixty per cent., as in the case of men, has been accepted, and this principle will apply from April 1st, 1920.

Pre-war earnings and earning capacity are explained above.

Alternative pensions for widows of officers are given under the same conditions as to widows of men. In the case of orphan children, where the mother would have been eligible for an alternative pension or was drawing an alternative pension at the time of her death, the Special Grants Committee can increase the ordinary

child's allowance by £25. In the case of naval officers of warrant rank the whole amount of earnings up to £200 a year and half of any earnings between £200 and £400 a year will be taken into consideration.

Application must be made by officers or their widows to the Officers' Awards Branch.

Appeals for Re-assessment of Pension.

There are two grounds on which an appeal for re-assessment of pension may be made, first, that a man considers his disability has been under-estimated by the medical board, and second, that his disability has increased since his last board. In the first case, a man has a right to appeal to a *Medical Appeals Board* against the assessment of his disability. Until he appears before the Appeals Board he will not be entitled to draw recoverable advances from the local Pensions Committee. The Medical Appeals Board will inform the man of their decision as to his degree of disability, and it should be remembered that the Appeals Board has the right *to lower the assessment as well as to raise it*, although no award will be reduced before the period for which it was granted has expired.

In the second case, when a man appeals for re-assessment of pension because he considers his disablement has grown *worse* since the date of his last medical board, he is sent before the medical referee, whose report is forwarded to the Ministry of Pensions. If the referee's report is in the man's favour, he will in due course be brought before an ordinary re-survey board.

Until his appearance before this board, he may draw from the local committee recoverable advances of pension equal to the difference between the pension he has previously been awarded and the referee's assessment of disability. When the medical board eventually takes place, if the referee's opinion is upheld, the advances made to the man by his local committee will represent the appropriate increase of pension to which he would then be entitled; but if the referee's opinion is not upheld by the board the amount of the advances made by the local committee will be recovered by instalments from future issues of pension.

Appeals for re-assessment of pension must be made through the local War Pensions Committee.

Appeals Tribunal.

This is an independent tribunal set up to deal with one point only, and that is whether a man is *entitled* to a pension because he has suffered some disablement caused or aggravated by military service. The cases which may be brought before the Tribunal are divided into two classes: (1) If pension has been refused because the disablement is said not to be attributable to or aggravated by service; and (2) refused because the disablement is considered due to a man's negligence or misconduct. The tribunal does not deal in any way at all with the *amount* of an award.

Application for a case to be brought before the Appeals Tribunal must be made in the first place to the local Pensions Committee, and the applicant will be required to produce evidence regarding his pre-war health, his present health, certificates from his employers regarding the time he has lost from work, and evidence of benefits that he may have drawn from his approved society. The man is then brought before a preliminary medical board, and if the

board finds in his favour, and *he is unable to support himself*, recoverable advances of pension may be made until his case is heard by the Tribunal. The decision of the Appeals Tribunal is absolutely final, and when a claim is disallowed the case will not be re-considered by the Ministry.

Widows and orphans now have a right of appeal to the tribunal in all cases where the full rates of pension have been refused on the ground that the soldier's or sailor's death *was not attributable to service*.

Officers or their widows and orphans have also a right of appeal, and application for such must be made in writing to the Officers' Awards Branch.

Applications for Pension or other Allowances.

A list of the addresses of the different Departments and Offices dealing with the award of retired pay, pensions or other allowances will be found at the end of this book; but it must be remembered that in the case of disabled men or the widows and dependants of deceased men, application must in the first instance be made through the local War Pensions Committee, whose address can be obtained at the Post Office.

Apprentices.

Alternative Pension. See under "Alternative Pensions."
Training. See under "Training."

Army Form Z 22.

This is the form on which a man makes his claim to pension before demobilisation. After completing the form he is medically examined and the form and doctor's report are forwarded to the Ministry of Pensions, who will later notify the man regarding the award or refusal of pension. If a man fails to make a claim to pension before demobilisation he may do so afterwards under Article 9 of the Royal Warrant (see below).

Arrears of Pension.

In cases of successful appeals to the Appeals Tribunal or claims under Article 9 of the Royal Warrant (when disablement takes effect AFTER discharge) arrears of pension will be granted from one year before the first application by the man, if he was not discharged less than a year previously (in which case the arrears will be paid from date of discharge), and also if there is actual proof that his disability was in existence during that year. This rule for arrears applies to disablement pensions only.

Article 1 (3) of the Royal Warrant.

An award under this article is a gratuity for a minor injury. (See under "Gratuities.")

Article 7 (1) of the Royal Warrant.

An award under this article is a gratuity for disablement not attributable to service. (See under "Gratuities.")

Article 9 of the Royal Warrant.

Where a man finds after discharge or demobilisation that he is suffering from some disablement attributable to, or aggravated by, his military service, he may make a claim to pension under Article 9 of the Royal Warrant. The procedure is much the same as in cases where a man makes an appeal to the Appeals Tribunal,

as he is required to produce evidence regarding his pre-war health, his present health, loss of time from work through disablement, and particulars of benefits drawn from his Approved Society. It will be seen that demobilised men who failed to make a claim to pension upon demobilisation may do so at any time afterwards under this article, as can also men discharged as time-expired or surplus to military requirements.

If the claim is made within six months of discharge or demobilisation the man will be sent to the medical referee of the Pensions Committee, but if not he will be examined by the Regional Doctor of the Ministry of Pensions, the papers afterwards being sent in either case to the Ministry. If a man *cannot support himself and is in need*, recoverable advances of pension can be made by the Pensions Committee or treatment with allowances given, so long as either the medical referee or Regional Doctor certifies that the disablement is caused or aggravated by service.

In the case of an officer who finds after demobilisation, retirement, or transfer to the Reserve that he is suffering disablement due to service, an application for pension may be made under Article 1 (7) of the Royal Warrant of August, 1917, or in the case of naval officers Article 1 (7) Orders in Council (1022), or Article 1 (6) Orders in Council (1023) for commissioned warrant officers.

Artificial Limbs and Appliances.

Every pensioner who has lost a limb in the war and been given an artificial limb by the State is to be provided as soon as practicable with a duplicate limb for use when the original limb needs to be repaired. If a discharged man needs treatment for the amputated limb, or to have the artificial limb repaired or renewed, he must apply to his local War Pensions Committee. The medical referee will then report whether treatment is required or whether the man should be sent to a fitting hospital, or whether the repair of the limb can be undertaken locally. If treatment is recommended the local Pensions Committee will make the arrangements without delay, and if the man is to be sent to a fitting hospital, a report is forwarded to the Ministry, who make the arrangements in this case.

Except in cases of double amputation, the pensioner is lodged in a hostel close to the fitting hospital. His travelling expenses are paid by his own local committee, and his treatment allowance while undergoing re-fitting is paid by the local committee of the area in which the hospital is situated. Full treatment allowance is issuable in such cases. Application for stumps, socks and arm mitts should also be made to the local Pensions Committee.

Officers.—An officer who has lost a limb as a result of injury or disease contracted in the service will be entitled to receive an artificial limb from the State and a spare limb for use while the first is being repaired; he will also be entitled to a new limb to replace either of those just mentioned if it wears out, and to have these limbs repaired at the cost of the State if repair is necessitated by fair wear and tear. When a spare limb or new limb is required, application must be made to the Artificial Limbs Branch of the Ministry. The officer is advised by the Ministry to attend a Special Fitting Centre when being fitted for his spare or new limb. The cost of repairs to limbs will be borne by the Ministry if the

repairs are done by the original maker of the limb or by a firm on the Ministry's list of firms qualified to repair artificial limbs, and if the officer certifies that the repairs were necessitated by fair wear and tear, and that they have been carried out satisfactorily. Where, however, the charge for repairs amounts to more than £3, the bill must be supported also by a certificate from the officer's medical attendant or the surgeon in charge of the Fitting or Orthopædic Centre. With the first issue of an artificial leg an officer is entitled to six pairs of stump socks and with the issue of an arm four arm mitts. Supplies are renewable at intervals of not less than six months on application to the Artificial Limbs Branch.

Appliances.—The following appliances are issued in duplicate: Air cushions, surgical belts, drop-foot appliances, elastic stockings and thigh pieces, eyes, knee caps, surgical boots, trusses. In paraplegic cases and cases of amputation of both legs a hand-propelled tricycle is provided by the Ministry on the recommendation of the local Pensions Committee, and a light chair for indoor use may also be provided. Application for artificial appliances to be repaired should be made to the Pensions Committee.

Assessment of Disablement.

The assessment of disablement corresponds to the description of a man's present condition as shown on his medical report. When the assessment is less than twenty per cent. a gratuity is awarded and not a pension. In cases of specific injuries the assessment can never be lower than the scheduled rate under the Royal Warrant, but it may be raised temporarily if the man is suffering from shock. If two or more specific injuries have been received, the pensioner is entitled to the rate of pension laid down for *each* specific injury, subject to the limit of 100 per cent. disablement. For instance, if a man had two specific injuries, one rated at fifty per cent. and the other at sixty per cent., he could not be awarded a higher rate than 100 per cent. disablement.

Asylum Cases. See under "Lunacy Cases."

Australian Pensioners in the United Kingdom.

In the case of Australian pensioners the local Pensions Committee can arrange repairs to artificial limbs, treatment or concurrent treatment and training for such pensioners, on the same lines as explained under the heading "Canadian Pensioners." No treatment allowance is given, but travelling and subsistence allowances are payable.

Awards, Interim. See under "Interim Awards."

Awards, Pending Inquiry. See under "Pending Inquiry Awards."

B Band, Service in the.

Five years' service, not necessarily continuous, on the recognised establishment of the band must be given before a man ranks as N.C.O., Class IV. After this five years he must serve continuously up to the date of discharge on the establishment of the band.

Blinded Men.

Attendance Allowance.—The lowest attendance allowance to a totally blinded man is ten shillings a week, but this allowance may be increased either temporarily or permanently on the recommendation of the authorities of St. Dunstan's. A totally blinded

officer may in future (as recommended by the Select Committee) be granted an attendant's allowance up to £100 a year.

Training.—Men discharged for total blindness are sent to St. Dunstan's Hostel, where they undergo a thorough course of training in a great variety of occupations to fit them to take up their lives anew.

Bonus.

The war bonus of twenty per cent. payable on disablement pensions, widows' pensions and children's allowances which came into force in November, 1918, is *included* in the revised rates which are payable from September 3rd, 1919. The bonus still remains in force on certain pensions and allowances, such as temporary officers' disability retired pay, some officers' widows' pensions, nurses' pensions and dependants' pensions. The money limit beyond which an officer's pension and bonus may not go is £300 a year, but there are no limits now on the bonus to widows and dependants.

All rates of pension given for disablement or death in the war are subject to reduction in the future if the cost of living falls, but in no case will the rates be lower than those in force on May 1st, 1918, and in the case of officers' ordinary retired pay no increase or reduction greater than twenty per cent. will be made.

Bonus on Completion of Training. See under "Training."

Boots, Surgical.

Surgical boots are supplied to men if their disablement is attributable to or connected with the conditions of their service. They are supplied in duplicate when it has been ascertained that those first supplied are thoroughly suitable. If only one surgical boot is required by a man, the fellow boot may also be supplied.

Boy Service.

When a service pension is being assessed under the Royal Warrant for Pay, 1914, a deduction of halfpenny per day for each complete year of service under the age of eighteen is made; but where it would be to a man's advantage (provided he has the required length of service without it) boy service need not be reckoned at all. *Under the regulations governing the revised rate of service pensions authorised under Army Order 325 of 1919, for which some service pensioners will be eligible, boy service (as in the Navy) may not be reckoned at all, in assessing the rate of pension.*

Brothers' and Sisters' Pensions.

If dependent on a deceased soldier, sailor, or airman whose death is recognised as being due to service, a brother or sister, *if in need and incapable of self-support*, may be granted a pension equal to the proved dependence (plus twenty per cent.) so long as the incapacity continues, but the pension may not be greater than the sum of 20s. a week. If there is no incapacity through ill-health, a gratuity may be awarded instead of pension, and this gratuity will be at the rate of a year's pay of the deceased man, or a year's allowance at the rate of separation allowance and allotment which might have been issued while the man was serving, whichever is the greater. In cases where a pension is awarded and ceases, a final gratuity may be granted of not more than twenty-

six weeks' pension, or the balance of any gratuity which would have been issued if no pension had been granted.

Young brothers and sisters wholly dependent on the deceased man may be treated as "children," and the usual allowances for children awarded.

A pension may be granted to the brothers or sisters of a deceased officer or naval warrant officer whose death was due to service if they were dependent upon him, and the amount of pension will be assessed according to the degree of dependence, *financial need* and any other circumstances which the Minister of Pensions may consider necessary to take into account, but it cannot be greater than the rate for a widow. The pension will not be continued beyond the age of eighteen in the case of a brother, or twenty-one in the case of a sister, unless they are unfitted by age or ill-health to earn a living. Where the conditions for the award of pension are not fulfilled, for instance, if a sister is over age and fit to earn but was dependent on the brother, or if the brother's death was considered not due to service, a gratuity not greater than one-half of a widow's pension for one year may be awarded.

A pension granted to the parent of an officer may be transferred to a sister on the death of her parent, if the sister is otherwise eligible.

Business.

Grants to establish or re-establish. See under "Civil Liabilities Department."

C Cadets.

Non-commissioned officers or men sent to Officers' Training Corps as Cadets before being commissioned are pensioned for the rank they held in the service if they are invalided before they receive their commissions.

Campaign Pensions.

A special campaign pension may be granted to a discharged European soldier who enlisted into the regular forces for the ordinary term of service, if:—

- (a) He has received a war medal *while serving with the regular forces.*
- (b) He has reached the age of sixty-five years.
- (c) If already receiving a pension in respect of his service he must surrender such pension.
- (d) His weekly income, apart from army pension, must not exceed 12s., or 24s. if he is married and supports his wife.

The rate of daily pension varies according to the amount of the weekly income and the length of service, but the highest rate is 1s. per day, with an addition of 2s. 6d. per week in the case of men between the ages of sixty-five and seventy. The addition ceases to be payable after the age of seventy, because the pensioner should then ordinarily be eligible for an Old Age Pension, on which a similar increase has been granted. If a pensioner is not eligible for a pension under the Old Age Pension Act and his campaign pension is less than 1s. per day, he may be granted an increase up to that rate at or after the age of seventy if his means, apart from pension, are not greater than five shillings a week. If his means exceed five shillings but not six shillings a week, his campaign pension may be increased to 11d. per day.

Canada, Pensioners Resident in.

Men who came from Canada to join the forces and who have returned again to Canada will have the option of drawing disablement pensions under the regulations for the Canadian forces instead of under the Royal Warrant, if this would benefit them. But this concession does not apply to British pensioners emigrating to Canada if they did not come from that country to join the service.

Canadian Pensioners in the United Kingdom.

Canadian pensioners living in the United Kingdom are now eligible for treatment and concurrent treatment and training under the same arrangements as pensioners discharged from the British forces, and also for the supply and repair of artificial limbs and appliances on the same lines. All applications should be made to the local Pensions Committee. While a man is under treatment his pension will continue to be paid by the Canadian authorities, but in urgent cases, while awaiting treatment, the local Pensions Committee can pay an additional amount to bring the pension up to the usual treatment allowance if he is unable to work. If he is able to work while under treatment he will draw his pension and be paid by the local Committee the usual compensation for loss of time from work, as explained under the heading "Compensation for Loss of Time from Work."

Child, Definition of the Term.

The term "child" means the child of any soldier, sailor or airman born within nine months of his discharge or death if his marriage took place before he received his wound or injury, or was removed from duty on account of the disease which led to his death or discharge from the service. Step-children, adopted children, and the children of an unmarried wife who were regularly maintained by the man before the outbreak of war, or his enlistment if later, come within the meaning of the word, and also illegitimate children where an affiliation order was in force at the time of the man's death, or there is satisfactory proof that he was the father. Younger brothers and sisters of a disabled or deceased man who were wholly dependent on him for their support are regarded as adopted children.

Where a man has been transferred to Class W. of the Reserve, the nine months counts from the date of his transfer, and not from the date of discharge.

In the case of commissioned officers of all services and commissioned warrant and warrant officers of the naval services, the word "child" means the legitimate child or step-child of an officer born within nine months of his retirement or death, if his marriage took place before he received his wound or injury, or was removed from duty on account of the disease which caused his retirement or death; except that in the case of a *permanent regular officer of any service or officer of warrant rank in the naval services* if the marriage took place after such a date, and the officer was in good health at the time of his marriage, and survived for at least a year after, the widow and children will not be disqualified from pension or allowance.

Children's Allowances.

DISABLED MEN AND WIDOWS.

Allowances are granted for children (as defined previously)

up to the age of sixteen, but may be continued up to the age of twenty-one in the case of children attending secondary schools, technical institutes and universities, or earning nominal wages only; or children suffering from some mental or physical infirmity which existed before they reached the age of sixteen. If the children are in institutions or in the care of relatives or friends, the allowances will be issued to the institution or to the person paying the cost of their maintenance. In the case of orphan children a pension is granted and not an allowance, but the rates are included in the following table, which sets out the various rates for the children of disabled and deceased men and widows.

	First Child.	Second Child.	Third and any other Children.
	s. d.	s. d.	s. d.
Married disabled men— all ranks (100 per cent. disabled)	7 6	6 0	6 0
Disabled men who are widowers—all ranks (100 per cent. disabled)	10 0	7 6	6 0
Widows—all ranks ..	10 0	7 6	6 0
Orphan children of a deceased man ..	12 0	11 0	11 0
Illegitimate child of a deceased soldier ..	8 0	—	—

The rates of allowance for the children of disabled men are proportionately lower if the man's disablement is less than 100 per cent. For instance, a married man who is only fifty per cent. disabled would receive 3s. 9d. for the eldest child and 3s. for the second and any others.

The *orphan children* of a deceased *pensioner* (who dies from some cause not due to his service) may be granted a pension up to 10s. for the first, and 9s. 2d. for any others, so long as the total amount does not exceed *half* of the pension that was awarded to their father.

NAVY OFFICERS OF WARRANT RANK.

The allowances are granted under the same conditions as in the case of disabled men, the rates to be increased as recommended by the Select Committee from April 1st, 1920, as follows: £25 with bonus of £5 for the first child, £20 with bonus of £5 for the second child, £15 with bonus of £3 for the third and any other children.

These rates apply to the children both of disabled officers of warrant rank or their widows, except that if a disabled warrant officer is awarded a pension of less than 100 per cent. the allowances are proportionately decreased.

Where the disabled warrant officer has motherless children the first child will step up into the other's place and receive the wife's allowance if this is beneficial. See under "Wife's Allowance."

COMMISSIONED OFFICERS.

No allowance besides an education allowance (see under "Education Allowance") is granted under the Royal Warrant or Orders in Council to the children of *disabled* officers, but in cases of financial

need an allowance up to £36 (£30 plus bonus of £6) a year for each child may be made to married officers disabled to any degree under the regulations of the Special Grants Committee, to whom application should be made. If the children are motherless, the eldest child may step into the mother's place, and be given the new wife's allowance (see under that heading). In the case of illegitimate children of a disabled or deceased officer, an allowance may be made by the Special Grants Committee.

An increased allowance of £36 (£30 plus bonus of £6) is to be made to the children of *deceased* officers up to the age of eighteen for sons and twenty-one for daughters, unless the child is otherwise provided for, or married. This allowance may be continued after the age of eighteen in the case of a son, if he is being educated at a secondary school, technical institute or university, or if he is an apprentice receiving only nominal wages. The allowances may also be continued beyond these ages if the family are in distressed circumstances, or if the children are suffering from some mental or physical infirmity which renders them incapable of self-support. However, this is only granted if the infirmity commenced before the age limit was reached.

The allowance for orphan children is to be £60 a year, but if an officer who was killed in action or who died a violent death leaves a motherless daughter or daughters only, an allowance equal to the widow's pension which might have been awarded if their mother had been alive may be granted to the daughter or daughters together, instead of the usual allowance mentioned above. The allowance equal to the widow's pension may be continued until the daughter or last surviving daughter marries.

Civil Liabilities Grants.

Assistance may be granted for one year (see below) to discharged or demobilised men and officers by the Military Service (Civil Liabilities) Department in respect of such liabilities as rent, interest and instalments payable on loans and mortgages, agreements for the purchase of business premises, dwelling houses and furniture, rates and taxes, school fees and insurance premiums; but the maximum amount of assistance which can be given is £104.

No grant will be made to assist a man to discharge ordinary debts, including liabilities incurred before joining the service.

If a man was in business for himself before he joined the service the grant may be made in a lump sum or in quarterly instalments, to assist in the purchase of stock-in-trade or shop fittings so that he can reopen his business. But a grant to establish a business will not be made to an *employee unless he is disabled and cannot return to his former occupation*. A grant is made only in cases of *serious financial hardship* due to military service, and is not intended in any way at all as compensation for loss of business.

If a man was an *employee* before he joined the service he may be given a grant to buy *tools* to take up his trade or occupation again, and his application must be made on Resettlement Form B, which can be obtained at the post office.

Any officer or man who is *not* disabled, but requires assistance owing to serious hardship through not being able to meet his obligations, or to help him reopen his business, should apply for a grant on Resettlement Form A, which can be obtained at any post

office. When completed, the form must be sent to the district commissioner for civil liabilities.

In the case of *disabled* officers and men the procedure is different. An officer should apply direct to the Military Service (Civil Liabilities) Department for the appropriate form of application, and a disabled man must apply to his local War Pensions Committee for Resettlement Form C, his application being forwarded with the recommendation of the local Committee.

