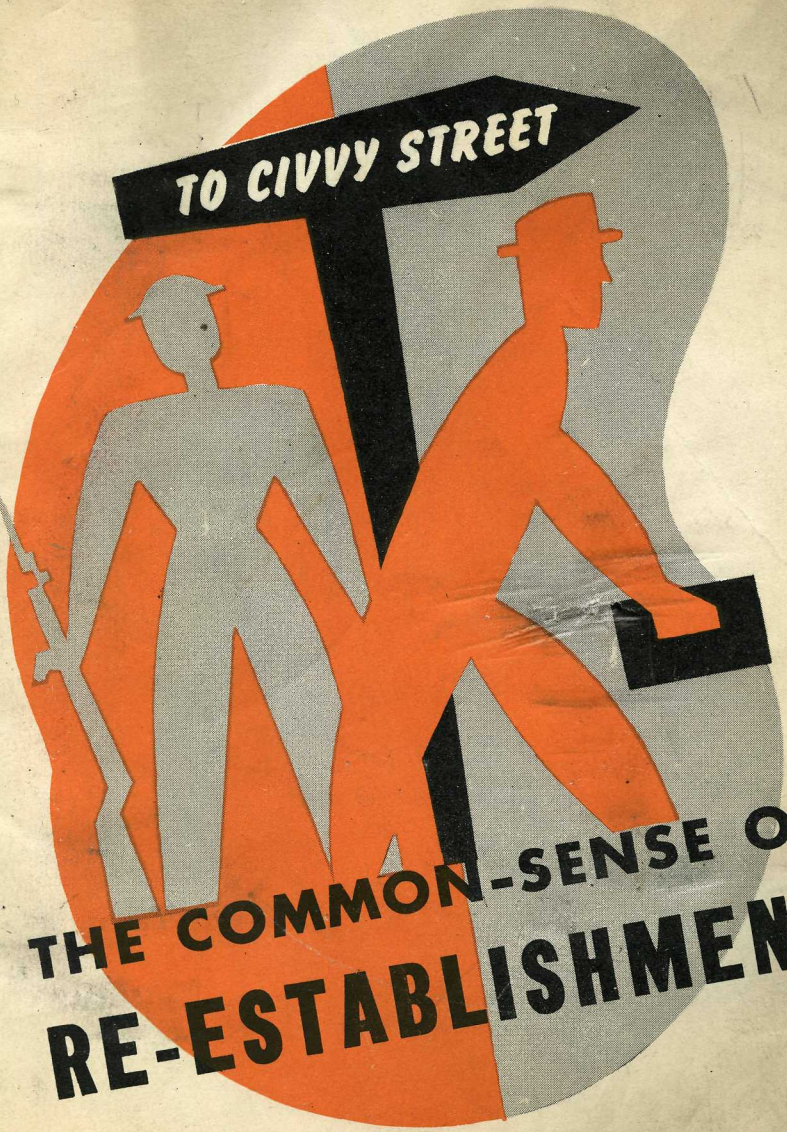


THE COMMON-SENSE OF RE-ESTABLISHMENT

READ THIS BOOKLET

KNOW WHAT'S AVAILABLE

TAKE ADVANTAGE OF IT

The Common-Sense of