The time limit of one year has been extended to March 31st, 1920, for men who have been under treatment since discharge, or if the local Pensions Committee has advised the man to delay his application for some reason. A man who has been trained at the expense of the Government cannot be given a grant to start in business unless at the time he commenced training he was definitely promised a grant by his local Pensions Committee.

Classification of Ranks.

The following paragraphs are given to show how various ranks are classified for pension, treatment or training allowance, or widows' pension.

In the case of sailors and marines the disablement pension is awarded for the lowest rank or rating, and an addition given for any number of years served in ratings above.

Commissioned warrant and warrant officers of the Royal Navy and Royal Marine Gunners are not included in the classification, as special rates are laid down in these cases.

The scale at which disablement pension is awarded to men entitled to service pensions is explained under the headings "Disablement Pensions" and "Disablement Pension plus Service Pension."

ARMY.

Warrant Officer Class I.—Armament Sgt.-Major, Armourer-Sgt.-Major, Bandmaster, Barrack-Sgt.-Major, Conductor (R.A.O.C.), Corporal-Major, Farrier Corporal-Major, Farrier-Sgt.-Major, Garrison-Sgt.-Major, Master Gunner 1st Class, Master Gunner 2nd Class, Mechanist-Sgt.-Major, Regimental-Sgt.-Major, Schoolmaster (promoted to W.O. Class I.), Staff-Sgt.-Major, Sub-Conductor (R.A.O.C.), Superintending Clerk.

Warrant Officer Class II., and N.C.O. Class I.—Garrison-Quartermaster-Sgt., Master Gunner 3rd Class, Quartermaster-Cpl.-Major (Household Cavalry), Regimental Quartermaster-Sgt., Schoolmaster (when not Warrant Officer Class I.), Squadron-Cpl.-Major (Household Cavalry), Troop-Sgt.-Major, and since January 28th, 1915, Battery-Sgt.-Major, Company-Sgt.-Major and Squadron-Sgt.-Major.

N.C.O. Class II.—Battery-Quartermaster-Sergeant, Colour-Sergeant, Company-Quartermaster-Sergeant, Squadron-Quartermaster-Corporal (Household Cavalry), Squadron-Quartermaster-Sergeant, Staff-Corporal (Household Cavalry), Staff-Sergeant Troop-Quartermaster-Sergeant.

N.C.O. Class III.—Corporal of Horse (Household Cavalry), Sergeant.

N.C.O. Class IV.—Bombardier, Corporal, Second Corporal; also men in Class V. after (a) five years served as Bandsman or Trumpeter of Cavalry, (b) four years' service with the Military

Police, (c) one year's service as Saddler or Saddle-tree Maker (Household Cavalry).

Class V. (Private).—Acting Bombardier, if discharged before January 1st, 1918; Driver, Gunner, Pioneer (Royal Engineers), Private, Sapper, Trooper.

ROYAL AIR FORCE.

Warrant Officer Class I.—Chief Master Mechanic, Sergeant-Major Class I., Master Clerk (Clerk and Stores R.F.C.)

Warrant Officer Class II and N.C.O. Class I.—Master Mechanic, Sergeant-Major Class II., Master Clerk (Writers and Stores R.N.A.S.)

N.C.O. Class II.—Chief Mechanic, Flight Sergeant, Flight Clerk (since January 1st, 1919).

N.C.O. Class III.—Sergeant-Mechanic, Sergeant, Sergeant Clerk.

N.C.O. Class IV.—Corporal Mechanic, Corporal, Corporal Clerk.

Class V. (Private).—Air Mechanic 1st, 2nd and 3rd Classes, Private 1st and 2nd Classes, Clerk 1st, 2nd and 3rd Classes.

ROYAL NAVY.

Chief Petty Officers (equivalent to N.C.O. Class II.)—C.P.O. (O.S.), C.P.O. (N.S.), C.P.O. Telegraphist, Chief Stoker, Mechanician, Chief Mechanician, Engine Room Artificer, Chief Electrical Artificer, Chief Ordnance Artificer, Chief Shipwright, Chief Armourer (O.S.), Chief Blacksmith, Cooper, Plumber and Painter (N.S.), Chief Cooper (O.S.), C.P.O. Mechanic (late R.N.A.S.), Chief Sailmaker, Chief Sick Berth Steward, Chief Writer, Victualling C.P.O., Chief Cook, Master-at-Arms, Draughtsman, Chief Officer's Steward, Chief Officer's Cook, C.P.O. Coastguard (O.S.), Head Tindal of Seedies.

Petty Officer I. (equivalent to N.C.O. Class III.)—P.O., P.O. I. (O.S.), Yeoman of Signals, P.O. Telegraphists, Stoker P.O., Shipwright, Carpenter's Mate (O.S.), Armourer P.O. (O.S.), Blacksmith 4th to 1st Class, Plumber, Painter 1st Class, Joiner P.O., Mechanic (late R.N.A.S.), Sailmaker, Sick Berth Steward, 1st Writer, Victualling P.O., P.O. Cook, Regulating P.O., Officer's Steward 1st Class, Officer's Cook 1st Class, Coastguard Grade I., P.O. Coastguard (O.S.), Tindal of Seedies.

Petty Officer II. and Leading Rates (equivalent to N.C.O. Class IV.)—Leading Seaman, P.O. II. (O.S.), Leading Signaller, 2nd Yeoman of Signals (O.S.), Leading Telegraphist, Leading Stoker, Stoker P.O. II. (O.S.), Shipwright 5th Class, Leading Shipwright (O.S.), Armourer's Crew and Mate, Blacksmith (N.S.), Blacksmith's Mate (O.S.), Cooper 5th Class, Plumber's Mate (O.S.), Painter 2nd Class (O.S.), Second Cooper (O.S.), Leading Craftsman (late R.N.A.S.), Sailmaker's Mate, 2nd Sick Berth Steward, 2nd Writer, Leading Victualling Assistant, Leading Cook, Officer's Steward and Cook 2nd Class, Second Tindal of Seedies, Commissioned Boatman C.G. (O.S.)

A.B. (equivalent to Class V., Private).—A.B., Signaller, Telegraphists, Stoker I., Shipwright (O.S.), Cooper's Crew, Craftsman 1st Class (late R.N.A.S.), Sick Berth Attendant, 3rd Writer, Victualling Assistant, Cook, Officer's Steward 3rd Class, Officer's Cook 3rd Class, Tailors, Shoemakers, Seedie, Bandsman (O.S.), Boatman C.G. (O.S.), Coastguard III. (N.S.)

ROYAL MARINES.

Warrant Officer Class I.—Sergeant-Major Bandmasters, Superintendent Clerk, Head Schoolmaster.

Warrant Officer Class II.—Staff Clerk (R.M.O.), Schoolmaster (under twelve years' service), Quartermaster-Sergeant, Barrack-Quartermaster-Sergeant, Quartermaster-Sergeant-Instructor, Company-Sergeant-Major, Chief Bandmaster.

N.C.O. Class II.—Colour-Sergeant and Staff-Sergeant.

N.C.O. Class III.—Sergeant, Bandmaster.

N.C.O. Class IV.—Corporal, Bombardier.

Class V., Private.—Gunner R.M.A., Private R.M.L.I., Bugler and Motor Driver.

MERCANTILE MARINE.

Equivalent to N.C.O. II. or C.P.O.—Chief Carpenter, Boat-swain, Chief Steward (in certain ships), Shipwright, Boilermaker, Switchboard Attendant.

Equivalent to N.C.O. Class III., or Petty Officer I.—Boat-swain's Mate, Blacksmith, Painter, Quartermaster, Ward Room Steward (General Messman), Cooper, Second Steward, Storekeeper, Writer, Chief Cook, Carpenter (in some cases the last four may be rated as N.C.O. Class II., or C.P.O.), Chief Baker, Ship's Cook, Second Cook, Second Baker, Donkeyman, Plumber, Engineman R.N.R., Second Hand R.N.R.

Equivalent to N.C.O. Class IV., or Petty Officer II.—Steward, Lamptrimmer, Junior Writer, Engine Room Storekeeper, Greaser, Leading Fireman, Plumber's Mate, Wireman 1st Class, Motor Mechanic.

Equivalent to Private or A.B.—A.B., Ordinary Seaman, Assistant Steward, Assistant Storekeeper (in some cases may be rated as N.C.O. Class IV., or P.O. II.), Assistant Cook, Assistant Baker, Hospital Attendant, Trimmer, Fireman, Scullion, Boy Steward, Lightkeeper, Wireman 2nd Class, Motor Mechanic, Trimmer, Deck Hand and Seaman R.N.R.

Clothing for Men Undergoing Treatment.

Underclothing and great coats will be provided by the Ministry of Pensions for the use of men undergoing *in-patient treatment*, and great coats for men undergoing out-patient or home treatment which involves exposure. The clothing will be *lent* to men only, and will be issued to War Pensions Committees in the case of out-patients and to hospitals or institutions in the case of men undergoing in-patient treatment. A great coat will not be lent to a man who has a suitable coat of his own, or unless the course of treatment is expected to last some little time.

Colour Service.

Colour service includes only time actually served with the colours in a unit of the Regular Army, embodied service with the Militia or Imperial Yeomanry, and mobilised service in the Special Reserve or Territorial Force.

Commutation of Pension.

Commutation of pension for a lump sum has been in abeyance during the war, but is to be permitted again in the near future. This concession refers to pensions for long service and not to temporary disablement awards. The rate of commutation will depend on the age of the man. No man over eighty is permitted to com-

mute any portion of his pension, and no officer under forty may do so unless he is certified to be unfit for further service.

Only a portion of a pension may be commuted: the portion that must be left is 1s. per day for men drawing pension under the Royal Warrant of 1914 or earlier, 2s. per day in the case of men whose pensions have been re-assessed under the revised rates of service pension, 2s. per day in the case of warrant officers, and one-half retired pay or £150 a year in the case of officers (or £120 in the case of officers whose retired pay and wound pension together amount to less than £180 a year, and officers granted commissions from the ranks who are entitled to retired pay). Officers' wound pensions may be commuted entirely if they are permanent.

The rates for commutation laid down in the Royal Warrant for Pay, 1914, are now under consideration with a view to bringing the rate for men into line with that for warrant officers and officers.

A pensioner leaving England can draw his pension for three months in advance if necessary; and in very special cases, where the exact duration and degree of disablement are known, a gratuity may sometimes be awarded instead of a pension on the recommendation of the local Pensions Committee.

Compensation for Loss of Time.

Compensation for loss of *remunerative* time from work by attending a medical board will be made by the officer in charge of the Board. The rate is 1s. per hour up to a maximum of 10s. a day. Compensation will be paid by local Pensions Committee in cases of men attending the referee in connection with treatment or training, or undergoing out-patient treatment, which does not prevent them from following their occupation. The rate in this case is 1s. 6d. an hour up to a maximum of 16s. a week, but if the man's wages are less than 1s. 6d. an hour he will only receive the actual amount he has lost.

Under a recent regulation *subsistence* allowance may be paid to men attending medical boards, attending before the medical referee, undergoing out-patient treatment while being at home or while travelling in connection with repairs to artificial limbs or appliances. The rate of allowance is 5s. for each night spent away from home, or 1s. 8d. if the absence from home is not less than eight hours. When summoned to a medical board, the allowance is payable by the officer of the board. In other cases it is paid by the local Pensions Committee.

"Comrades' Journal."

A monthly paper for all who have served and are still serving, giving full information in respect to pensions, bonuses, gratuities, bounties and allowances, and free advice on business and legal matters. Form of subscription will be found at the end of this book.

Comrades of the Great War, 26, Eccleston Square, S.W.

The address of this Association is 26, Eccleston Square, S.W. (telephone, Vic. 1900), and the objects are to watch and safeguard the welfare of all ex-service men, widows, and dependants, to secure adequate pensions, to press the claims of discharged sailors and soldiers to State and public employment, to enlist the co-operation of employers for the same object, and to support undertakings for the suitable training and employment of disabled men.

Membership in the Comrades of the Great War is open to all sailors, soldiers and airmen (including officers) who have or shall have served in and left His Majesty's forces.

Members of the V.T.C. are eligible for membership, with the exception of those who joined under compulsion of military tribunals.

Officers and men of the British Mercantile Marine are eligible for Comradeship, providing that they are British subjects and have served under the following conditions:—

- (a) All officers certified (and) (or) embryo, wireless operators and seamen who have served on ships which have passed through the barred zones (and) (or) whose vessels have been attacked in any part of the world since the outbreak of war.
- (b) All officers certified (and) (or) embryo, wireless operators and seamen who have been taken by the enemy as prisoners of war.

Members of the Red Cross Organisation of the Empire (*i.e.* St. John Ambulance Association, the British Red Cross Society and the St. Andrew's Ambulance Association) are eligible for Comradeship if they have served in the forces of the Crown overseas in one of the theatres of war.

Particulars of membership will be sent on application.

WOMEN'S SECTION.

The object of this Section is to promote the welfare of all members and of widows, orphans and dependants of Comrades and of those who have fallen, to assist in finding employment, and to help members to obtain pensions, grants or allowances to which they are entitled.

Those eligible for membership are the wives, mothers, sisters, widows and daughters of Comrades and of all members of the services past and present; also ex-members of W.R.N.S., Q.M.A.A.C., W.R.A.F., Q.A.I.M.N.S., T.F.N.S., V.A.D., Land Army and Forestry Corps. Particulars of membership will be sent on application.

Conditional Pensions.

A conditional or temporary pension only is granted until it is ascertained quite definitely that a man's disablement has reached a fixed and permanent stage. In the case of first awards the conditional pension is usually granted for fifty-two weeks, unless the disablement is of a nature which is likely to improve or grow worse quickly. If a man who is drawing a conditional pension appeals against the amount, and his disablement is assessed by the Appeals Board at a lower degree than that for which his pension was awarded, he will continue to draw his award for the period for which it was granted *without any reduction*.

Conditional Weekly Allowances.

If a man has suffered a minor disablement assessed at less than twenty per cent., but caused or aggravated by service, a conditional weekly allowance at 5s. 6d. a week (with an addition for rank and children) is awarded, generally for twenty-six weeks. At the end of that time the man is again examined, and if he is found to be still disabled the award is continued for a further period. Other-

wise a final gratuity of £5 is awarded if the man has not drawn more than twelve months' pension.

Constant Attendance Allowance.

A constant attendance allowance, in addition to pension, is awarded to a man who is *totally incapacitated* through war service, and requires someone constantly in attendance upon him. The maximum allowance of 20s. a week is only granted if a man is unable to do anything at all for himself, but a smaller sum may be granted if, although able to do certain things for himself, he still requires an attendant to be within call or to accompany him when he goes out.

If a man has had short thigh amputation of both legs, the maximum allowance of 20s. is given. Totally blinded men are usually awarded 10s. a week attendance allowance, but this amount may be increased if a man is very helpless or suffers from other disabilities as well as loss of sight.

The allowance in the case of totally disabled officers may be up to £100 a year, or in the case of a nurse £52, or £65 for a navy officer of warrant rank. Applications for constant attendance allowance must be made by men to the local War Pensions Committee, and by officers, nurses, or officers of warrant rank to the Officers' Awards Branch of the Ministry of Pensions.

Contractual Liabilities, Grants to Meet.

See under "Civil Liabilities Grants."

Crime, Forfeiture and Suspension of Pension on Account of.

See under "Forfeiture."

Daughters of Officers.

For pensions for motherless daughters of commissioned officers, see under "Children's Allowances." D

Death of a Discharged Man.

If a discharged man dies before his pension (or weekly allowance) is awarded, the award will be paid as follows: Up to the end of the quarter in which he died, if he enlisted before September 18th 1914; or if he enlisted later, then only to the end of the week in which he died. If he were a married man the claim of the widow will then be considered.

Decorations, Pensions attaching to.

ARMY AND ROYAL AIR FORCE.

A warrant officer or man discharged to pension, who has been awarded the Victoria Cross, Distinguished Conduct Medal, Military Cross, Distinguished Flying Cross, or Meritorious Service Medal for gallant conduct, is entitled to an additional pension of 6d. per day, but to no further award for an additional bar.

If he had not been discharged to pension a gratuity of £20 would have been awarded (with the exception of the V.C.), so that in the event of his being granted a *temporary* or *conditional* pension only, which expires before the sum of £20 at the rate of 6d. per day has been paid to him, the balance will be issued by the Pensions Issue Office.

If a man earned the above decorations after winning a temporary commission from the ranks, he is not entitled to the extra 6d. a day, even although his pension is only on the basis of his pre-war W.O. or N.C.O. rank.

A special pension of £10 a year is granted to a soldier who wins the Victoria Cross from the date of the act of bravery by which the decoration has been gained. An additional pension of £5 a year is granted for each bar added. This special pension is paid by the War Office, and is quite apart and in addition to the extra 6d. a day which is paid with a long service or disablement pension. No pension is paid to an officer in respect of the V.C. A man in possession of the V.C. may have his pension increased to £50 a year if he should be incapacitated through old age or infirmity.

Possession of the Military Medal does not qualify a man for an addition to his pension.

The Long Service and Good Conduct Medal carries a gratuity of £5 (except in the case of W.O.'s), but no addition to pension. Awarded for eighteen years' service without a regimental entry.

ROYAL NAVY AND ROYAL MARINES.

Victoria Cross.—All W.O.s, P.O.s, N.C.O.s (R.M.), seamen and marines are granted a pension of £10 per annum from the date of the act for which it has been awarded. The pension may be increased to not more than £40 if a recipient be found from old age or infirmity unable to earn his living.

Recipients who may subsequently be promoted to commissioned rank may retain their V.C. pensions. Additional bars to carry with the man increase of pension of £5 for each bar.

Conspicuous Gallantry Medal (C.P.O.s and Ratings Below).—This medal may, at the discretion of the Admiralty, be accompanied by the grant of an annuity (of not more than £20) in the case of chief and P.O.s I., and sergeants of R.M., provided the amount authorised from time to time for such annuities is not exceeded.

Distinguished Service Medal.—For C.P.O. and ratings below; also a bar for subsequent acts of service. No gratuity or annuity if awarded for naval service.

Military Cross and Distinguished Service Medal.—W.O.s, N.C.O.s and men of the R.M. who may distinguish themselves *while serving with the Army*, may at the discretion of the Admiralty be granted with these decorations an additional pension of 6d. per diem if discharged to pension, or gratuity of £20 if discharged without pension, transferred to the Reserve or promoted to a commission, provided the recipient has not already the Conspicuous Gallantry Medal.

But the receipt of an annuity, or an additional pension, or a gratuity in respect of one of these medals (viz., C.G.M. and D.S.M.) shall not disqualify the holder of both medals from receiving a gratuity in respect of the other.

Meritorious Service Medal.—C.P.O.s and ratings below. No annuity or gratuity.

Good Conduct and Long-Service Medal.—C.P.O.s and ratings below. Possession to carry with it £1 per annum during a man's active career, payable in a lump sum with first quarter's pension. Also a good-conduct gratuity of £20, paid when medal is awarded. To carry addition to pension of 2d. per diem.

It should be noted that the rules for awarding this medal to R.M. are now the same as for C.P.O. (and ratings below), R.N.

To earn the medal a man must have served for fifteen years with consecutive "Very good character," including one V.G. star, and with a previous character not inferior to "Good," with one "Good star" in the first three years. Men otherwise ineligible are awarded the medal as a special case if they have eighteen years V.G. character.

R.F.R., L.S. and G.C. Medal granted for fifteen years' V.G. R.N. and R.F.R. service, when active service medal has not been awarded. No gratuity with R.F.R. medal.

Deferred Pensions.

Under an old order soldiers who enlisted before September 10th, 1864, are entitled to a deferred pension on reaching the age of fifty, under certain conditions, as follows: They must have been invalided from the service, or discharged on reduction of establishment, or have claimed a free discharge after fourteen years' service holding two good-conduct badges, or after sixteen years holding one good-conduct badge. The minimum pension is 5d. per day. Applications should be sent by any man eligible for this pension to the Commissioners of the Royal Hospital, Chelsea, but in no case will arrears for more than three years be paid.

Demobilised Men.

A man on demobilisation may make a claim to pension on Army Form Z 22, and his case will then be dealt with as a matter of course by the Ministry of Pensions. If he does not make a claim on demobilisation, but finds later on that he is suffering some disablement through his service, he may make a claim under Article 9 of the Royal Warrant through his local War Pensions Committee (see under "Article 9 of the Royal Warrant" above).

His case is dealt with under the same regulations as if he had been invalided from the service, except that if he is found to be suffering from some disablement which is not attributable to service he is not awarded a gratuity, and also he is not entitled to a permanent pension (see under "Service Pensions") if he has more than fourteen years' service, because this concession is only extended to men *invalided* from the service.

A regular soldier serving on a normal engagement is transferred to Sec. B or D of the Army Reserve (instead of Class Z) on demobilisation; and Special Reservists are transferred to the Special Reserve, and soldiers of the Territorial Force are disembodied. If awarded disablement pensions, Reserve pay or Special Reserve bounty will be deducted from pension during the period for which the pension is granted.

During his demobilisation furlough a man is entitled to free medical treatment at the nearest military hospital. If he lives more than two miles from a military hospital he may apply to a civilian doctor, but must at once inform his Record Office that he has done so. If he requires treatment after his furlough is finished, this will be provided by the local War Pensions Committee if the medical referee certifies that his disablement is caused or aggravated by service.

Dental Treatment.

Dental treatment and artificial teeth will be provided for any invalided or demobilised man whose teeth have been taken out while he was serving, or where the dental defect is due to condi-

tions arising from or aggravated by service, or where a man is undergoing a course of treatment for such disabilities as gastritis, dyspepsia, or tuberculosis, and the supply of teeth or dental treatment is considered to be necessary to ensure the best results from treatment. Applications for dental treatment should be made to the local War Pensions Committee, who will make arrangements for the work to be carried out by the Ivory Cross Society.

Dependant.

A dependant is any person except a widow or child who was partly or wholly dependant upon a soldier or sailor before the commencement of the war or his enlistment if later.

Dependants' Pensions.

Brothers and sisters. See under "Brothers and Sisters."

Parents. See under "Parents."

Separated wives. See under "Separated Wives."

Unmarried wives. See under "Unmarried Wives."

Dependence Definition.

Post-war dependence means the amount which a deceased soldier or sailor might reasonably have contributed to the support of the family had he lived if such support were needed owing to the death or loss of earning capacity of the chief contributor to the family's support.

Pre-war dependence means the amount of support given to a dependant by a sailor or soldier before the commencement of the war, or before his enlistment, and includes any amount regularly contributed by the man for which he received no material benefits in return, any amount regularly contributed in excess of expenditure incurred on his account, and the money value of any benefits given.

Diet Allowance.

If a disabled man is certified to need a special diet, including articles of food which are not a part of ordinary diet, an allowance may be paid by the local Pensions Committee up to 10s. a week. In very special cases this amount can be increased with the sanction of the Regional Director.

Disability Retired Pay.

TEMPORARY OFFICERS.

Disability retired pay, as shown in the scale below, will be granted to an officer who retires, relinquishes his commission, or is placed in the Territorial Force Reserve (or in the case of naval officers on the Reserve or Emergency List) on account of unfitness attributable to or aggravated by service in the Great War.

If the unfitness is regarded as not attributable to service, a gratuity may be awarded (see under "Gratuities"), but no award will be made if the unfitness is due to the officer's own negligence or misconduct.

For minor disablement due to service, but where the degree of disablement is reckoned as less than twenty per cent., a gratuity will be awarded instead of retired pay. (See under "Gratuities.")

If totally blinded in action an officer will not be awarded less than £300 a year in wound pension and retired pay together.

Disability retired pay is paid for any temporary or acting rank an officer held at the time he was wounded or removed from duty on account of disablement.

SCALE OF DISABILITY RETIRED PAY.

Degree of Disablement.	Colonel, Group Captain, Captain R.N., Colonel R.M., and Corresponding Ranks.	Lieutenant Colonel, Wing Commander, Commander R.N., Lieutenant-Colonel R.M., and Corresponding Ranks.	Major, Squadron Leader, Lieutenant-Commander R.N., Major R.M., and Corresponding Ranks.	Captain, Lieutenant, Second Lieutenant, Flight Lieutenant, Flying Officer, Pilot Officer, Lieutenant and Sub-Lieutenant R.N., Captain and Subalterns R.M., and Corresponding Ranks.	Midshipmen, Naval Cadets, and Corresponding Ranks.
100%	£275 with bonus, maximum £300	£250 with bonus, maximum £300	£225 with bonus of £45	£175 with bonus of £35	£150 with bonus of £30
80%	£220 with bonus of £44	£200 with bonus of £40	£180 with bonus of £36	£140 with bonus of £28	£120 with bonus of £24
70%	£192 10s. with bonus of £38 10s.	£175 with bonus of £35	£157 10s. with bonus of £31 10s.	£122 10s. with bonus of £24 10s.	£105 with bonus of £21
60%	£165 with bonus of £33	£150 with bonus of £30	£135 with bonus of £27	£105 with bonus of £21	£90 with bonus of £18
50%	£137 10s. with bonus of £27 10s.	£125 with bonus of £25	£112 10s. with bonus of £22 10s.	£87 10s. with bonus of £17 10s.	£75 with bonus of £15
40%	£110 with bonus of £22	£100 with bonus of £20	£90 with bonus of £18	£70 with bonus of £14	£60 with bonus of £12
30%	£82 10s. with bonus of £16 10s.	£75 with bonus of £15	£67 10s. with bonus of £13 10s.	£52 10s. with bonus of £10 10s.	£45 with bonus of £9
20%	£55 with bonus of £11	£50 with bonus of £10	£45 with bonus of £9	£35 with bonus of £7	£30 with bonus of £6

Retired pay and bonus together must not be greater than £300 a year.

A claim in respect of disablement may be made after retirement or demobilisation under Article 1 (7) of the Royal Warrant in the case of Army officers, and Article 1 (7) Orders in Council (1022) in the case of Navy officers, if an officer finds that his health has been impaired by service.

Allowances to an officer in respect of his wife, children, education allowance, constant attendance allowance or alternative pension will be found under these respective headings.

In the case of a temporary officer promoted from the ranks arrangements are being made to ensure that he shall not, on account of being invalided as an officer, forfeit any permanent pension for service which he would have received if he had remained in the ranks and been pensioned as a seaman or soldier.

REGULAR OFFICERS.

If an officer is entitled to ordinary retired pay for long service or to service pension for long service, he draws his retired pay or service pension (under revised rates if eligible), with an addition for disablement due to service as follows, the rate being the same for all ranks: £150 a year for hundred per cent. disablement, £120 a year for eighty per cent. disablement, £105 for seventy per cent., £90 for sixty per cent., £75 for fifty per cent., £60 for forty per cent., £45 for thirty per cent., and £30 for twenty per cent. disablement. These rates, together with those quoted in the following paragraphs have been recommended by the Select Committee and accepted as from April 1st, 1920.

In the case of disabled regular officers invalided before they were able to qualify for ordinary retired pay (for instance, army officers with less than fifteen years' service, or officers of the Navy or Air Force invalided under the age of forty), a graduated scale of retired pay will be brought into force as follows—Army and Air Force: Lieutenant-colonel, £200 a year; major, £170 a year; captains and subalterns, £140 for fourteen years' service, graduated down to a minimum of £120 for a captain and £70 for a lieutenant. Navy: Commanders, £180 a year, with an addition of £10 for each year's service on the date of promotion to lieutenant-commander, and a flat-rate rank addition of £50; lieutenant-commanders, £180 a year, with an addition of £10 for each year's service in the rank; lieutenants, £100 a year, with an addition of £10 for each year's service in the rank, and sub-lieutenants £70 a year. To these rates of retired pay is added the disablement addition of £150 for hundred per cent. disablement (and lower amounts for lower degrees of disablement) outlined in the first paragraph above.

Officers retiring with less than fifteen years' service are eligible for a gratuity instead of retired pay (see under "Retired Pay"), and, if beneficial, they may take this gratuity instead of the scale of retired pay quoted above.

If an officer has been awarded a wound pension (see under "Wound Pensions"), he is only entitled to draw in addition any retired pay or half pay (under the Royal Warrant of 1914) to which he is entitled (or under the Jerram Award in the case of navy officers) plus a war bonus on his wound pension equal to the bonus paid to a temporary officer of the same rank disabled to the same degree.

If more beneficial, a disabled regular officer may choose to draw the new rates of half pay (see under "Half Pay") without any

further addition, instead of any ordinary or graduated retired pay with an addition for disablement.

If retired pay or service pension with addition for disablement amounts to less than the award to a temporary officer disabled to the same degree, the difference in amount will be paid to a regular officer.

For allowances for wife and children, see under these headings.

Disabled Officers' Fund.

The address of this fund is 12, Dean's Yard, Westminster, S.W.1., and the object is to give temporary financial assistance to ex-officers.

Disablement Pensions for Navy Officers of Warrant Rank and Royal Marine Gunners.

TEMPORARY OFFICERS.

Every officer of warrant rank who is discharged, relinquishes his commission or warrant, or reverts to the Reserve List on account of disablement caused or aggravated by service in the Great War and not due to his negligence or misconduct is entitled to a pension under the scale given below. The position of disabled warrant officers drawing service pension or gratuity or wound pension is explained under the heading "Disablement Pensions for Regular Navy officers of Warrant Rank."

The pension may be granted according to the temporary or acting rank held by the warrant officer at the time he was wounded, injured or removed from duty in consequence of disablement.

If the disablement is assessed at less than twenty per cent. he will be given a gratuity or final weekly allowance (see under "Gratuities") instead of pension. The highest sum which may be awarded as a gratuity is £400. If the disablement is regarded as non-attributable to service a gratuity of not more than £250 may be awarded (see under "Gratuities").

Allowances for wife and children may be granted with disablement pension, as shown under these headings. For alternative pension, see under "Alternative Pensions."

If the warrant officer retires otherwise than as unfit, but finds later that he is suffering some disablement due to service, he may make an application for pension under Article 1 (6) of Orders in Council (1023) of September 29th, 1917.

A totally blinded commissioned warrant officer will not be granted a total award of less than £225 a year in wound pension and service pension or disablement pension taken together, and a warrant officer £175 a year.

Degree of Disablement.	Commissioned Warrant Officers of the Royal Navy, and Corresponding Ranks.	Warrant Officers of the Royal Navy, and Corresponding Ranks.
100%	£180	£150
80%	£144	£120
70%	£126	£105
60%	£108	£90
50%	£90	£75
40%	£72	£60
30%	£54	£45
20%	£36	£30

The above rates include twenty per cent. war bonus, which has now been definitely added to pension.

The following ranks, if eligible for pension, come under the above scale: Gunner, Boatswain, Signal Boatswain, Warrant Telegraphists, Warrant Master-at-Arms, Warrant Shipwright, Warrant Engineer, Warrant Mechanician, Warrant Ordnance Officer, Warrant Electrician, Warrant Wardmaster, Warrant Writer, Warrant Victualling Officer, Warrant Instructor in Cookery, Warrant Schoolmaster, Royal Marine Gunner, Chief Officer Coast-guard, Senior Mate C.G.

REGULAR OFFICERS.

If more favourable to him than the scale given in the paragraph above, an officer of warrant rank who holds a permanent warrant or commission may draw any service pension or gratuity for which he is eligible under the Jerram Award and an addition for disablement as given below and recommended by the Select Committee as from April 1st, 1920. If a wound pension or gratuity has been granted, the warrant officer will only be entitled to draw in addition any service pension or gratuity for which he is eligible, unless the sum then arrived at is less than he would have been entitled to under the scale given above, in which case the deficiency will be made up to him.

Degree of Disablement.	Commissioned Warrant Officers of the Royal Navy, and Corresponding Ranks.	Warrant Officers of the Royal Navy, and Corresponding Ranks.
100%	£120	£90
80%	£96	£72
70%	£84	£63
60%	£72	£54
50%	£60	£45
40%	£48	£36
30%	£36	£27
20%	£24	£18

Disablement Pensions for Sailors and Marines.

Pensions are awarded to sailors and marines on the same conditions as to soldiers and airmen, but the disablement award is the same for all ratings, addition being made to pension for the length of service and good-conduct badges, or medal for long service, and for time served above the rating of able seaman or private of Marines, unless length of service entitles a man to service pension as well (see under "Service Pensions" for amounts).

If entitled to service pension the highest disablement rate for a sailor is 33s. for 100 per cent. disablement, as in the case of the soldier drawing a service pension, but the ordinary wife's allowance of 10s., and 7s. 6d. for the first child, and 6s. for any others, is paid in addition. (See under "Disablement Pension plus Service Pension.")

If entitled to *Long-Service pension*, this is assessed and paid by the Admiralty, and includes the sum for good-conduct badges or medal, petty time, etc., and the disablement part of the award only is assessed and paid by the Ministry of Pensions.

If entitled to a service pension (but not a long-service pension) for over ten years' service in the case of a sailor, or over fourteen years' service in the case of a marine, this pension will also be

assessed by the Admiralty, but at the old pre-war rates. The question of increasing these rates to the new rates under the Jerram scheme (see "Service Pensions") is at present being considered, but in any case the additions for good-conduct badges or medal are given at the new rates. But this "modified" pension for ten or fourteen years' service can only be awarded in addition to disablement award if the pensioner has a *permanent disablement pension*.

If he has a temporary-disablement pension only and is not entitled to a long-service pension, a seaman or marine of any rating or rank will get a disablement award at the rate of 40s. a week for total disablement (see scale for soldiers and airmen for amounts for lower degrees of disablement), with an addition for good-conduct badges and medals and petty time, and also an addition for length of service as follows:

Six years' service, but under twelve	.. .. .	1s. a week.
Twelve years' service, but under eighteen	.. .. .	2s. "
Eighteen years' service, but under twenty-one	.. .. .	3s. "
Twenty-one years' service, but under twenty-five	.. .. .	4s. "
Twenty-five years or over	.. .. .	5s. "

For instance, if the service is not continuous, or with longer breaks between periods than the regulations allow, a man with twenty-five years' service will get an addition to his disablement pension for this service, but he would have been entitled to a *service pension* if the service had been continuous.

Disablement Pensions for Soldiers and Airmen.

Every soldier or airman who is discharged as unfit from the service on account of disablement caused or aggravated by military service in the Great War, and not due to his own negligence or misconduct, is entitled to a pension under the scale given below, according to the degree of his disablement as assessed by the medical branch of the Ministry of Pensions, and according to his rank, with the exception that warrant officers and non-commissioned officers entitled to service pensions are only entitled to draw disablement pensions on the lowest scale (Class V.) plus an allowance for any promotion they may have gained after the award of service pension, unless it is to their advantage to give up their service pension temporarily, and receive a disablement pension according to their rank under the scale below. The position of men entitled to both service pensions and disablement pensions is fully explained later under the heading "Disablement plus Service Pensions."

If a man's disablement is assessed at less than twenty per cent. he will be given a gratuity or final weekly allowance (see under "Gratuities") instead of pension. The highest sum which may be awarded as a gratuity or allowance in this case is £200, and the amount will depend on the extent of disablement and other circumstances of the man's service.

Disablement pension will be granted to a man according to the *paid acting rank* he held at the time he was wounded, injured or removed from duty (see under "Acting Rank"), unless he held a higher substantive rank at the time of discharge.

If a temporary disablement pension, including renewals, does not run for more than one year, a supplementary gratuity of £5 is paid at the termination of pension.

In addition to his own disablement pension a man may be given extra allowances for his wife and children according to the rates and conditions explained under the headings "Children's Allowances for Disabled Men" and "Wife's Allowance."

If a man's disablement is regarded as non-attributable to service he may be awarded a non-attributable gratuity, as explained under the headings "Gratuities," but this concession applies to invalided men only and not to demobilised men. Any demobilised man, however, who is found to be suffering from some disablement caused or aggravated by service is entitled to pension and other allowances on the same terms as an invalided man.

Alternative pensions, constant-attendance allowance, and treatment and training allowances for disabled men are all explained under these respective headings.

Degree of Disablement.	Warrant Officer Class I.		Warrant Officer Class II., or N.C.O. Class I.		N.C.O. Class II.		N.C.O. Class III.		N.C.O. Class IV.		Private, Class V.	
	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.
100%	60	0	53	4	50	0	46	8	43	4	40	0
90%	54	0	48	0	45	0	42	0	39	0	36	0
80%	48	0	42	8	40	0	37	4	34	8	32	0
70%	42	0	37	4	35	0	32	8	30	4	28	0
60%	36	0	32	0	30	0	28	0	26	0	24	0
50%	30	0	26	8	25	0	23	4	21	8	20	0
40%	24	0	21	4	20	0	18	8	17	4	16	0
30%	18	0	16	0	15	0	14	0	13	0	12	0
20%	12	0	10	8	10	0	9	4	8	8	8	0

All ranks as classified for pension purposes will be found set out under the heading, "Classification of Ranks."

Disablement Pension plus Service Pension for Soldiers and Airmen.

If a man has been granted a service pension under the revised scale which came into force from April 1st, 1919, under Army Order 325 of 1919 and Order in Council 1809, or a service pension previously granted has been brought up to the revised scale, he is entitled to draw his disablement pension on the old scale only, that is 33s. if totally disabled (and proportionately less for lower degrees of disablement), instead of the new scale of 40s. for total disablement, *but he will be entitled to draw wife's allowance and allowances for children under the new scale*, that is, 10s. for the wife, 7s. 6d. for the first child, and 6s. for any others if he is a totally disabled man.

If a man has been granted a service pension under any regulation before the scale brought into force from April 1st, 1919, and he is not eligible for the new increased scale of service pensions, he will be entitled to draw his disablement pension under the increased scale of disablement pensions which came into force on September 3rd, 1919 (see under "Disablement Pensions, Soldiers and Airmen"), and wife's allowance and allowances for children.

A warrant officer or non-commissioned officer of the Army or Air Force who has been granted a service pension (which is based on his rank) is entitled to draw only disablement pension on the

lowest scale (private), unless he has gained promotion after his service pension was granted and before he was invalided, in which case an addition (known as "promotion addition") will be given, equal to the difference between the disablement pension of his rank and the disablement pension for the rank on which his service pension was granted. If it is to his advantage he may surrender his service pension and draw a disablement pension according to his rank.

Some examples of the above regulations:

A married man with one child who is drawing a service pension on the new increased scale, and who is disabled fifty per cent., would be entitled to 16s. 6d. disablement pension for himself, 5s. allowance for his wife, and 3s. 9d. for his child.

A married man with two children who is drawing a service pension on the old scale in force before September 13th, 1919, and is not entitled to reassessment, and is disabled thirty per cent., would be entitled to disablement pension at 12s. for himself (thirty per cent. of the increased rate of 40s. total disablement), with an allowance of 3s. for his wife and 4s. 1d. for his two children.

A non-commissioned officer Class III. (sergeant), who has been discharged to service pension under the increased service pension rates, would be entitled to disablement pension of 16s. 6d. if he were fifty per cent. disabled, and to 20s. if his service pension were not granted under the revised scale. But if he has been awarded a service pension either before or during the war when he held the rank of N.C.O. Class IV. (corporal), and he had been promoted to Class III. (sergeant) when he was disabled, he would be entitled to a disablement pension of 18s. if his service pension is on the new scale, and 21s. 8d. if the service pension is on the old scale—the addition in this case above the rate for private being the difference between the rates for Class IV. and Class III. for a fifty per cent. disabled man.

Explanation is given under the heading "Service Pensions" as to the classes of service pensions which will be reassessed under the revised scale for service pensions.

Discharge, Cases where Disablement takes effect after.

If a man who is discharged as time-expired or surplus to military requirements or demobilised without making a claim to pension, finds later on that he is suffering from some disablement caused by his service, he may make an application for pension under Article 9 of the Royal Warrant. Any pension awarded will be paid from the date on which he establishes his claim.

Distinguished-Conduct Medal.

An additional pension of 6d. a day will be granted to a pensioner who has been awarded the Distinguished-Conduct Medal, as explained under the heading "Decorations."

But there is not an additional 6d. a day payable in respect of a bar to that decoration gained by a pensioner, even although a non-pensioner may receive £20 for the bar, the same as for the medal.

Earnings.

Earnings may not be taken into consideration in any way at all when a *disablement* pension is being awarded; but an *alternative* pension (as explained under the heading "Alternative Pensions") is based on the difference between pre-war earnings and present

earnings. *Pre-war earnings* and *earning capacity* are also explained under the same heading. Compensation for loss of earnings through attending a medical board is explained under the heading, "Compensation for Loss of Time."

Education Grants.

Grants may be made for the education of the children of disabled men and officers, and the widows of both men and officers.

An allowance may be granted, *where there is financial need*, for children over eight in the case of disabled officers or nurses receiving disability retired pay, or widows of officers who have been killed or died through disablement due to war service, the maximum amount being £80 a year. This allowance may, as recommended by the Select Committee, be granted now to a widow receiving an alternative pension if financial need is shown. Application should be made to the Officers' Awards Branch of the Ministry of Pensions.

Grants for the education of the children of disabled or deceased men will be made by the Special Grants Committee, to whom application should be made through the local Pensions Committee. A grant can only be made to provide the child with the *same standard of education as it might reasonably have expected to receive if the father had been alive or not disabled*. In the case of a child over five and under thirteen years of age who is attending a day school the maximum grant is £20 a year, and £5 a year for travelling and necessary expenses. If the child is over thirteen and under twenty-one the maximum grant for school fees is £25, and £10 a year for travelling and other expenses. If the child is attending a boarding school or college, and living away from home, the allowance may be increased to £50 a year.

The children of officers, warrant officers and men of the Royal Navy, Royal Marines and coastguard service, deceased, or disabled, or in distressed circumstances may be admitted to the Royal Hospital School, Greenwich, or maintained at other schools at the expense of the Greenwich Hospital funds. Only a limited number of grants can be made, and each case is considered on its merits, orphan children being given preference over other children. Application for admission to schools should be made to the Director of Greenwich Hospital, Admiralty.

There is also a scheme on the same lines for the admission of children of warrant officers and men of the army to the Duke of York's School, Royal Military School, Royal Hibernian Military School, and the Queen Victoria School. Applications in these cases should be addressed to the commandant of the school.

Conditions: One or other parent must be dead; the father must have served in the Regular army, and the boy must be not less than nine years of age and not over twelve at the time of application.

Egypt, Service in.

Unforfeited service of at least twelve months in the districts of Bahr-el-Ghazel, Kordofan, Sennar, Kassala, Upper Nile or Mongala, under the Egyptian Government, after November 2nd, 1911, will count double as service towards service pension.

Emigration.

Officers and men of all services (but not of Dominion and Colonial forces) and women who enrolled for not less than six months' whole-time service in a corps under the direction of a

British Government Department will be granted free third-class passages for themselves and their families to the nearest port convenient to their destination if they are approved under an agricultural settlement scheme of the Oversea Governments, or if they are going to assured employment. This concession is also extended to widows and dependants of ex-service men who are in receipt of pensions under the Royal Warrant. On payment of the difference between third and second class fares or third and first class fares superior accommodation can be obtained.

Applications for passages should be made to the Secretary, Overseas Settlement Office, 59, Victoria Street, S.W.1, or any employment exchange, except in the case of ex-service women, who should apply to their own corps' headquarters.

Employment.

A grant up to £5 may be made through the local Pensions Committee to a disabled man if financial assistance is necessary to enable him to take up employment.

Enlistment, Fraudulent. See under "Fraudulent Enlistment."

Enlistment, Improper. See under "Improper Enlistment."

Examination, Medical. See under "Medical Boards."

Expeditionary Force Canteens.

Men invalided from the Expeditionary Force Canteens (A.S.C.) after September 10th, 1916, from which date they were attested as soldiers, are eligible for pension under the same regulations as other soldiers.

Final Gratuity.

If a man's temporary pension (including renewals) does not extend beyond twelve months he is awarded a final gratuity of £5. This rule does not apply when a man has received a gratuity for non-attributable disablement paid in the form of a final weekly allowance.

Final Weekly Allowance.

When a man's disablement is considered to be not attributable to service he is awarded a gratuity (maximum £150), which is usually paid in the form of a final weekly allowance. The actual sum to which he is entitled is arrived at by making an allowance for the degree of his disablement, his length of service, his rank, and the number of his children. A man who is awarded a non-attributable gratuity is entitled to make an appeal to the Appeals Tribunal through his local War Pensions Committee against the decision that the disablement is not attributable to service.

Football, Accidents while Playing. See under "Accidents."

Forfeiture of Pension for Crime.

As a man now has a statutory right to a pension he cannot forfeit it entirely when given a term of imprisonment, except under very unusual circumstances. In future, while a man is in prison the usual allowances payable with his pension for a wife and children will be issued to the wife, and on his release from prison his own pension will be resumed.

Forfeiture of Qualifying Service.

The following periods will not count as qualifying service for pension:

1. Time forfeited by sentence of a court martial.
2. Service forfeited for desertion or fraudulent enlistment, unless afterwards restored.
3. Any day on which pay is forfeited, except—
 - Periods of absence without leave which do not exceed five days.
 - Periods of confinement which do not exceed seven days.
 - Periods of confinement on which a soldier is convicted by a court martial if the sentence is afterwards remitted.
 - Periods during which a non-commissioned officer is reduced to the ranks for an offence on account of which pay is forfeited.
4. The whole period of service in the case of a man discharged with ignominy, or for misconduct, or on being convicted by the civil power, or on being sentenced to penal servitude or for giving a false answer on attestation.
5. All service before the date of his second attestation in the case of a soldier who denied former service on re-enlistment.
6. All time served before re-enlistment in the case of an army reservist who improperly re-enlists into the army and is retained with the colours.
7. The whole period of imprisonment or for which pay is forfeited in the case of a reservist who is imprisoned by the civil power or forfeits pay as an absentee from the reserve.
8. Service of less than three months, unless the soldier purchased his discharge.

Forfeiture of Service.

Although there are, as explained above, a number of offences for which a soldier may forfeit qualifying service, there are only two—desertion and fraudulent enlistment—for which he will forfeit his former service as "service" for pension. A soldier serving on his first period of engagement forfeits all previous service if convicted of these offences; a re-enlisted soldier forfeits all service since re-enlistment; a soldier who has completed his twelve years' engagement and re-engaged for a further period forfeits all service after the completion of his first twelve years. The regulations regarding forfeiture of service do not apply to the Territorial Force. In the case of a man belonging to the Territorial Force, the only period of service forfeited will be while he is absent, waiting trial, or in prison. Under the heading "Service" the distinction between *service* and *qualifying* service is shown.

Restoration.—Forfeited service may be restored upon promotion to the rank of sergeant or upon completion of three years' service clear of any entry in the regimental conduct book. In special cases, where a court martial has recommended the restoration of forfeited service, or where the soldier has performed such good and faithful service that he is deserving of restoration of service, the Army Council will give consideration to the case. In the naval service discretion in such cases rests with the Admiralty.

Former Wars.

The reassessment of pensions granted for service in former wars is described under "Pre-war Pensions."

Fraudulent Enlistment.

If a man denies his former service when re-enlisting he has

enlisted fraudulently, and this entails the forfeiture of his former service under conditions which are explained under "Forfeiture of Service." If, however, he re-enlists while belonging to the army reserve he has *enlisted improperly* but not *fraudulently*.

Funeral Expenses.

Discharged Disabled Men.—A grant of £7 10s. will be made on application to the War Pensions Committee to meet the cost of the funeral in the case of a discharged disabled man who has died as the result of a disability *due to service*. This grant will not, however, be payable if the War Office, Admiralty or Air Ministry has provided a service funeral. In the event of the expenses of the funeral being less than £7 10s., a grant would only be made to cover the actual expenses.

Families of Serving Men.—A grant of £5 for an adult and £2 10s. for a child may be made on application to the War Pensions Committee to meet the funeral expenses of the wife, dependant or child of a serving soldier, sailor or airman. Such a grant can only be made while the man is still serving, or while separation allowance continued to be paid, which it would be for twenty-six weeks after the man's death on service. After a man's discharge from the service no grant can be made to meet funeral expenses of any member of his family.

Children of Deceased Officers or Men.—Under the scheme which the Ministry of Pensions has arranged for the care of children suffering from neglect or want of proper care, a grant of £5 (or £3 if under the age of five) may be made to meet the funeral expenses of any child which has been boarded out or placed in an institution. This grant does not apply to any child of a serving or deceased officer or man whose care has not been undertaken by the Minister of Pensions.

Grand Fleet Fund.

The object of this fund is to assist financially men of the Royal Navy when injured or invalided, and the dependants of deceased men. The address of the fund is 11, Lower Regent Street, S.W.1.

Gratuities to Disabled Men.

A gratuity is awarded because a man's disablement, although due to service, is of a minor character, and has been assessed at less than twenty per cent., or because the disablement is considered not to be attributable to service.

In the first case, if the disablement is a specific injury, a lump sum may be awarded, but otherwise the usual course is to grant a conditional weekly allowance for six months, at the end of which the man is medically boarded, the allowance being continued if the disablement still exists.

In the second case, where the disablement is considered not to be attributable to service, a final weekly allowance is given, usually at the rate per week at which a man's disablement is assessed. An appeal to the Appeals Tribunal may be made against the decision that the disablement is not attributable to service.

The highest attributable gratuity is £200, and the highest non-attributable gratuity £150. A man's length of service, rank and number of children are taken into account in arriving at the amount of the award.

The rate at which a gratuity is paid for less than twenty per cent.

disablement is 5s. 6d. a week (the rate for twenty per cent. disablement, under the Royal Warrant of 1918), and not 8s., which is the amount of a twenty per cent. disablement *pension* at the present time. *No war bonus is payable, and no wife's allowance is issued.* By noting the amount of weekly allowance it is usually possible to tell whether the gratuity is for attributable or non-attributable disablement, because an attributable gratuity is issued according to a man's rank, and allowances for his children are shown as well, whereas if the gratuity is for non-attributable disablement neither rank nor children's allowances are shown on the award.

An attributable gratuity for minor disablement is awarded under Article 1 (3) of the Royal Warrant, and a non-attributable gratuity is awarded under Article 7 (1) of the Royal Warrant.

Gratuities to Disabled Nurses.

Gratuities to disabled nurses for minor injury or non-attributable disablement are awarded at £300 and £200 respectively on the same conditions as they are awarded to officers and men.

Gratuities to Disabled Officers.

Gratuities for minor disablement or non-attributable disablement are awarded in the same manner to officers as to men. For commissioned officers of all services the highest rate of attributable gratuity is £500, and non-attributable gratuity £300. For commissioned warrant and warrant officers of the Royal Navy and Royal Marine Gunners the highest rate of attributable gratuity is £400, and non-attributable gratuity £250.

Gratuities to Regular Officers.

The gratuities payable to officers commissioned from the ranks or retiring from the service with ten years' service are explained under the heading of "Retired Pay for Officers."

Gratuities to Widows and Dependants.

For the amount of gratuity payable if the death of the officer or man was considered not attributable to service, see under "Widows' Pensions," "Parents' Pensions," and "Brothers' and Sisters' Pensions." Remarriage gratuity and mourning gratuity are also explained under "Widows' Pensions."

Graves.

The wooden crosses marking the graves of deceased officers and men will be given when possible to relatives on application—which should be made *now*—as soon as the permanent headstones are erected. Inquiries should be addressed on this point and any others connected with war graves to the Director of Graves Registration, Winchester House, St. James's Square, S.W.1.

Greenwich Hospital Pensions.

Seamen and Marines who have been granted life pensions, who have served with good character for twelve years, or who are disabled from wounds or disease attributable to service, may be granted if they are in distressed circumstances, Greenwich Hospital pensions up to 1s. 6d. a day (including naval pension), or in the case of very exceptional need or distress up to 2s. 6d. a day.

The award of these pensions will depend upon a man's capacity to support himself, and any means which he may possess, and they will not be awarded to men who can contribute materially to their

own support. If in need of treatment, men may be admitted into naval hospitals for temporary treatment, when an allowance up to 5s. a week may be made to their families.

Age Pensions.—Naval and marine pensioners on reaching fifty-five years of age (in the case of R.F.R. men fifty years) are entitled to an age pension of 5d. per day. On reaching sixty-five years of age a further 4d. per day—9d. in all. These pensions must be claimed.

Officers.—A limited number of Naval Pensions, Travers Pensions and Greenwich Hospital Pensions are available for retired officers and pensioned warrant officers of the Royal Navy, Coastguard and Royal Marines who are in distressed circumstances, the amounts ranging from £150 a year in the case of a flag officer, to £25 a year in the case of a warrant officer.

Applications for Greenwich Hospital Pensions should be addressed to the Secretary of the Admiralty (G.H. Department), London, S.W.1.

Half-pay Rates for Officers.

NAVY.		
Captain, six years' seniority .. .. .	.. .. .	£1 17s. 6d. a day
Captain, under six years' seniority .. .. .	.. .. .	£1 12s. 6d. a day
Commander :		
On promotion .. .. .	.. .. .	£1 a day
After three years .. .. .	.. .. .	22s. a day
After six years .. .. .	.. .. .	24s. a day
After nine years .. .. .	.. .. .	26s. a day
Lieut.-Commander :		
On promotion .. .. .	.. .. .	15s. a day
After three years .. .. .	.. .. .	16s. a day
After six years .. .. .	.. .. .	17s. a day
Lieutenant :		
On promotion .. .. .	.. .. .	8s. 6d. a day
After four years .. .. .	.. .. .	10s. a day
After six years .. .. .	.. .. .	12s. a day
Sub-Lieutenants, Mates and Midshipmen, ..		Half of full pay
ROYAL MARINES.		
Colonel-Commandant .. .. .	.. .. .	£2 5s. a day
Colonel 2nd Commandant and Lieut.-		
Colonel, after five years .. .. .	.. .. .	£1 17s. 6d. a day
Lieut.-Colonel, under five years .. .. .	.. .. .	£1 12s. 6d. a day
Major :		
On promotion .. .. .	.. .. .	£1 a day
After three years .. .. .	.. .. .	22s. a day
After six years .. .. .	.. .. .	24s. a day
After nine years .. .. .	.. .. .	26s. a day
Captains :		
On promotion .. .. .	.. .. .	15s. a day
After three years .. .. .	.. .. .	16s. a day
After six years .. .. .	.. .. .	17s. a day
Lieutenant :		
On promotion .. .. .	.. .. .	5s. a day
After four years .. .. .	.. .. .	8s. 6d. a day
After eight years .. .. .	.. .. .	10s. a day
After ten years .. .. .	.. .. .	12s. a day
2nd Lieutenant .. .. .	.. .. .	3s. 9d. a day

ARMY.

Colonel	£1 7s. 6d. a day
Colonel R.A.M.C.	£1 9s. 6d. a day
Lieut.-Colonel R.A.M.C.	£1 3s. 9d. a day
Lieut.-Colonel R.A.M.C., after three years	£1 7s. 6d. a day
Other Lieut.-Colonels	£1 3s. 9d. a day
Other Lieut.-Colonels, after four years on full pay as Lieut.-Colonel, to receive half pay equal to full pay as a Lieut.-Colonel for six months (without allowances), and afterwards £1 3s. 9d. per day.	
Major	15s. 9d. a day
Major, after five years	18s. 6d. a day
Captain	11s. 9d. a day
Captain, after fifteen years' total service	13s. a day
Captain, higher rank by brevet	14s. a day
Lieutenant	8s. a day
Lieutenant, after seven years' total service	9s. 6d. a day
2nd Lieutenant	6s. 6d. a day
Quartermasters :	
On appointment	9s. 6d. a day
After four years' total service	10s. 6d. a day
After eight years' total service	11s. 6d. a day
After twelve years' total service	12s. 6d. a day
After fifteen years' total service	15s. a day
Lieutenant-Colonel	17s. 6d. a day

AIR FORCE.

Rates at present under consideration.

Harry Lauder Fund.

The address of this fund is 168, Hope Street, Glasgow, and the object is to give financial assistance to disabled Scottish sailors and soldiers, or their dependants, when help cannot be obtained from other State or voluntary funds.

Home Treatment. See under "Treatment."

Hospital Treatment. See under "Treatment."

Hurts Gratuity for Seamen.

If a seaman has suffered some injury which is separate and distinct from injury on account of which he is discharged to pension, he may be awarded a gratuity at the discretion of the Admiralty, or an addition to his pension.

At the time of the accident he should be provided by the medical officer responsible with a Hurt Certificate, which is the essential to a grant when being discharged, as well as evidence upon which to decide the amount of such gratuity.

Identity Certificates.

An Identity Certificate (more commonly known as a Ring Paper) is issued by the Pension Issue Office to enable a man to draw weekly at the post office his pension or gratuity. The certificate should show the man's name, regiment and rank, his degree of disablement, and the amount of his pension in respect of himself and family. On the top left-hand corner is an official reference, two or three letters followed by a number. By quoting this reference a man's case can be immediately traced at the Pension Issue

Office. When receiving allowances from the War Pensions Committee temporarily, instead of pension, the identity certificate must be given up to the Pensions Committee.

Illegitimate Children. See under "Children's Allowances."

Improper Enlistment.

A man who *re-enlists* while an army reservist has re-enlisted *improperly* but not *fraudulently* (see under "Fraudulent Enlistment"). Having enlisted improperly he does not forfeit all former service as "service" for pension (see under "Service"), but if he is kept with the colours he forfeits this former service as *qualifying service* for pension (see under "Qualifying Service"). If he is relegated to the Reserve, and not kept with the colours, he forfeits as qualifying service for pension the period during which he was an absentee from the Reserve.

Income Tax.

Pensions and retired pay awarded to officers and men in respect of disablement only are exempt from income tax from April, 1918, and are excluded when assessment of income is being made. Owing to the delay in making arrangements for this concession to take effect, the tax has been payable for the years 1919-1920, but will be recoverable. The question of exempting widows' and dependants' pensions from income tax is still under consideration.

Indian Army.

Disabled officers of the Indian Army, Indian Medical Service and the Indian Army Reserve are eligible for pension under the Royal Warrant of 1917 under the same conditions as officers of the British Army. This applies also to widows, children and dependants. Applications for pension should be made to the Under-Secretary of State, India Office S.W.

Injuries in War Compensation Act.

Under this War Risks Seamen's Compensation Scheme compensation is given for disablement or death resulting from employment afloat in connection with warlike operations. Officers and men of the Royal Navy, Royal Marines, Army and Royal Air Force, or their widows and dependants, are not dealt with under this Act, but it concerns men of the Mercantile Marine who have not signed on to serve under the Admiralty for the duration of the war, and *members of the women's services*. The conditions of compensation are set out under the headings "Mercantile Marine" and "Women's Services."

Institutional Treatment and Allowances. See under "Treatment."

Interim Awards.

If a man's award is due to expire before the report of his last medical board is received at the Ministry, or before a decision can be arrived at for any reason regarding his next award, what is known as an "interim" award is usually made. This is an award for nine weeks at the same rate as the old award.

An "interim award" will also be made in treatment cases where the treatment has ceased and no further award of pension has yet been made.

In the case of pensioners living abroad an "interim award" will be made if the necessary medical report does not reach the

Ministry in time for a new award to be made before the last one expires.

K King George's Fund for Sailors.

The address of this fund is Tower House, Trinity Square, E.C.3, and the object is to render aid through existing marine benevolent institutions to men of the Royal Navy or Mercantile Marine and their widows and dependants.

Kitchener House.

Address, 34, Grosvenor Place, S.W.1. Lectures and instructional classes in languages, commercial and other subjects are given without charge to convalescent and disabled officers.

L Life Certificates.

Before an identity certificate is issued to enable a pension to be drawn at the post office, it is necessary for a life certificate to be completed and sent in to the Pension Issue Office. This life certificate is a signed declaration that the pensioner, his wife and children, or the widow or dependant as the case may be, is alive, and the certificate must be witnessed by a magistrate, clergyman, doctor, justice of the peace, commissioner for oaths, police officer, naval or military officer of certain standing, or by an official (not a member only) of a local War Pensions Committee.

Lloyd's Patriotic Fund.

The address of this fund is Brook House, Walbrook, E.C.4, and the object is to assist dependants of deceased officers and men, and also those disabled in the South African War.

Local Pension Committees.

The address of the local Pension Committee for any area can always be obtained at the post office. The advances of money or treatment allowances which may be made to disabled men or widows and dependants are shown under the headings "Recoverable Advances" and "Treatment." For special grants, see under "Funeral Grants," "Employment and Sickness Grants," and "Special Grants Committee."

Every local Committee must have at least two discharged men and one widow amongst its members. These Committees act as links between the disabled man or widow and the Ministry of Pensions, and they are given full powers to assist a man if he is unable to work on account of his disablement and to arrange for necessary treatment. They will also assist and advise in regard to the making of appeals.

Long-Service and Good-Conduct Medals. See under "Decorations."

Long-Service Pensions. See under "Service Pensions."

Lord Kitchener National Memorial Fund.

The address of this fund is Oswaldestre House, Norfolk Street, Strand, W.C. A number of scholarships for young officers and men of the army and navy, and for the sons of disabled and deceased officers and men have been founded. The maximum value of the scholarship is £175 a year, plus tuition fees. Candidates for the scholarships are selected by the Scholarship Committee.

Lunacy Cases.

Every man invalided from the service for mental unfitness caused or aggravated by service and placed in any asylum is entitled

to be treated as a "service patient," which concession carries certain privileges allowed to private patients, but not to pauper patients. Special badges, clothes and extra comforts are issued to service patients. The allowance payable in respect of a man in an asylum is the same as that set out for in-patients under the heading "Treatment," with two exceptions. One is that the allowance may be reduced by the amount of any grant to a dependant who is not a relative of the man, and the second is that if the man has no wife, child or dependant no allowance will be paid while he is in the asylum, but when he is discharged he will be given any difference between the rate of treatment allowance and the sum expended by the Ministry on his maintenance, treatment and provision for extra comforts.

Medals. See under "Decorations."

Medical Boards.

Speaking generally, there are two kinds of medical boards which have to do with disabled men. These are *Re-survey Boards* and *Medical Appeal Boards*. When a man goes up for examination towards the expiration of his award of pension, or if he applies for an increase of pension because he considers his disablement has grown worse since his pension was awarded, he goes before a *Re-survey Board*. If he makes an appeal against the amount of his award because he considers his disablement was assessed by the Re-survey Board at too low a rate, he then goes before a Medical Appeals Board, whose decision is final during the currency of any award. (See under "Appeals.") There are special medical boards which deal with cases of neurasthenia, epilepsy, paralysis, and deafness.

See under "Compensation for Loss of Time" for loss of wages while attending medical boards.

No question regarding the wages a man is earning may be asked at a medical board, and under the new regional system (see under "Regional") every officer and man will be informed at the time of the board the rate at which he has been assessed.

Medical Referee.

One or more medical referees are attached to every local War Pensions Committees for the purpose of examining men who wish for increased pensions, treatment or training, with the exception of men suffering from tuberculosis, who are sent to the tuberculosis officer of the district, who acts as referee in these cases. The medical referee has no power at all to award a pension. He can only report on the degree of a man's disablement; the Ministry of Pensions then decides whether the report will be accepted. If the referee reports that a man is disabled to a greater degree than his pension has been awarded for, the general practice is for the Ministry to put the man before a re-survey board. When application is made for treatment and allowances, these allowances cannot be paid by the Pensions Committee until the man has been examined by the medical referee who reports on the case.

Medical Treatment. See under "Treatment."

Mental Cases. See under "Lunacy."

Mercantile Marine Pensions.

Officers and men of the Mercantile Marine who are injured on duty during employment afloat in connection with warlike opera-

tions, or are disabled by sickness attributable to the conditions of such employment, may be granted pensions under the Injuries in War Compensation Act (War Risks Compensation scheme) under the rates quoted below. *These regulations, however, do not apply to men (or their widows and dependants) who have signed Forms of Agreement T 124X, T 124 Y, T 124 Z, or T 299 Z, to serve under the Admiralty for the duration of war. Such men when discharged as unfit are entitled to the same pension and allowances as men of the Royal Navy (see under "Disablement Pensions for Sailors and Marines").* The classification for pension of Mercantile Ratings is shown under the heading of "Classification of Ranks."

The Injuries in War Compensation Act provides that where injury or disablement results in total destruction of earning capacity a pension equal to two-thirds pay (for definition of pay see under, while the incapacity lasts, with a minimum of 35s. a week from January 1st, 1920, may be granted. If the injury or disablement results in partial impairment of earning capacity, one-sixth pay is granted for slight impairment, one-third pay for impairment which is more than slight but is not material, and one-half pay for material impairment of earning capacity.

In cases of total incapacity, allowances for children can be granted at the rate given to the children of widows.

"Pay" is reckoned as the rate of pay (including victualling allowance) which was in force six months before the commencement of the war.

Widows of men killed on duty, or who die within seven years as the result of injury or sickness attributable to employment on war-like operations, may be granted a pension equal to one-third pay, increased by a forty per cent. bonus, with a minimum of 26s. 8d. a week for a widow with children or over forty, and 20s. for a widow under forty who has no children.

An allowance of one-eighth pay is given for each child up to £30 a year, but in no case will the total amount be less than 10s. a week for the first, 7s. 6d. for the second, and 6s. for any others.

For orphan children where there are no other dependants the rate is one-sixth pay up to £60 a year for the first, and £52 for the second and any others, or one-tenth pay for every child if this is more beneficial. In no case, however, will the amounts be less than 12s. a week for the first child, and 11s. a week for any others. The allowances are continued up to the age of sixteen, except in the case of apprentices earning nominal wages, or children attending secondary schools or technical institutions, when they may be paid up to the age of eighteen.

If a man does not leave a widow, a pension may be granted to another dependant; but if there are children receiving allowances the pension to the dependant, together with the allowances for the children, may not exceed the sum which would have been granted to a widow and children, and if there are no children the pension to the dependant may not be greater than would have been awarded to a widow.

A widow's pension ceases on remarriage.

If a disabled man, widow, child or dependant is entitled to compensation in respect of the injury or disablement under the Workmen's Compensation Act, Employers' Liability Act, Superannuation Acts, 1834 to 1914, or Greenwich Hospital Acts, 1865 to

1914, the annual value of the compensation will be deducted from any benefits under the Injuries in War Compensation Act.

The rates of pension quoted above came into force from September 1st, 1919.

Mercantile Marine Service Association.

The address of this fund is Tower Building, Water Street, Liverpool, and the object is to provide pensions, homes, and cottages for seamen and widows in financial distress.

Meritorious Service Medal. See under "Decorations."

Military Cross. See under "Decorations."

Military Service (Civil Liabilities) Department. See under "Civil Liabilities."

Minor Injuries, Gratuities for. See under "Gratuities."

Modified Pensions. See under "Service Pensions."

Motherless Children. See under "Children's Allowances" and "Orphan Children."

National Health Insurance Benefits.

Disabled men (except uninsured men whose income is more than £160 a year) are entitled to medical benefits under the National Insurance Act, treatment by a general practitioner, and to the supply of medicines. N

The ordinary rate of sickness benefit to a man who is incapacitated for work is 10s. per week, though in certain cases, if contributions are not paid up, the amount may be less. So long as a man is only in receipt of partial disablement pension, and his incapacity for work is due to some cause which is not connected with his disability, he will be entitled to this 10s. sickness benefit per week for twenty-six weeks, and after that to disablement benefit at the rate of 5s. per week.

But if the man is on a total disablement pension, or if he is put on treatment or training allowance (which is equivalent to total disablement pension), his 10s. per week is reduced to 5s. for twenty-six weeks, and after that he is not entitled to any benefit at all until he has been in employment, for which he pays insurance, for another 104 weeks.

No stoppage from pay is now made in respect of National Health Insurance in the case of any serving soldier, airman or sailor.

National Reserve.

Service in the National Reserve does not count towards pension.

Navy League Overseas Relief Fund.

The address of this fund is 13, Victoria Street, S.W.1, and the object is to provide relief for disabled officers and men of the Royal Navy and Mercantile Marine, and for widows and dependants, and also to provide education for children.

Newfoundland Pensioners in the United Kingdom.

The local Pensions Committee can arrange for repairs to artificial limbs, treatment or concurrent treatment and training for such pensioners on the same lines as explained under the heading "Canadian Pensioners." No treatment allowance can be given, however, although travelling and subsistence allowances are payable.

New Zealand Pensioners in the United Kingdom.

The same conditions for the arrangement of treatment, etc., apply as in the case of Newfoundland Pensioners above.

Non-attributable Gratuities.

The award of gratuities in respect of disablement which is considered not to be attributable to service is explained under the heading of "Gratuities." An appeal may be made to the Appeals Tribunal against the decision of the Ministry that the disablement is non-attributable to service, and, if the appeal is successful, a pension may be awarded later, subject to the recovery of the gratuity originally paid.

Non-Commissioned and Warrant Ranks Classified for Pension.

See under "Classification of Ranks."

Non-Commissioned Rank, Reversion from.

If a man reverts from non-commissioned rank at his own request, or for misconduct, he loses all claim to pension at the higher rank he had previously held; but if he reverts as a result of being removed from duty on account of ill-health, he will be entitled to be pensioned for the rank he held before being removed, unless he is later awarded a *higher* substantive rank.

Nurses' Pensions.

Disablement pensions, as shown in the scale below, will be granted to members of Queen Alexandra's Imperial Military Nursing Service, the Army Nursing Service, the Territorial Force Nursing Service, the Royal Naval Nursing Service, the Royal Naval Nursing Service Reserve, and members of the V.A.D. who have served as nurses in military hospitals, if they are invalided for unfitness caused or aggravated by service. If the disablement is assessed at less than twenty per cent. a gratuity up to £300 will be given instead of a pension; or if the disablement is considered not to be attributable to service, but not due to negligence or misconduct, a gratuity up to £200 may be given.

Pensions are temporary only until the disablement reaches a fixed stage.

For *Treatment* and *Training* see under those headings.

Degree of Disablement.	Principal Matron or Matron-in-Chief.	Matron.	Staff Nurse or Sister.
100%	£175 with bonus of £35	£150 with bonus of £30	£125 with bonus of £25
80%	£140 with bonus of £28	£120 with bonus of £24	£100 with bonus of £20
70%	£122 10s. with bonus of £24 10s.	£105 with bonus of £21	£87 10s. with bonus of £17 10s.
60%	£105 with bonus of £21	£90 with bonus of £18	£75 with bonus of £15
50%	£87 10s. with bonus of £17 10s.	£75 with bonus of £15	£62 10s. with bonus of £12 10s.
40%	£70 with bonus of £14	£60 with bonus of £12	£50 with bonus of £10
30%	£52 10s. with bonus of £10 10s.	£45 with bonus of £9	£37 10s. with bonus of £7 10s.
20%	£35 with bonus of £7	£30 with bonus of £6	£25 with bonus of £5

This bonus is liable to reduction after April 1st, 1923. See under

"Rates of Pension." The rates given above are the increased rates recommended by the Select Committee and accepted as from April 1st, 1920.

The Special Grants Committee now has power to assist in cases where a nurse has dependants or children.

Disablement Pension plus Service Pension.—If entitled by length of service to service pension, a disablement award in addition to service pensions is made at the rate of £75 a year for total disablement, £60 for eighty per cent. disablement, £52 10s. for seventy per cent., £45 for sixty per cent., £37 10s. for fifty per cent., £30 for forty per cent., £22 10s. for thirty per cent., and £15 for twenty per cent. A bonus at the same rate as that given in the scale above to a nurse of the same standing disabled to the same degree is added. If the service pension and disablement addition together do not amount to the rate given in the scale above the difference will be made up. The rate of pension for service is at present under consideration with a view to increase.

Nurses, Nation's Fund for.

The address of this fund is 32, North Audley Street, W.2, and the object is to endow a college of nursing and to provide a benevolent fund for individual nurses.

Nurse Cavell Memorial Fund.

The address of this fund is 25, Victoria Street, S.W.1, and the object is to provide temporary rest homes for nurses who have been employed on war work.

Officers.

Disabled. See under "Disability Retired Pay."

Gratuities for Disablement. See under "Gratuities."

Retired Pay. See under "Retired Pay."

Training. See under "Training."

Treatment. See under "Treatment."

Wound Pensions and Gratuities. See under "Wound Pensions."

Officers' Association.

The address of this Association is 48, Grosvenor Square, W.1, and the object is to obtain employment for ex-officers, and to provide temporary financial assistance for disabled officers, their widows and dependants, and education for children.

Officers' Families Fund.

The address of this fund is 1, Chesterfield Gardens, W.1, and the object is to give temporary assistance to the wives, widows, children and dependants of all forces. Provision is also made for the education of children, and employment is found for widows.

Old Age Pensions.

The new rates of pension from January 1st, 1920, are as follows:

	s.	d.
Means not more than 10s. weekly	..	10 0
" " " " 12s. "	..	8 0
" " " " 14s. "	..	6 0
" " " " 16s. "	..	4 0
" " " " 18s. "	..	2 0
" " " " 19s. "	..	1 0

If the weekly means are more than 19s. no old age pension can be awarded.

To be entitled to an old age pension a man or woman must be seventy years of age, have been a British subject for twenty years, and resided for at least twelve years of this twenty years in the United Kingdom. Outdoor relief and infirmary treatment up to three months in the year no longer disqualify for this pension. If the claimant is married the yearly means are divided between the couple.

Operations, Refusal of.

If a man refuses to undergo treatment for which he is recommended, his pension is liable to be reduced by half, but this regulation does not apply to *surgical operations*. No deduction is made if a man refuses such an operation.

Orphan Children.

Special arrangements have been made by the Ministry of Pensions for the welfare of orphan children of officers and men who have died through service in the war, and for children of serving officers and men, and children who are motherless or suffering from neglect and want of care. The Local Pensions Committee finds a suitable home for the child, sees that proper educational facilities are available, and pays out to the guardian or foster-parent the allowance issued by the Ministry for maintenance. Outfit, clothing, travelling, medical and dental expenses are all paid by the Ministry within certain limits, and each child is visited at home at least once every six weeks by a representative of the Pensions Committee. Illegitimate children are entitled to the benefits of this scheme.

Out-patient Treatment. See under "Treatment."

Overseas Settlement. See under "Emigration."

P P. Class of the Army Reserve.

During the war a large number of men whose health had been impaired to some extent by army service, and who could be more usefully employed in civil life on work of national importance, were transferred to Class P. of the Reserve, or Class P (T) in the case of men of the Territorial Force. They are eligible for award of pension or gratuity on the same lines as a man invalided from the army.

Parent, Definition.

The term "parent" includes a grandparent or any person who has taken the place of a parent and supported the officer or man for at least a year before the commencement of the war.

Parents' Pensions.

Men of all Forces.—There are three different classes of pensions for parents: (1) Where there was no dependancy on the son; (2) where there was dependancy on the son; and (3) cases of pecuniary need.

(1) Parents of unmarried men who left no child or other dependant eligible for a pension, and who were under the age of twenty-six at the outbreak of war or enlistment if later, may be awarded a flat-rate pension of 5s. a week (without any war bonus) in respect of each son who has died, although there was no pre-war dependancy. Applications for this pension must be made on Form S.P.11 through the Local Pensions Committee.

(2) Where there was proved pre-war dependancy on the son a

pension equal to the amount of this dependancy, increased by twenty per cent. up to a maximum of 20s. a week—the minimum pension being 4s. 2d. a week.

(3) If either or both parents are incapable of self-support and in pecuniary need, a special pension up to 20s. a week may be awarded whether there was any pre-war dependancy on the son or not.

Pensions on the flat rate of 5s. or on proved dependancy may be paid in respect of *each son* who has died up to a total of 20s. a week for each parent. On the death of one parent any pension payable may be transferred to the other parent, so long as no parent receives more than 20s.

If two or more sons have been killed, and the proved dependancy is greater than the maximum pension, the balance of the amount of dependancy will be paid in the form of a gratuity.

A mother cannot be granted a flat-rate pension or one based on pre-war dependancy if she has married or re-married after the outbreak of war or after her son enlisted.

The pensions mentioned above can only be granted if the man dies from disablement caused or aggravated by service.

The Special Grants Committee has power to grant a supplementary allowance beyond pension in cases of especial hardship, such as if parents in poor circumstances denied themselves to educate a son, or where a dependant parent has younger children to support, or where a widowed mother was solely dependant on her son for support.

Non-attributable Cases.—If a son dies from some cause which is not considered to be attributable to service, instead of pension a gratuity may be granted. This gratuity will be equal to one year's pay which the man was drawing or one year's separation allowance and allotment combined, whichever is the larger sum.

Officers of all Services and Commissioned Warrant Officers of the Navy and Marines.—Pension is only granted if the officer is killed, drowned or dies from some disablement caused or aggravated by service, and will not be greater than the rate for a childless widow under forty. (See rates under "Widows' Pensions.") The amount will depend on the pre-war dependance on the son and on the age or infirmity of the parents, and on their need. A pension may be granted in respect of each son who has died, but the total of the pensions must not exceed the amount of a widow's pension.

Where the conditions for pension are not fulfilled, a gratuity equal to one year's widow's pension may be awarded instead of pension, but this gratuity would not be given if the parents were in good financial circumstances.

The twenty per cent. war bonus now added to pensions will be continued, but there is no longer a limit beyond which the pension and bonus combined must not go.

Payment of Pensions.

Disablement pensions and widows' and dependants' pensions are paid weekly in advance by the Pension Issue Office.

Service pension, in addition to disablement pension, is also paid by the Pension Issue Office; except naval service pensions, which are paid by the Admiralty.

Pre-war pensions granted to men who are not receiving disable-

ment pensions for service in the Great War are paid by the regimental paymaster, quarterly in advance.

Warrant officers' disablement pensions are paid quarterly or monthly in arrear by the Paymaster-General's Office, unless the award is a final weekly allowance, when this is paid weekly in advance by the Pension Issue Office.

Officers' retired pay and pensions, and the pensions of their widows and dependants, are paid quarterly or monthly in arrear by the Paymaster-General's Office.

No communication regarding the non-payment of a pension which has actually been granted should be addressed to the Ministry of Pensions.

Payment of pensions abroad is made through the Paymaster for the Colony or British possession, or through the British Consul in the case of a foreign country.

Pending Inquiry Awards.

When all the required information is not to hand at the Ministry on which to award a pension, a "pending inquiry" award is usually made. This applies only to men actually invalidated from the army for some disablement due to service, and the period for which it is given is usually thirteen weeks, less any number of weeks for which special temporary allowance has been drawn. (See "Special Temporary Allowance.")

Pension Appeal Tribunal. See under "Appeals Tribunal."

Pensions, Alternative. See under "Alternative Pensions."

Pensions, Disablement. See under "Disablement Pensions."

Permanent Pensions.

Except in the case of specified wounds and injuries, a pension is not made permanent until the disablement has reached an absolutely fixed stage. The question, however, of making pensions permanent after a given period is now being considered by the Ministry of Pensions.

When once a permanent pension has been granted it cannot be reduced unless the pension has been granted in error, or has been obtained by improper means. But a permanent pension may be increased later on the application of a man if it is shown that his disablement has grown worse.

Post-war Dependence.

This means the amount which a deceased man might reasonably have been expected to contribute to the household if he had lived, and if the responsibility for the support of the family had fallen upon him through the death of the father or principal contributor.

Pre-war Dependence.

This means the amount of support given by a man before the outbreak of war, or before he joined the service, and is based on the amount he regularly contributed without receiving any benefits in return, the amount regularly contributed in excess of expenditure incurred on his account and the money value of any benefits given by him.

Pre-war Earnings. See under "Alternative Pensions."

Promotion Addition. See under "Disablement Pension plus Service Pension."

Pre-war Pensions.

Pensions granted to officers and men and widows for death or disablement directly due to service in former wars have been brought up to the scale for pensions of the great war. Pensions granted for disablement which was only *partly* due to active service in a former war have not been increased at present.

On application for re-assessment of pension a man is put before a medical board, and his pension is assessed for his degree of disablement at the *present time*, according to the rates of pension for service in the great war. For instance, a man might have been granted a permanent pension of 1s. 6d. per day after the South African war. If he is medically boarded, and found to be only twenty per cent. disabled at the present time, he would not have his pension re-assessed because a twenty per cent. pension is now 8s. a week, which would be less than his old rate of 1s. 6d. a day. *Under no circumstances can his original pension be decreased.*

And if a pre-war pension has come to an end since it was first awarded, if the disablement still exists, a man may apply for pension to be continued and re-assessed.

Although a pension may be re-assessed under the Royal Warrant for men disabled in the great war, an allowance for a wife has not yet been granted.

Widows' pensions are re-assessed without application, and will now be paid according to the husband's rank.

No pre-war disablement pension which was granted for disablement due to service, but *not* to active service, may be re-assessed to the scale of present-day pensions.

Pre-war Pensions in Addition to Pensions for the Great War.

If a man who was drawing a pension for disablement before August 4th, 1914, was invalidated again during the great war on account of a *different disability*, he is entitled to his former pension *as well as pension for disablement* in the Great War, except that the whole amount of pension must not be greater than a total disablement pension under the rates for the Great War. He does not receive any allowance for his children on his former pre-war pension.

If, when invalidated for the second time, it is not on account of a new disablement, but on account of aggravation of his former complaint, his original pension is withheld for the time being, and his new pension is based on his degree of disablement at the time of his final discharge. The only exception to this is that if his old pension is greater than the new pension which he could be awarded on his degree of disablement, he keeps his old pension without any addition.

Pre-war Pensioners' Treatment.

The local Pensions Committee has no power to arrange treatment for a pre-war pensioner. If a man's doctor certifies that he is likely to benefit from a course of hospital treatment, the case should be submitted to the Soldiers and Sailors' Help Society, who will make arrangements with the Ministry of Pensions.

Qualifying Service for Pension.

To obtain a service pension it is necessary to have a certain number of years' "service," including a given number of years' "qualifying service." "Service" is defined under that heading.

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Army.—Qualifying service is (a) unforfeited colour service; (b) embodied service with the Militia or Imperial Yeomanry, mobilised service in the Special Reserve and Territorial Force; (c) up to four years of former service in the Royal Navy or Marines; (d) service in Sections A and B of the Army Reserve, if mobilised from the Reserve; (e) service in Section D of the Reserve if mobilised from the Reserve and subsequently invalided from the army; (f) service in Sections A or B of the Reserve, if specially invited to rejoin, although not mobilised from the Reserve.

The above refers to service pensions granted under any regulation before Army Order 325 of 1919, which brought into force revised rates of service pension as from April 1st, 1919. Under this Army Order unforfeited colour service only (including mobilised or embodied service in the Special Reserve or Territorial Force) is qualifying service for pension. The conditions of the award or revision of service pensions under this Order are explained under the heading "Service Pensions."

Service in Egypt or on the West Coast of Africa counts double as qualifying service under certain conditions (see under "Egypt and West Coast of Africa").

No time spent on Classes W or P of the Army Reserve counts as qualifying service.

Any periods of service forfeited are deducted from qualifying service (see under "Forfeiture of Service").

Navy.—All navy time for men counting for pension is under signed engagement for twelve years, after the age of eighteen, followed by ten years, and subsequently five years.

R Ranks Classified for Pension. See under "Classification of Ranks."

Rates of Pension according to Cost of Living.

The revised rates of disablement pension and pensions to widows and dependants which have come into force since September, 1919, have been based on the cost of living. These rates will remain in force until the cost of living falls, but in any case there will be no decrease below the rates in force in 1918, or before April 1st, 1923, nor will a decrease in the rates take place then unless the cost of living has fallen by at least five per cent.

The revised rates of retired pay to officers for long service granted since the Great War may be increased or decreased at the end of five years to an extent of not more than twenty per cent.

Re-assessment of Pension.

Appeals for re-assessment of pension on the ground that the degree of a man's disablement has been under-estimated by a medical board, or because the disablement has grown worse since the date of the last board, are explained under the heading, "Appeals for Re-assessment."

Re-enlisted Men.

A re-enlisted pensioner may draw his disablement pension while serving, but no allowances for wife or children. At the expiration of the award he will be medically boarded on the same lines as if he were in civil life, and in the same way he may appeal against the award made to him before he re-enlisted. If a disablement pension is awarded to a man who re-enlists later to complete time for a service pension the disablement pension is at once cancelled, as otherwise no service pension could eventually be awarded

Re-enlisted service pensioners rejoining at a time of national emergency draw their pensions as well as pay, but do not count further service for increase of pension, with the exception of sailors, who count time for an increase.

Re-marriage Gratuities.

On marriage or re-marriage the pension awarded to a mother, sister, separated wife, unmarried wife or any other female relative will cease, but a gratuity equal to twenty-six weeks' pension may be granted.

In the case of a *widow* the gratuity is equal to one year's pension. The rate of pension on which the gratuity is based is the rate under the 1918 Warrant; that is, the rate before the old twenty per cent. war bonus was added.

The widow of a man who dies from disablement not due to service is awarded a temporary pension for the duration of war and for twelve months after. If she re-marries, no gratuity is payable, but the pension continues for the period for which it was awarded. The widow of a pensioner is granted, under certain conditions, half of her husband's pension. This ceases on re-marriage and no gratuity is payable.

This concession of a gratuity on re-marriage does not apply to the widows and dependants of any officers or of officers of warrant rank of the Royal Navy and Marines.

Recoveries.

If a pension is later awarded to a man who was originally given a gratuity (or final weekly allowance) for either a minor injury or for disablement considered not to be attributable to service, the amount of the gratuity is recovered from the award of pension, if arrears of pension are paid from discharge. If the arrears of pension are greater than the gratuity originally awarded, then the balance is paid to the man.

When a deduction has to be made from a pension the rate is 1s. per week from pensions of 10s. or less, and a further 6d. for every 2s. 6d. of pension above 10s. a week.

If a pension is awarded for a different disability from that for which the gratuity or final weekly allowance was granted, no recovery is made.

Regional Administration.

As soon as practicable the whole of the United Kingdom will be divided into Regional Areas, which will each deal entirely with the pensions of men, widows or dependants who live in that area. Medical Appeal Boards, Re-survey Boards, and Regional doctors will be appointed, and in a very short time all arrangements for the award or renewal of pension, treatment or training can be made locally without reference to the Ministry of Pensions in London. Exactly the same regulations will apply through all the areas, and local Pensions Committee will deal with their own Regional Headquarters, a list of which will be found at the end of this book. A case of appeal to the Appeals Tribunal now goes before a Regional Medical Board, and the man is not sent for examination to the medical referee, and in certain cases (for instance, where an application for pension is not made within six months of discharge or demobilisation) a man is examined by a Regional doctor instead of by the referee.

Rent Grants. See under "Civil Liabilities Grants."

Reserve Service.

The counting of reserve service towards service and qualifying service for pension is explained under the headings "Service" and "Qualifying Service." The rate of pay for reservists in Sections A, B, and D is 1s. a day. There is no pay to men placed in Classes W, P, or Z of the Reserve.

Retired Pay for Officers of the Army.

Revised rates of retired pay have come into force from April 1st, 1919, which apply to permanent regular officers who have given satisfactory paid military service during the great war, including officers retired before the war who have been re-employed during the war. Such retired officers may only have their retired pay re-assessed on service prior to original retirement.

New Scale.—The new scale is £150 a year after fifteen years' service, with an addition of £15 for each completed year after fifteen. (See maximum rates below.)

An addition is then made for rank as under:

Rank.	After completing One Year's Service in the Rank.	After completing each Additional Year's Service.	Maximum Sum for Rank.	Maximum Rate, including Addition for Rank.
Captain and Subaltern ..	—	—	—	£300
Major ..	£12	£12	£120	£450
Lt.-Colonel ..	£150	£30	£240	£600
Colonel ..	£290	£50	£390	£800
Major-General ..	£440	£50	£540	£1,000
Lt.-General ..	£590	£50	£690	£1,200
General ..	£740	£50	£840	£1,400

Revision.—The new rates will remain in force for five years, after which they are subject to revision (not exceeding a twenty per cent. increase or decrease) according to the cost of living.

Temporary Rank during the great war, if followed by substantive rank, will count as service in the rank. An officer retiring with less than one complete year's service in a rank will be assessed as for the rank lower.

Application for Re-assessment.—Officers retired before war who wish to claim re-assessment must apply in writing to the Secretary, War Office (F3), S.W.1.

Retiring Gratuities.—Officers retiring after November 11th, 1918, with ten but less than fifteen years' service may be awarded a gratuity of £100 for each completed year of commissioned service.

Officers Commissioned from the Ranks and granted permanent combatant commissions after August 4th, 1914, will be granted gratuities or retired pay as follows if they do not elect to serve on and become eligible for ordinary retired pay:

- (a) If serving on first period of engagement when commissioned, and not having extended for twelve years with the colours—gratuity of £300.
- (b) If serving on first period of engagement when commissioned, and having extended—gratuity of £450.

(c) Having re-engaged when commissioned, and completed from nine to fifteen years' service (excluding boy service)—gratuity of £600, with an addition of £150 for each year over nine.

(d) Having re-engaged when commissioned, and completed fifteen or more years' service—gratuity of £1,500, or retired pay of £150 a year.

An additional gratuity of £200 to a major and £500 to a lieutenant-colonel, provided the rank had been held for at least 182 days. Any shorter period as lieutenant-colonel will count towards the required period for additional gratuity of £200 to a major.

Retired Disabled Officers.—The regulations governing the award of retired pay, in addition to disability retired pay, will be found under the heading "Disability Retired Pay."

Retired Pay for Officers of the Royal Air Force.

The rates of retired pay given below apply as from April 1st, 1919, to officers appointed to perform the duties of the present Flying, Technical and Administrative Branches and to medical officers and chaplains. Twenty years' service is necessary to qualify for these rates.

GROUP CAPTAINS AND LOWER RANKS.

Age.	Retired Pay.	Service.	Limited to Five Years.	
			Addition for every Extra Year.	Deduction for each Year Short.
55	£790	24	£22	£15
54	£765	24	£22	£15
53	£742	23	£22	£15
52	£720	23	£22	£15
51	£697	22	£22	£15
50	£675	22	£15	£15
49	£637	21	£15	£15
48	£600	21	£15	£15
47	£562	20	£15	£15
46	£525	20	£15	£15
45	£487	19	£15	£15
44	£450	19	£15	£15
43	£412	18	£15	£15
42	£375	18	£15	£15
41	£337	17	£15	£15
40	£300	17	£15	£15

Air Officers.—Air marshal, £975 after twenty-four years' service, with an addition of £22 for each further year's service, to a maximum of £1,195.

Air vice-marshal, £790 after twenty-two years' service, with an addition of £22 for each further year's service, to a maximum of £1,010.

Air commodore, £650 after twenty years' service, with an addition of £22 for each further year, up to a maximum of £950.

To qualify for pension according to these ranks, three complete years' service in the substantive rank is required. Less than three years will count as service in a lower rank.

Retiring Ages and Maximum Rates of Retired Pay—

Rank.	Retiring Age.	Maximum Retired Pay.
Group Captain	55	£900
Wing Commander	48	£600
Squadron Leader (Medical Officer) ..	48	£500
Squadron Leader	45	£450
Flight Lieutenants	40	£400
Flying or Observer Officers.. .. .	40	£400
Pilot Officers	40	£400

If an officer now serving on a temporary engagement is subsequently granted a permanent commission, and reaches the retiring age before he has completed the necessary qualifying period of twenty years' service, he will be permitted to continue serving until he has completed the required period, which may in particular cases be reduced to not less than fifteen years.

Gratuities where Qualifying Period of Service is not Completed.—Provided that the officer has completed at least ten years' full-pay service he will be granted a gratuity of £75 for each completed year of service up to a maximum of £1,000.

Special provision in addition to the above is made in the case of medical officers, who may retire after sixteen years' service with a gratuity of £2,000 instead of pension; or if they accept short-service commissions, and retire after four years' service, a gratuity of £125 for each completed year; or if holding permanent commissions, and not promoted above flight lieutenant after six years in that rank while holding the permanent commission, a gratuity of £1,250 instead of pension.

Officers who have drawn service gratuities as re-employed or temporary officers may, if they are later granted permanent commissions, refund the difference between the gratuity they have drawn and the amount of gratuity they would have received as permanently commissioned officers, and then count towards pension the period for which the gratuity was granted.

Army and Navy Officers Transferred to the Air Force.—Permanent regular officers of the army or navy who were attached to the Royal Air Force on April 1st, 1918, and later accept permanent commissions in the Royal Air Force, will be permitted to draw pension either under the rates and conditions for the Air Force, or under the regulations of their previous service, on the basis of the substantive rank held in that service at the time of receiving a permanent commission in the Air Force, if the latter course is more beneficial to them.

Officers holding permanent commissions in the army or navy, and who were attached to the Air Force after April 1st, 1918, and are granted permanent commissions in the Air Force, will draw pension under the Air Force rates and conditions.

Officers holding permanent commissions in the army or navy and seconded or re-seconded, or temporarily retained with the Royal Air Force, will be pensioned under the regulations of their permanent service, and will count towards pension their service in the Air Force.

Retired Pay for Officers of the Royal Navy.

The following revised scales of retired pay will apply from April 1st, 1919, to retired officers who have served in a service capacity during the great war, and to officers retired in future. In the case of re-employed retired officers the revised scales will apply only for their service prior to original retirement.

Captains, Commanders, Lieutenant-Commanders and Lieutenants of All Branches (except Officers on the Supplementary List and Officers promoted from Commissioned Warrant and Warrant Rank).

Captains to retire at 55, maximum retired pay £900.

Commanders to retire at 50, maximum retired pay £600.

Lieutenant-Commanders and Lieutenants to retire at 45, maximum retired pay £450.

Royal Marines.

Colonel-Commandant to retire at 57, maximum retired pay £750.

Colonel 2nd Commandant to retire at 55, maximum retired pay £750.

Lieutenant-Colonel to retire at 52, maximum retired pay £600.

Major to retire at 50, maximum retired pay £600.

Captain to retire at 45, maximum retired pay £450.

Age.	Retired Pay.	Service.	Limited to Five Years.	
			Addition for each Additional Year.	Deduction for each Year Short.
55	£790	24	22	15
54	£765	24	22	15
53	£742	23	22	15
52	£720	23	22	15
51	£697	22	22	15
50	£675	22	15	15
49	£637	21	15	15
48	£600	21	15	15
47	£562	20	15	15
46	£525	20	15	15
45	£487	19	15	15
44	£450	19	15	15
43	£412	18	15	15
42	£375	18	15	15
41	£337	17	15	15
40	£300	17	15	15

All officers over forty in retiring to draw half pay, applicable to rank if more advantageous. (See rates under "Half Pay.")

Officers Retiring Voluntarily under Forty.—Lieutenant-Commanders, and corresponding ranks Royal Marines, under the age of forty may be permitted to retire voluntarily and to receive the following gratuities:

After 10 years from date of first commission	£1,200
" 13 " " "	£1,600
" 16 " " "	£2,000
" 18 " " "	£2,400

Officers Invalidated under Forty.—The following awards will be made: Commanders and above, half pay.

Lieutenant-Commander, minimum £180 a year, with an addition of £10 for each year's actual service in the rank.
 Lieutenant, minimum £100 a year, with an addition of £10 for each year's actual service in the rank.

Sub-Lieutenants, 2s. 6d. a day.

(All officers invalidated for disablement caused or aggravated by service are entitled, in addition, to an award from the Ministry of Pensions. See under "Disability Retired Pay." Midshipmen and naval cadets are awarded disability retired pay also by the Ministry of Pensions.)

Retired Pay for Mates.—Minimum pension of £120, with an addition of £10 for each year's service in the rank, unless more advantageous for pension to be awarded on the scale for warrant officers. Lieutenants and Lieutenant-Commanders promoted from mate and invalidated under forty years of age to receive a minimum of £120, with an addition of £10 for each year's service in the rank of mate, lieutenant or lieutenant-commander, with the exception that the minimum for a lieutenant-commander is £200 a year.

Retired Pay for Lieutenants and Lieutenant-Commanders promoted from Commissioned Warrant and Warrant Officers.—The following scale applies to such officers retiring at the age of fifty-five.

Commander, £400.

Lieutenant-Commander, minimum £300, with an addition of £10 for each year's service in the rank, to a maximum of £350.

Lieutenant, minimum £250, with an addition of £6 for each year's service in the rank up to seven years, and £8 for the eighth year upwards, to a maximum of £300.

Commissioned Warrant Officer, minimum £200, with an addition of £5 for each year's service in the rank, to a maximum of £250.

Warrant Officer, minimum £120, with an addition of £5 for each year's service in the rank, to a maximum of £180.

Warrant Officer, with five years' service as an officer, minimum £150.

This scale applies to Quartermasters and Royal Marine Officers promoted from the ranks during the war.

SPECIAL RETIREMENT

for Navy officers will be open for six months from April 1st, 1920] at the following rates:

Captains and Commanders on ordinary scales, but free from re-assessment in 1924, and subsequently as to the reduction of twenty per cent. if the cost of living falls, which applies to retirement other than under these special conditions.

Lieutenant-Commanders, Lieutenants, and Mates, between the ages of thirty-six and forty, retired pay as below, with a gratuity of £500 in addition.

Age.	Retired Pay.	Service Years.	Addition or Deduction for each Full Year of Commissioned Service.	
			Addition.	Deduction.
39	£290	16	£15	£10
38	£277	16	£15	£10
37	£265	15	£15	£10
36	£252	15	£15	£10

Officers over forty to be eligible for the rate for thirty-nine years. *Lieutenant-Commanders, Lieutenants and Mates* under thirty-six years of age may retire with the following gratuities:

Lieut.-Commander, £2,500, with an addition of £200 for each year in seniority of rank on retirement.

Lieutenant or Mate, £1,000, with an addition of £150 for each year in seniority of rank on retirement. (Mates and Lieutenants of thirty years may, if eligible, receive retired pay on Warrant Officers' scale instead of gratuity.)

Acting Lieutenant and Sub-Lieutenant of two years' seniority, £1,000.

Sub-Lieutenant confirmed, and those holding that rank on March 24th, 1920, £500.

Warrant Officers as follows: Gunners and Gunners T., Boat-swains and Boatswains S., Warrant Shipwrights, Warrant Engineers and Mechanicians, minimum age for retirement to be reduced to thirty for the six months.

Royal Air Force Memorial Fund.

The address of this fund is 25, Victoria Street, S.W.1, and, amongst other objects, bursaries at approved schools are provided for the children of airmen, and temporary financial assistance and treatment and provided for disabled officers, men, widows, and dependants.

Royal Fleet Reserve.

As from April 1st, 1920, the gratuity is £100 at forty years of age, with an increase of £10 annually for men who served in the war up to that maximum.

Long-service pension at the age of fifty-five is £24 as from April 1st, 1920, or the date of attaining fifty-five years of age, for men who serve on and do not accept the gratuity.

Royal Naval Central Society.

See under "Grand Fleet Fund," which is very generally known by this name.

Royal Patriotic Fund.

The address of this fund is 17, Waterloo Place, S.W.1, and the object is to give assistance to widows, dependants and children of officers and men of all forces killed in former wars, and also in the great war, if assistance cannot be granted by any other fund.

Separated Wives.

The wife's allowance of 10s. a week in the case of a totally disabled man (see under "Wife's Allowance") may be paid to the separated wife of a disabled man instead of to the husband. S

The separated wife of a man who has died from some cause attributable to or aggravated by service will be granted a pension according to the amount due under a separation order or the amount contributed to her support by the husband, the minimum pension being 3s. 6d. a week and the maximum 13s. 9d. a week. Such a pension would only be awarded if the marriage took place before the husband was wounded, injured, or removed from duty on account of the disablement from which he died later. Allowances for children at the usual rates will be paid whether a pension is awarded to the separated wife or not.

Service, Calculation of.

Service for pension is calculated as follows :

(a) All time allowed to reckon from the date of the last attestation; (b) time allowed to reckon under a previous attestation unless forfeited; (c) not more than four years' previous service in the navy or Royal Marines.

Mobilised service in the Special Reserve or Territorial Force, and embodied service in the Militia or Imperial Yeomanry, counts as service for pension.

Time spent on Class P of the Reserve does not count for pension. Time spent on Class W does not count for pension, except in the case of men serving on regular army engagements who are subsequently recalled to the colours for duty (not simply for discharge).

Unforfeited service in Egypt and on the West Coast of Africa counts double under certain conditions. See under " West Coast of Africa and Egypt."

Time forfeited (see under " Forfeiture of Service ") is deducted from service.

Qualifying service for pension is explained under that heading.

Service Patients. See under " Lunacy Cases."

Service Pensions for Soldiers and Airmen.

To be entitled to a service pension at the present time a soldier must have been discharged after twenty-one or more years' service (see " Definition of Service "); discharged after eighteen years at his own request or for inefficiency (this applies only to soldiers serving on a twenty-one years' engagement); discharged after eighteen years to take up a commission; or invalided with more than fourteen years' service (in this case at least fourteen years must be " qualifying service," as defined under the heading " Qualifying Service," if the man is a private, or he must have held N.C.O. rank for at least three continuous years before discharge).

Revised Rates of service pension under Army Order 325 of 1919, as given below, apply from April 1st, 1919, to all future pensioners and to re-enlisted pensioners (service pensioners only) and men who have been granted service pensions during the war, provided that they have a total of twenty-one years' service. At least ten years' colour service (excluding boy service) is necessary to render a man eligible for an award of pension under these revised rates. In the case of re-enlisted service pensioners, their pensions will only be re-assessed on their service prior to original discharge, and it is a condition that they must have given satisfactory paid military service as a soldier or officer during the war.

New Scale.—The new rates are as follows (subject to a maximum—see under).

For each year of colour service over the age of eighteen, 1½d. a day plus an addition for rank :

½d.	per day for each complete year of colour service as	N.C.O. IV.
1d.	" " " " " "	N.C.O. III.
1½d.	" " " " " "	N.C.O. II.
2d.	" " " " " "	N.C.O. or
		Warrant Officer II.
2½d.	per day for each complete year of colour service as	Warrant Officer I.

(See under " Classification of Ranks.")

Maximum Rate.—A maximum rate is laid for each rank which the pension must not exceed :

Private	.. .. .	26s. a week.
N.C.O. Class IV.	.. .. .	31s. "
N.C.O. Class III.	.. .. .	36s. "
N.C.O. Class II.	.. .. .	41s. "
N.C.O. Class I. or Warrant Officer Class II.	.. .. .	46s. "
Warrant Officer Class I.	.. .. .	55s. "

Age Addition.—On reaching the age of fifty-five an additional 5d. per day will be paid, and on reaching the age of sixty-five a further 4d., making a total age addition of 9d.

Any broken period of less than twelve months' service in a rank will count as service in the rank lower, and no addition will be given for any higher rank than that held on discharge. Service in a temporary rank during the war will count as service in that rank if substantive rank is given later. If not, it will count as service in any lower substantive rank held.

Re-enlisted Soldiers.—If there has been an interval of more than five years, *previous* service will not count for pension, unless the man re-enlisted as a *pensioner* for service in the Great War.

Discharge at Own Request.—A soldier serving on a twenty-one years' engagement, or re-engaged to complete twenty-one years, may take his discharge at his own request after eighteen years, and be awarded a " modified " pension after the same period, but a deduction of ten per cent. will be made. If he is discharged for inefficiency after eighteen years, a soldier may be granted a pension of not more than ninety per cent. under the revised rates.

In the case of re-enlisted pensioners formerly granted " modified " pensions for less than twenty-one years' service, the pension is re-assessed on their former service only, and a deduction of ten per cent. is then made.

Example.—Take the case of a man who enlisted on December 1st, 1898, for twelve years, and later re-engaged to complete twenty-one; at the outbreak of war he is still a private, but is promoted N.C.O. Class IV. on October 1st, 1914, promoted N.C.O. Class III. on February 14th, 1916, and N.C.O. Class II. on November 20th, 1918, and finally discharged on November 30th, 1919.

His pension would be assessed as follows :

	s.	d.
Twenty-one years' colour service at 1½d.	2	7½
Two years as N.C.O. IV.	0	1
Two years as N.C.O. III.	0	2
One year as N.C.O. II.	0	1½

Total 3 0 per day.

Soldiers Invalided after Fourteen Years' Service.—Soldiers invalided after fourteen years' service (including at least fourteen years' qualifying service as defined under " Qualifying Service," or having held N.C.O. rank for at least three continuous years before discharge) may be awarded service pensions in addition as under :

If drawing a temporary disablement pension only, eighteen years' service as above will entitle a man to a service pension.

If drawing a permanent pension, or a pension awarded in respect of a *permanent injury*, fourteen years' service as above will entitle a man to a service pension in addition.

Under Article 1163 of the Pay Warrant a man may also be awarded a permanent combined pension if invalided after fourteen years. This pension is not in addition to any disablement pension awarded by the Ministry under the Royal Warrant of 1917, 1918 or 1919, but may be taken instead of a gratuity. In this case the whole of the fourteen years need not necessarily be qualifying service, and a man may have been invalided with an attributable or non-attributable disability. This concession under Article 1163 does not apply to demobilised soldiers who are later awarded a disablement pension or grant, and it is confined to men *invalided* from the service for some specific injury or disablement.

Unless the invalided soldier has a total of twenty-one years' service he will not be entitled to the revised rates of service pension outlined above, and which came into force from April 1st, 1919. He will only be entitled to the rates laid down in the Pay Warrant of 1914, which there is no space here to quote or explain. But it is quite probable that the regulations will be modified in the near future, so that an invalided man drawing a service pension in respect of fourteen years or over will have his service pension re-assessed.

Applications for service pension must be addressed to the Commissioners of the Royal Hospital, Chelsea, S.W.3, but no application for re-assessment is necessary in the case of men who were drawing service pensions previously and are now eligible for re-assessment. These cases will all be dealt with automatically in due course.

The rates of disablement award to men drawing service pensions are explained under the heading "Disablement Pensions plus Service Pensions."

Service Pensions—Navy.

The following revised rates of service pension have come into force since April 1st, 1919, for pensioners of the Royal Navy and Royal Marines who have served during the great war, future pensioners and pensioners who were retained in a civilian capacity under the Government although liable to be called up for service. With the exception of invalided men with fourteen or more years' service, a total of twenty-two years' service in the case of seamen and twenty-one years at present (twenty-two in the future) in the case of marines is necessary to qualify for service pension.

The new basic rate of pension is 1½d. per day for each year of pensionable service, after the age of eighteen in the case of men serving on a continuous engagement, who have completed ten years upon the continuous and general-service system, and from the age of twenty in other cases, with additions as follows:

Petty Officers, for each year's service in the capacity of superior P.O.	s.	d.
.. .. .	15	2 per annum.
For each year's service as inferior P.O. (P.O.2 and Leading Seamen and equivalent rates)	7	7 per annum.

(These rates are doubled for petty time with V.G. character in the case of continuous service Petty Officers, provided they have served for one continuous period of not less than ten years, and shall be discharged to pension from continuous service with the rating of Petty Officer or Leading Seaman.)

Chief Petty Officers, in addition for each year's service in that capacity after the first period of continuous service, 15s. 2d. per annum.

An age addition of 5d. per day on reaching the age of fifty-five. A further 4d. (making a total of 9d.) at the age of sixty-five. Long-service and good-conduct medal, 2d. per day. Each badge worn on discharge 1d. per day up to a maximum of 3d. per day.

Continuous record of V.G. character, 1d. per day.

There is no maximum rate of pension laid down.

Royal Marines.—Colour-Sergeant to rate as Chief Petty Officer; Sergeant as Petty Officer; Corporals and also Gunners, Privates, Musicians, Buglers (with five years on the recognised establishment) as Leading Seamen; other Marines as Able Seamen.

Men invalided from the service without sufficient service to entitle them to long-service pensions will either receive an addition for length of service to their disablement pensions (see under "Disablement Pensions for Sailors and Marines"), or if they have been granted *permanent disablement pensions* may be given a "modified" service pension after ten years' service as a sailor or fourteen years as a marine. These modified pensions are based on the old pre-war rates, but the question of increasing the rates to the new scale given above for long-service pensions is under consideration. In any case the additions for good-conduct badges and medal and petty time will be on the new scale.

These modified pensions are granted by the Admiralty, the minimum disablement award being granted by the Ministry of Pensions.

Sickness Grants.

During the continuation of the war a grant of 5s. a week (or 10s. in exceptional circumstances) may be made by the local Pensions Committee to widows and children of deceased men in cases of *serious* illness, and a further grant up to £5 may be made to cover additional expenses (such as travelling expenses when taking the patient to hospital), so long as these expenses are not an ordinary part of the illness.

In cases of financial need, a grant up to £2 may be made to relatives visiting disabled men in hospital whose condition is critical if they are detained for some days.

Sisters' Pensions. See under "Brothers and Sisters' Pensions."

Soldiers and Sailors' Families' Association.

The address of the head office of this association is 23, Queen Anne's Gate, S.W.1, and the objects are to provide temporary financial assistance in cases of sickness or distress to the wives, widows, and dependants of officers and men of all forces.

Soldiers and Sailors' Help Society.

The address of the head office of this society is 122, Brompton Road, S.W.3, and assistance of various kinds is afforded to ex-service men, including assistance in obtaining employment and temporary money grants. Disabled men are trained in the Lord Roberts Memorial Workshops as a branch of the work of this society.

South African Troops.

Claims for pension or renewal of pension by members of the South African Contingent are dealt with by the Ministry of Pensions if the applicant resides in the United Kingdom. The rate of

pension which may be awarded is the same as that awarded to British troops under the Royal Pension Warrants. Application should be made in the first instance to the High Commissioner for the Union of South Africa, Victoria Street, S.W., who will refer the case to the Ministry of Pensions.

Repairs to artificial limbs, treatment or concurrent treatment and training can be arranged by the local Pensions Committee. No treatment allowance is given, but travelling and subsistence allowances are paid.

Special Grants Committee.

Special allowances are made under certain conditions by the Special Grants Committee to supplement pensions and allowances from the Ministry of Pensions. In the case of disabled men, widows, or dependants application must be made through the local Pensions Committee. In the case of disabled officers, their widows or dependants, and nurses, application should be made direct to the Special Grants Committee, Millbank House, S.W. No allowance will be granted for more than six months at a time.

Disabled Men, Widows, and Dependants.—A supplementary allowance may be given if there is a difference between present income and pre-war income (where for any reason an application for alternative pension cannot be made), if the loss of income is due to disablement or death caused by war service.

In cases of exceptional hardship an allowance may be granted to a widow or dependant instead of a pension, where for some special reason no pension can be awarded by the Ministry, but only if the man's death was connected with his war service.

If the general and financial circumstances of a man were those of an officer, a grant may be made by the Special Grants Committee as though he had been an officer. This does not mean that the pension or other allowance will be made up to the officer's rate, but that the man, widow, or dependant will be eligible for any benefits from the Special Grants Committee given to officers, their widows and dependants.

An education allowance for children may be given to ensure that the children receive the same standard of education they would have had if the father had not died or been disabled (see under "Education Allowances").

An emergency grant up to £10 may be made in cases of serious hardship on the recommendation of the local Pensions Committee.

An allowance may be made to dependants on the ground of post-war dependence (see "Post-war Dependence").

In cases of need a grant up to £3 may be given to a dependant of a deceased man to meet urgent expenses resulting from the man's death, such as the cost of removal of the home, or the expense of illness caused by bereavement, or expenses incidental to obtaining employment.

For other special grants see under "Funeral Grants, Employment, and Sickness Grants."

Officers and Nurses.—An allowance for children (see "Children's Allowances") may be made in any case of need.

An education allowance up to £80 a year to enable a child to have the same standard of education as if the father (or nurse) had not been disabled.

Emergency grants in case of illness up to £50, or £37 10s. for a nurse.

Advances up to £10 a month (or £7 for a nurse) while an award of retired pay is pending.

In exceptional circumstances, where retired pay has been refused and an officer or nurse is in need, an allowance may be made at the discretion of the Special Grants Committee up to £90 a year, with an allowance of £20 for each child and an educational allowance.

Officers' Widows and Dependants.—A supplementary allowance additional to pension, or a special allowance where no pension has been granted, under exceptional circumstances. This applies also to dependants of nurses.

An emergency grant up to £50 to meet temporary distress.

Advances against pension due.

A grant for training or education allowance for children.

Motherless children not eligible for pension may be granted in special circumstances an allowance up to £40 a year, and the pension to a motherless child may be supplemented by £25 a year in cases of exceptional hardship.

"Exceptional circumstances" means circumstances where there is a disproportion between present income and pre-war income, and where there is ill-health or incapacity to work, or invalid children.

No account is taken of the increased cost of living, which has already been taken into account in the increased pensions, and no loss of income will be taken into account which is not due to the death or disablement of an officer or man, except in cases of "post-war" dependence.

Special Temporary Allowances.

A man who is *invalided* from the service is granted a temporary pension at the highest rate (40s. a week for a private) for at least four weeks, and if at the end of four weeks no award of pension or gratuity has been made by the Ministry of Pensions, the special temporary allowance is continued until an award is made. An allowance for the wife and children is also given from the date on which separation allowances ceases. Demobilised men are not entitled to this concession, which is for invalided men only. When the expression "S.T.A." is used on any communication from the Ministry of Pensions Issue Office, it stands for this Special Temporary Allowance.

Students.

The assessment of alternative pensions for men who were students before joining the service is explained under the heading of "Alternative Pensions." For scholarships for students, see under "Lord Kitchener's National Memorial Fund," and see also under "Training."

Temporary Allowances. See under "Special Temporary Allowances." T

Tools, Provision of.

See under "Civil Liabilities Department" and "Training."

Training.

OFFICERS AND MEN.

Officers and men who may be given training at the expense of the State may be divided roughly into the following classes:

(a) Disabled officers unable to follow their pre-war occupation.

- (b) Officers and men of similar educational qualifications whose education or career has been interrupted by war service.
- (c) Disabled men unable to follow their pre-war occupation.
- (d) Apprentices.

The training arrangements are mainly in the hands of the Ministry of Labour, but in some cases where a disabled officer or man still requires medical supervision, or is unfitted on account of the severe nature of his disablement to undergo a continuous course of ordinary industrial or professional training, the case will be dealt with by the Ministry of Pensions, and concurrent treatment and training arranged.

An officer or man to be entitled to training as a disabled man must be unable to return to his pre-war occupation, or that to do so would injure his health.

Warrant, non-commissioned officers and soldiers (or corresponding ranks in other forces), whose education or career was interrupted by service, are classed as officers for training under the Ministry of Labour if they have the same educational qualifications.

Officers.—Courses will be given in higher education, either professional or technical, at universities or institutions approved by the Board of Education, agricultural training at colleges or farms under the Board of Agriculture and Fisheries, or training in offices and professional appointments approved by the Ministry of Labour. As a general rule, training is not sanctioned for a fit officer or man over the age of twenty-seven. When a course of training in higher education is refused, an appeal may be made to the Ex-Service Students' Appeal Tribunal, Whitehall, S.W.

Application for training should be made to the District Director of the Ministry of Labour, locally.

Allowances.—A maintenance allowance up to £175 (or £200 for a married man) a year may be paid if necessary, with additional allowances for children under sixteen, £24 each for not more than four children; but private means or allowances from relatives will be taken into account, as the maintenance allowance is only intended to be given where the officer has no means to support himself or his family during the course of training. Fees up to £50 a year will be given in addition to any maintenance allowance. Disabled officers, and commissioned warrant and warrant officers of the Navy and Royal Marine Gunners may draw instead of the maintenance allowance given by the Ministry of Labour, the highest rate of disability retired pay or alternative pension if this would benefit them (see under "Disability Retired Pay and Alternative Pensions" for the rates), and no account is taken of private means in this case.

Disabled Men.—A list of trades in which men may be trained can be seen at any Labour Exchange. Where there are a few vacancies in any area for a trade that is suitable to a badly disabled man, these vacancies are kept for such men.

Men who need both treatment and training are sent to convalescent centres and hospitals by the Ministry of Pensions, and trained in a variety of trades, some of which are mechanical and electrical engineering, building, chemistry, furniture making, and designing.

Allowances.—Men being trained by the Ministry of Pensions draw the same rate of allowances as for treatment (see under

Treatment Allowances"). All disabled men, whether training under the Ministry of Pensions or Ministry of Labour, may draw alternative pensions (assessed as if they had no earning capacity at all) if this benefits them.

The allowances to men training under the Ministry of Labour are given on the same lines, except that in this case the men are not being maintained in any institution, and therefore they draw the same allowances as an out-patient would receive plus an allowance if living away from home.

The rate is 40s. for the man, 10s. for a wife, 7s. 6d. for the first child, and 6s. each for any others. If the man is disabled and held non-commissioned or warrant rank, he gets an extra 3s. 4d. for rank of N.C.O. Class IV., 6s. 8d. for Class III., 10s. for Class II., 13s. 4d. for Class I. or Warrant Officer II., and 20s. for Warrant Officer I. (see "Classification of Ranks"). If the man is a widower then the eldest child gets the wife's allowance, and the second child is treated as if it had been the first child, and so on.

If obliged to live away from home while training, 2s. 6d. per day is given to any man who has dependants whom he is wholly supporting, and 1s. to 1s. 6d. if he has dependants whom he is only partly supporting.

As a general rule, the whole allowances are paid by the employer or institution training the man, and he must himself send on to his family the allowance for wife, children or dependants.

Training fees are paid by the State, and also daily travelling fares to any man who lives more than two miles from the place where he is training, although this two miles' limit does not apply to men who are disabled in the leg. Men training away from home get free railway tickets home and back every six months.

Tools.—A grant up to £10 will be made on application for tools.

Training Bonus.—A bonus of 5s. a week for every week of satisfactory attendance is given, and is paid at the conclusion of training. But this bonus ceases as soon as any wages paid by an employer, together with the allowances paid by the State, together amount to more than the usual training allowance.

Application for training should be made to the local War Pensions Committee or to the local Labour Exchange.

Apprentices.—Apprentices, whose training was interrupted by service, may receive assistance on their return to civil life if they were apprentices to a skilled trade, enlisted before the age of twenty-one (or twenty-three in Scotland), and were not in the last year of their apprenticeship. The term "apprentice" includes any person who was actually learning a skilled trade, as well as those who were serving under indentures or agreements.

The State pays, in addition to the ordinary standard rate of wage paid by the employer, a "wage allowance" to apprentices receiving training in the workshop at the rate of one-sixth of the standard journeyman's rate, including war bonus (if any), for a maximum period of 104 weeks.

Apprentices receiving whole-time training in a technical institute or training centre receive a "maintenance allowance" for forty weeks at the same rate as a disabled man's training allowance. If the training is only part-time, the allowance will be granted in proportion to the number of hours per week spent in training. A

"fees allowance" is also granted to apprentices receiving technical training.

A State "allowance" is not payable until the termination of the original apprenticeship, or until the apprentice has reached the age of twenty-one (or twenty-three in Scotland), whichever date comes first.

Application for training should be made to the Labour Exchange.

WIDOWS.

Free training at the expense of the State may be granted to the widow of an officer or man who has been killed or died through disablement due to service. Training will not, as a general rule, be given to any widow who has young children, unless she can make suitable arrangements for some other person to look after them, nor will it be given in any particular occupation unless there is good prospect of employment and reasonable remuneration at the conclusion of training.

Some of the occupations in which training may be given are Cookery, Art Training, Journalist, Photographer, Poultry Farming, Gymnastics, Pharmacy, Health Visiting, Infant Welfare Work, Sanitary Inspection, Nursing, School Teaching and Dressmaking.

A maintenance allowance up to 12s. 6d. a week may be paid to the widow of a man, and up to £75 to the widow of an officer, but these allowances will not be paid unless the widow is obliged to live away from home, or to pay someone else to look after her children, or to give up remunerative work while undergoing training, or some other very special reason.

Applications by widows of officers should be made to the Women's Training Section, Ministry of Labour, and by other widows to the local Pensions Committee.

NURSES.

A nurse disabled through war service, who is unable to carry on her pre-war occupation, may be trained for a new occupation, and during the period of training will be placed on the highest rate of pension (see under "Nurses' Pensions"). An allowance for fees will also be given. Training may only be given to a nurse who is entitled to pension under the Royal Warrant.

Application should be made to the Women's Training Section, Ministry of Labour.

EX-SERVICE WOMEN AND OTHERS.

Special schemes of work and training have been devised for women whose earning capacities or opportunities have been injuriously affected as a result of conditions arising out of the war, special consideration being given to ex-service women and other women whose war work necessitated the interruption of their professional training.

A number of maintenance scholarships will be provided to enable women to qualify as teachers of Domestic Science and Physical Culture, and to qualify for posts under the Ministry of Health in connection with public health work. In specially selected cases opportunity will be given to qualify in higher professions, such as Medicine and the Law. Courses in Higher Grade Cookery and Higher Clerical Work will also be arranged.

This scheme of training for women is being carried out by the

Women's Training Section of the Ministry of Labour, but individual applications cannot be dealt with at the present moment.

Travelling Expenses.

An allowance is made by the local Pensions Committee for travelling expenses to men undergoing in-patient or out-patient treatment. If possible, a railway warrant is issued instead of the allowance. A free railway voucher is given once every six months to men being treated away from home so that they can visit their families, and if the man is dangerously ill his wife or any other near relative will be sent free of charge to see him on application to the local Pensions Committee.

Travelling expenses of men under training are met by the Ministry of Labour, and men training away from home will be given free railway tickets home and back every six months.

Treatment.

Necessary hospital, convalescent or home treatment is given by the Ministry to disabled officers, nurses and men whose disablement is either caused or aggravated by service. There is no limit of time, and treatment for such a disablement or any condition connected with it will be given at any time in the future. In the case of men, if the disablement is found to be not attributable to service, the only form of treatment which can be given is *in-patient* treatment at a hospital for the duration of the war and twelve months after, and can only be given for *the actual invaliding disability*. No provision is made by the Ministry for the treatment of officers or nurses whose disablement is not due to service, but in hard cases the Special Grants Committee will often make a grant up to £90 a year, with £20 a year for each child.

If treatment is recommended by a board, but refused by the pensioner, the Ministry are entitled to reduce the pension by half if the refusal of treatment is considered unreasonable, but this does not apply to surgical operations which may be refused by a pensioner, although it would not be wise for a man to refuse the operation in his own interests unless he had some very good reason for so doing.

Artificial limbs and appliances are supplied by the Ministry, as explained under the heading "Artificial Limbs." Mental cases are dealt with under the heading "Lunacy." Constant Attendant's allowance, see under this heading.

Applications should be made by officers and accompanied by a certificate from their doctor recommending some form of treatment direct to the Ministry of Pensions. Men must apply to their local Pensions Committees, and will be sent before the medical referee for a recommendation as to the nature of treatment required. These instructions only apply in cases where the pensioner considers treatment would be beneficial, but where no treatment has been recommended by a medical board.

Allowances to Officers.—During hospital treatment arranged by the Ministry the officer's retired pay is made up to the highest rate (see under "Disability Retired Pay"), but a deduction of £1 11s. 6d. a week is made for maintenance. The cost of the treatment otherwise is borne by the Ministry. An allowance up to £50 a year will be made to married officer under these circumstances for his wife, or up to £40 for the dependant of single officer. And

any children's allowances given by the Special Grants Committee (see under "Children's Allowances") will be continued.

If the officer makes his own arrangements for treatment in a hospital or institution the cost of treatment will be met by the Ministry up to the amount which would have been incurred if the officer had not chosen to make his own arrangements, and any cost above this amount will be charged against the officer's retired pay, which will be raised to the highest rate as above.

Any officer entitled to an alternative pension may draw such a pension assessed as if he had no earning capacity at all, instead of the highest rate of retired pay, or any allowance for his family. But the usual deduction for maintenance will be made.

If out-patient or home treatment only is required, actual medical and other necessary expenses will be paid by the Ministry, but the retired pay will not be raised. The cost of the treatment will not be paid by the Ministry as a whole unless the cost is first sanctioned. If the officer incurs the expenses first and then applies for payment, only reasonable charges will be refunded.

While convalescing away from home up to £2 2s. a week will be granted to meet the additional cost of living away from home. The actual amount granted will depend on the extra expenditure incurred, for which receipted bills must be produced.

If an officer is advised to reside abroad altogether or for a time, a grant of two-thirds of the passage money can be made to him.

Allowances to Nurses.—While undergoing in-patient treatment a disabled nurse will have her pension made up to the highest rate (see under "Nurses' Pensions"), but a small deduction will be made for maintenance. All reasonable and approved medical and incidental expenses in connection with her invaliding disability will be paid by the Ministry.

Allowances to Commissioned Warrant and Warrant Officers of the Navy.—The pension will be raised to the highest rate, or, if entitled to an alternative pension, such pension assessed as if the earning capacity were nil will be granted. Medical expenses will be paid by the Ministry in the same way as for nurses.

Allowances to Men.—During a course of in-patient treatment a disabled man receives, instead of his pension, an allowance of 21s. a week plus an allowance for rank as follows: 3s. 4d. for N.C.O. Class IV., 6s. 8d. for N.C.O. Class III., 10s. for Class II., 13s. 4d. for Class I. or Warrant Officer Class II., and 20s. for Warrant Officer Class I. (see under "Classification of Ranks"). If he is entitled to a service pension instead of the additions for rank just quoted he draws his service pension and the "promotion" addition for promotion gained during the war. Explanation of "promotion" is given under the heading "Disablement Pension plus Service Pension."

An allowance at the highest rate is given for children, and 20s. for a wife; or for a dependant or unmarried wife an allowance according to the proved dependance, increased by twenty per cent. up to a maximum of 14s. a week, or 7s. for any other dependant. Where there is no allowance being paid for a wife or for a dependant living with the children, the children will receive the orphan rate, which is 12s. a week for eldest, and 11s. for the second and any others.

If the treatment is given in any institution where the cost is not

altogether paid by the State, the deduction for maintenance is not made, and he receives 40s. instead of 21s.

In the case of men treated in *lunatic asylums*, deduction may be made from the allowances due to cover any grant made to a dependant who is not a relative. If the man has no wife, children or dependants, the whole amount of the allowances may be expended on his behalf for maintenance and comforts, but on being discharged from the asylum he will be given any difference there may be between the amount of the allowances due to him and the cost of his treatment.

In the case of men undergoing treatment for disablement not attributable to service, no allowance at all is payable to the man, but the usual allowances will be paid to a wife, children or dependant.

Out-patient Treatment.—While attending for out-patient treatment and living at home, if the treatment prevents him from working, instead of his ordinary pension a man will draw the highest rate of pension for himself, wife, and children. If the treatment only takes up a few hours a week, and he is not prevented from working, he will continue to draw his ordinary rate of pension or final allowance, with an addition of 1s. 6d. per hour up to a maximum of 16s. a week, for any loss of remunerative time from work.

Home Treatment.—If a man is certified to be in need of a course of home treatment, and to be unable to work, he can be paid the same allowances as if he were attending for out-patient treatment. The procedure is that the medical referee of the War Pensions Committee examines. If he recommends treatment and allowances, this recommendation is sent to the regional doctor by the Pensions Committee. If before the following Wednesday the regional doctor has not sanctioned the treatment and allowances, the Pensions Committee may begin to pay full allowances to a man if he cannot work and is in need. But if the regional doctor refuses to sanction the treatment and allowances no further payments will be made.

All necessary travelling expenses incurred as an in-patient or out-patient will be paid by the Pensions Committee (see under "Travelling Expenses"). When a man is out on treatment allowances by the Pensions Committee his ring paper is taken from him.

Alternative Pensions.—Any man entitled to an alternative pension may draw an alternative pension assessed as if he had no earning capacity at all instead of the treatment allowances for himself or family, deduction of 19s. a week being made for his maintenance.

Tuberculosis.

Sanatorium benefit is given under the National Health Insurance Act to all men invalided with tuberculosis, except men whose incomes are over £160 a year, and who are not insured. During such treatment the usual allowances will be paid by the local Pensions Committee (see under "Treatment"), and in cases of men undergoing home treatment, special diet allowance can be given on the recommendation of the tuberculosis officer, and extra blankets may be provided for men if *open-air* treatment is recommended and their disablement is regarded as due to service.

U United Services Fund.

The address of this fund is 29, Cromwell Road, South Kensington, S.W.

The surplus profits of canteens during the war are to be distributed for certain objects. Constructive schemes are in hand for the benefit of ex-service men, ex-service women, nurses, and children. A certain portion of the fund for the benefit of widows and dependants has been handed over to the Soldiers' and Sailors' Families Association to distribute under their regulations.

Unmarried Wives.

A pension of 12s. a week is granted to the unmarried wife of a man who has been killed or died as the result of service if he supported her before his enlistment. This pension is continued while she has any of his children in her charge and of pensionable age. If there are no children the pension is awarded for the duration of the war and twelve months after, but may be continued in either case if she is incapable of self-support through illness or old age. The allowances for children are the usual allowances (see under "Children's Allowances"). In the case of the unmarried wives of deceased officers a grant will be made by the Special Grants Committee according to the amount of support received from the officer. The allowance to the unmarried wife of a disabled man is explained under the heading, "Wife's Allowance."

V Victoria Cross. See under "Decorations."

W W Class of the Army Reserve.

Service in Class W of the Army Reserve does not count in any way as qualifying service towards service pension. In the case of men of the regular forces only serving on a normal engagement time spent in Class W may count as *service*, but not as *qualifying service*, if they are later recalled for duty with the colours. Men transferred to this class were reckoned to be fit men at the time of transfer, but more useful if employed on work of national importance than in the army. A pension may be claimed after transfer to the Reserve or after final discharge, but it must be proved that the disablement was caused or aggravated before the transfer. No award is made for any disablement incurred while in Class W.

Welsh National Fund.

The address of this fund is 9, Western Mail Chambers, Cardiff, and the object is to give temporary financial assistance to the soldiers and sailors of Wales and their dependants.

West Coast of Africa.

Service on the West Coast of Africa counts double as service towards Army service pension or retired pay if at least twelve months is served, or if less than twelve months if the tour of the officer or man has been terminated in the public interest. Less than six months' *continuous* service will not count towards the required twelve months unless the officer or man has been invalided or the tour has been terminated in the public interest.

Widow, Definition.

The term "widow" as used in the following paragraphs dealing with widows' war pensions means the widow of an officer or man whose marriage took place before he received the wound

or injury which caused his death, or before he was removed from duty on account of the contraction or aggravation of the disease from which he died. An exception to this rule is the case of the *permanent regular* officer of all services or officer of warrant rank, married after being wounded or removed from duty on account of disease. The widows of such officers may be awarded the usual pension or gratuity if the officer survived his marriage by at least a year, or if it can be shown that he was in good health at the time of the marriage.

Widows' War Pensions.

The scale of pensions to widows of officers and men of all ranks who died from any of the causes shown below is given in the following table. It is necessary to show the causes of death separately, because although the widow of a warrant or non-commissioned officer or man of the Army, Air Force, Royal Navy and Marines is granted the same rate of pension *whether the husband died of any of the causes shown*, officers' widows under certain conditions are granted a higher rate of pension if the husband died as under para. (1) or (2), and a gratuity is only awarded if he died as under (1).

Highest Pension and Gratuity.

- (1) Killed in action, or Died a violent death due to war service, or Died within seven years from wounds or injuries sustained while flying, or from the destruction of his ship, or Died through drowning while on duty.

Highest Pension.

- (2) Died within seven years from injuries or disease due to fatigue, privation or exposure *on active service in the field*.

Intermediate Pension.

- (3) Died within seven years from injuries or disease due to service, but not to active service in the field.

Childless widows under forty may be given a supplementary allowance by the Special Grants Committee if they are certified to be physically unfit to earn a living, to bring their pension into line with that for widows over forty.

<i>Army Rank.</i> (For corresponding ranks in the Royal Navy, Marines and Air Force, see under "Classification of Ranks.")	Widows over Forty or Widows with Children entitled to Allowance.	Widows under Forty and without Children entitled to Allowance.
	s. d.	s. d.
Warrant Officer Class I. ..	40 0 a week	30 0 a week
Warrant Officer Class II. or N.C.O. Class I.	35 7 ..	26 8 ..
N.C.O. Class II.	33 4 ..	25 0 ..
N.C.O. Class III.	31 1 ..	23 4 ..
N.C.O. Class IV.	28 11 ..	21 8 ..
Class V. (Private)	26 8 ..	20 0 ..
Commissioned Warrant Officer, R.N.	£105 a year	£90 a year
Warrant Officer R.N., Royal Marine Gunner	£90 ..	£75 ..

	Highest Pension.	Intermediate Pension.
	Per Annum	Per Annum
2nd Lieut., Lieut. and Captain, Army and Air Force Sub-Lieut. and Lieut. R.N. Quartermaster, Lieut. and Captain, Royal Marines ..	£100 plus 20 per cent. bonus	£75 plus bonus
Major, Army, Air Force and Royal Marines	£140 plus bonus	£105 plus bonus
Lieut.-Commander R.N. .. Lieut.-Colonel, Army and Air Force	£180 plus bonus	£135 plus bonus
Colonel, Army and Air Force Lieut.-Colonel and Colonel, Royal Marines	£200	£150 plus bonus
Commander and Captain, R.N.		

The twenty per cent. war bonus and pension together has not been permitted to exceed £200. The recommendations of the Select Committee in regard to officers' widows' pensions have been accepted, and these will very shortly be in force as from April 1st, 1920.

The recommendations are as follows: Widows who have been drawing the highest pension will, if over forty or if they have children, be given a new rate equal to two-thirds of the flat rate pension payable to the officer if he had been alive and totally disabled. If under forty and without children, the rate will remain the same as previously, except that the limit on war bonus will be removed.

In the case of widows drawing the *intermediate* rate of pension, if over forty or with children they will be granted the same rate as widows under forty and without children on the highest pension scale. If under forty and without children the rate will remain unaltered.

Children's Allowances.—Allowances for children in addition to the pensions above are shown under the heading "Children's Allowances."

Alternative pensions for widows, instead of the pensions above, are shown under the heading "Alternative Pensions."

Temporary Rank.—The pension to a widow may be assessed on the temporary rank of the deceased officer or man at the time he was killed, wounded, injured or removed from duty on account of disablement.

Separated Wives and Unmarried Wives.—The rates of pension in these cases are explained under their respective headings.

Mercantile Marine.—Widows of Mercantile Marine ratings, see under "Mercantile Marine."

Non-attributable Awards.—Widows of officers and men who have died from disablement which is considered not to be attributable to service may be awarded a special rate of pension or gratuity. An appeal to the Appeals Tribunal can be made, however, against the decision that the husband's death is not attributable to service, and if the appeal is successful the widow will then be granted the ordinary rate of pension to war widows shown above. See under

the heading "Appeals Tribunal" as to the making of an appeal.

No pension is awarded to any widow whose husband died through his own negligence or misconduct.

The special rate of pension to widows of warrant officers of the Army, Air Force, and Marines and soldiers, airmen and seamen is 15s. a week for the duration of the war and twelve months after without any additional allowance for children or the rank of the husband. The widows of commissioned officers of all services or commissioned warrant and warrant officers of the Royal Navy and Royal Marine gunners will not be granted a special pension, but will be given a gratuity according to circumstances of not less than one year's and not more than three years' pay of the appointment held by the officer or officer of warrant rank. But this gratuity will not be paid unless the officer or officer of warrant rank died while on full pay or from the cause on account of which he was invalided from the service, and also that the widow is not entitled to an ordinary pension on account of her husband's long service. See under "Widows' Ordinary Pensions."

Widows of pensioners who were receiving either disablement or alternative pension of not less than 10s. a week under the rates in force before September 3rd, 1919 (the corresponding amount being about 14s. a week at the present time), may be granted a pension of half the pension which the husband was drawing, without any allowances for children. Of course, if the pensioner's death was directly due to the disablement on account of which his pension was awarded, the widow would be entitled to the ordinary widow's war pension shown above. The same principle applies to the widows of officers drawing disability retired pay or over £70 a year, and widows of officers of warrant rank, Royal Navy and Royal Marine gunners drawing a pension of £50 or over a year.

Re-marriage.—A widow's pension ceases on re-marriage, but a gratuity may be awarded as explained under "Re-marriage Gratuities."

Gratuities to Widows on the Death of the Officer or Man.—A gratuity is awarded to the widows of officers of all services, and officers of warrant rank, Royal Navy, on the scale below if the husband has been killed in battle or died as set out in para. (1) of this section. No gratuity is payable if the husband died of disease either on active service or not.

Warrant Officer R.N. and Royal Marine Gunner	} £100
2nd Lieut., Army and Air Force	
Lieut., Army and Air Force	} £140
Quartermaster and Lieut. R.M.	
Commissioned Warrant Officer and Sub.-Lieut. R.N. ..	} £250
Captain, Army, Air Force and Royal Marines	
Lieut. R.N.	} £300
Major, Army, Air Force and Royal Marines	
Lieut.-Commander R.N.	} £450
Lieut.-Colonel, Army, Air Force and Royal Marines ..	
Commander R.N.	} £600
Colonel, Army, Air Force and Royal Marines	
Captain R.N.	} £900
Brigadier-General	
Commodore R.N.	} £1,100
Major-General	
Rear-Admiral R.N.	

The gratuity for children is one-third of the widow's gratuity for each child.

Gratuities for Widows of Warrant Officers of the Army, Air Force and Marines, and Soldiers, Airmen, Sailors and Marines.—A gratuity of £5 for the widow and £1 for each child is given in the case of men who died while serving, so that the family may buy mourning or meet any other necessary expenses. This gratuity is now payable since September 3rd, 1919, to widows of men who died from causes considered to be non-attributable to service.

Training.—The training of widows is explained under the heading "Training."

Widows' (Ordinary) Pensions.

An ordinary pension (as distinguished from a war pension) can be awarded to the widow of an officer or warrant officer under conditions laid down by the Army Council or Admiralty in cases of need if at least ten years' service has been given if death occurs while the officer or warrant officer is still serving, or twenty years (twenty-five in the case of warrant officers) if death occurs after retirement. Certain conditions as to the age of the officer at the date of the marriage, and to his state of health at the time, and to the period by which he survives his marriage must also be fulfilled.

The ordinary rate of pension is as follows, according to rank: Colonel £100 a year, Lieut.-Colonel £90, Major £70, Captain £50, Lieutenant or Second Lieutenant £40, Warrant Officer £20.

Compassionate allowances for sons under eighteen and daughter under twenty-one may be given as well as follows: Children of a Colonel or Lieutenant-Colonel £16 a year, Major £14 a year, Captain £12, Lieutenant and Second Lieutenant £10, Warrant Officer £5.

If the children are motherless twice the amount of compassionate allowance may be given.

Widows of men who have been killed or died from injuries sustained on duty may be granted pensions of 5s. a week (with additions for the husband's rank), and an allowance from 1s. 6d. a week for boys under fourteen or girls under sixteen can also be granted.

Wife's Allowance.

An allowance for his wife is now paid to a man drawing a disablement pension. If he is totally disabled the rate is 10s. per week, and proportionately less if he is disabled to a lesser degree, that is, 2s. a week for twenty per cent. disablement, 3s. for thirty per cent. disablement, and so on. The allowance is at the same rate for wives of men of all ranks. The allowance is not payable if the marriage took place after the husband's discharge, after the end of the war, or after he was wounded, injured or removed from duty on account of disablement. The only exception to this rule is that if a man is having *in-patient treatment* the allowance to the wife of a man under treatment will be paid, whatever the date of the marriage.

If the wife is separated from her husband, the allowance will not be paid to him, but may be paid to the wife.

In the case of an unmarried wife, an allowance of 7s. 6d. instead of 10s. will be paid if she drew separation allowance while the husband was still serving.

The recommendation of the Select Committee has been accepted

that an allowance of £50 a year in the case of an officer's wife, £40 a year in the case of the wife of a disabled navy officer of commissioned warrant rank, or £30 in the case of warrant rank, shall be granted by the Special Grants Committee *on application* in cases of financial need. This should be in operation shortly.

Wives, Separated. See under "Separated Wives."

Wives, Unmarried. See under "Unmarried Wives."

Women's Services.

Compensation for disablement is granted to ex-members of the Queen Mary's Auxiliary Army Corps, Women's Royal Naval Service, Women's Royal Air Force, Voluntary Aid Detachments (General Service), and other Women's Corps as explained below. Applications for such compensation must be made to the Secretary of the Department which administered the Corps.

Service Overseas.—If disabled from injury or illness attributable to employment overseas, ex-members on discharge or demobilisation will be granted under the Injuries in War Compensation Act awards for four different grades of disablement as follows: (a) If earning capacity is *totally destroyed* an award, so long as the incapacity continues, equal to seven-eighths of the average weekly earnings paid during employment up to a maximum of 35s. a week; (b) if earning capacity is *much impaired*, three-eighths average weekly earnings up to a maximum of 20s. a week; (c) if earning capacity is *impaired*, one-quarter average weekly earnings up to a maximum of 20s. a week; (d) if earning capacity is only *slightly impaired*, one-eighth average weekly earnings up to a maximum of 20s. a week. These awards are subject to the conditions that the members are not drawing National Health Insurance benefit, or unemployment donation, or if she is earning the compensation and her weekly earnings must not exceed the average weekly pay while serving.

If an ex-member dies under circumstances which would entitle her to an award under the above paragraph, a gratuity may be given to dependants. This gratuity will be equal to three years' average weekly earnings, with a minimum sum of £150 and a maximum sum of £300. If the dependants were only partially dependent on the deceased member, the gratuity may be reduced, and in any case it will be reduced by the amount of any compensation already paid to the member before death.

Service at Home.—If only home service is given, any award for *injury* is made under the Workmen's Compensation Act, or for sickness under the National Health Insurance Act. But if any member is suffering from very serious illness due to the conditions of employment, or if a dependant is suffering great hardship owing to the death of a member through the conditions of employment on home service, special consideration will be given by the Department dealing with the Corps in question.

The awards under the Workmen's Compensation Act are on the same basis as above under the Injuries in War Compensation Act. For sickness (not injury or disease included under the Workmen's Compensation Act), members are eligible if they are insured persons for the ordinary benefits of the National Health Insurance Act if they have not served overseas.

Wound Pensions and Gratuities.

A *Wound Gratuity* may be granted to an officer of the Navy, Army or Air Force, and to commissioned warrant and warrant officers of the Navy, and corresponding ranks Royal Marines, according to the rank he held at the time the injury occurred, for the loss *in action* of each limb, each eye, or each *very severe* injury equivalent to the loss of a limb according to the following scale:

Navy Officers and Royal Marines.—

Commissioned, Commissioned Warrant and Sub-ordinate Officers	£250
Warrant Officer	£200

Army Officers.—

Colonel	£600
Lt.-Colonel	£450
Major	£300
Captain	} £250
Lieutenant	
2nd Lieutenant	

Wound Pensions.—From one year after the award of wound gratuity a wound pension may be awarded, and this pension will be temporary only until the ultimate extent of the injury is finally decided. A pension on a reduced scale may also be granted for the loss of a limb otherwise than in action.

Royal Navy and Royal Marines.—

	In Action.	Not in Action.
Commissioned, Commissioned Warrant and Subordinate Officers	£100	£75
Warrant Officers	£75	£50

Army.—

Colonel and Lt.-Colonel	£300	£250
Major	£200	£150
Captain, Lieutenant and Second Lieutenant	£100	£75

Less Severe Injury.—If an injury is not equivalent to the loss of a limb in action or otherwise, instead of the usual wound gratuity and wound pension a reduced gratuity may be awarded at the discretion of the Army Council and the Admiralty.

Wound Pensions and Retired Pay.—An officer receiving a wound pension is only eligible for retired pay as explained under the heading of "Disability Retired Pay."

Z Z Class of the Army Reserve.

See under "Demobilised Men."

APPENDIX

LIST OF ADDRESSES.

The address of the local War Pensions Committee for any area can be obtained at the nearest post office, and applications by disabled men, widows and dependants should invariably be made through the local Committee in the first place.

DISABLED MEN.

Awards Branch, Soldiers and Airmen—M Branch, Burton Court, Chelsea, S.W.3.
Awards Branch, Seamen—N Branch, Burton Court, Chelsea, S.W.3.
Alternative Pension Branch—Cromwell House, Millbank, S.W.1.
Pension Issue Office—33, Baker Street, W.1.
Service Pensions—Commissioners of the Royal Hospital, Chelsea, S.W.3; or Accountant-General of the Navy, Admiralty, S.W.1.
Training—Apply at the local Employment Exchange or Local Pensions Committee.
Treatment—14, Great Smith Street, S.W.1.

WIDOWS AND DEPENDANTS OF DECEASED MEN.

Awards Branch for Widows—Victoria Tower Gardens, Embankment, S.W.
Awards Branch for Dependants—45, Grosvenor Road, S.W.1.
Alternative Pensions—Cromwell House, Millbank, S.W.3.
Pension Issue Office—33, Baker Street, W.1.
Training—Women's Training Branch, St. Ermin's Hotel, S.W.

DISABLED OFFICERS.

Awards and Re-assessment—Cromwell House, Millbank, S.W.
Alternative Pensions—Cromwell House, Millbank, S.W.
Officers' Friend—Cromwell House, S.W.1; and see overleaf for list of Regional Headquarters.
Paymaster-General's Office, Whitehall, S.W.1, for payment of awards.
Retired Pay—Secretary, War Office; or Accountant-General of the Navy, Admiralty, S.W.1.
Special Grants Committee—2, Millbank, S.W.1.
Training—See below for list of Directorate Headquarters, Ministry of Labour.
Treatment—14, Great Smith Street, S.W.1.
Wound Pensions—Secretary, War Office; or the Accountant-General of the Navy Whitehall, S.W.1.

OFFICERS' WIDOWS AND DEPENDANTS.

Awards Branch—Chester Gate Huts, Regent's Park, N.W.1.
Alternative Pensions—Cromwell House, Millbank, S.W.1.
Special Grants Committee—2, Millbank, S.W.1.
Training—Women's Training Branch, St. Ermin's Hotel, S.W.1.

NURSES' PENSIONS.

Awards Branch—Cromwell House, Millbank, S.W.
Treatment—Officers' Branch, 14, Great Smith Street, S.W.
Training—Women's Training Branch, St. Ermin's Hotel, Caxton Street, S.W.1.

WOMEN'S SERVICES.

Q.M.A.A.C. Record Office—49, Grosvenor Street, S.W.1.
W.R.N.S.—Applications to the Accountant-General of the Navy, Admiralty, S.W.1.
W.R.A.F.—Applications to the Air Ministry, India House, Kingsway, W.C.
Training—Women's Training Branch, St. Ermin's Hotel, S.W.

CIVIL LIABILITIES DEPARTMENT.

Savoy Place, Victoria Embankment, W.C.2.

APPOINTMENTS DEPARTMENT, MINISTRY of LABOUR.

Directorate Headquarters and Branch Offices (England, Scotland and Wales).

PERTH—Queen's Hotel, Leonard Street.
ABERDEEN—Prudential Assurance Co. Buildings, 25, Crown Street.
DUNDEE—26, Castle Street.
STIRLING—Viewforth.

[Continued on next page.]

EDINBURGH—Balmoral House, Princes Street.
 GLASGOW—13, Bath Street.
 MANCHESTER—4, Cathedral Gates.
 CARLISLE—Clydesdale Bank Chambers, Bank Street.
 LIVERPOOL—Cooper's Buildings, Church Street.
 CARDIFF—Springfield House, Queen Street.
 ABERYSTWYTH—11, Laura Place.
 BANGOR—University College.
 NEWPORT—Savoy Buildings.
 SWANSEA—17, Dynevor Place.
 WREXHAM—Imperial Hotel.
 LEEDS—Hotel de Ville, King Street.
 HULL—Welton Chambers, 48, Jameson Street.
 NEWCASTLE—9, Victoria Square.
 SHEFFIELD—Sheffield Telegraph Buildings, High Street.
 STOCKTON—2, Victoria Terrace.
 NOTTINGHAM—Lecture Hall, Castle Gate.
 DERBY—County Court Buildings, St. Peter's Churchyard.
 LEICESTER—11a, Campbell Street.
 LINCOLN—Royal Insurance Buildings, Silver Street.
 BIRMINGHAM—Lincoln's Inn, 174, Corporation Street.
 OXFORD—2, George Street.
 STOKE-ON-TRENT—53, Stoke Road.
 BRISTOL—5a, Union Street.
 EXETER—3, Higher Summerlands.
 PLYMOUTH—10, The Crescent.
 SOUTHAMPTON—Springhill Court, Hill Lane.
 CAMBRIDGE—14-16, Hills Road.
 CHELMSFORD—4, King Edward Avenue.
 NORWICH—25, Castle Meadows.
 LONDON—Horrex's Hotel, Norfolk Street, Strand, W.C.2.
 DUBLIN—64-5, Merrion Square.
 CORK—32, South Terrace.
 BELFAST—Grant Central Hotel, Royal Avenue.
 LONDONDERRY—Guildhall.

Regional Headquarters of the Ministry of Pensions and Officers' Friend.

NORTHERN—14, Clayton Street West, Newcastle-on-Tyne.
 NORTH-WESTERN—13, Piccadilly, Manchester.
 SOUTH-EASTERN—18-20, Grosvenor Gardens, S.W.1.
 SOUTH-WESTERN—Clifton Down Buildings, Bristol.
 YORKSHIRE—7, Boar Lane, Leeds.
 EAST MIDLANDS—Black's Building, Stoney Street, Nottingham.
 WEST MIDLANDS—Bethany Buildings, Loveday Street, Birmingham.
 SCOTLAND—Adelphi Hotel, Cockburn Street, Edinburgh.
 IRELAND, SOUTH—Dunlop House, Abbey Street, Dublin.
 IRELAND, ULSTER—Grand Central Hotel, Dublin.
 WALES—Angel Buildings, Cardiff.

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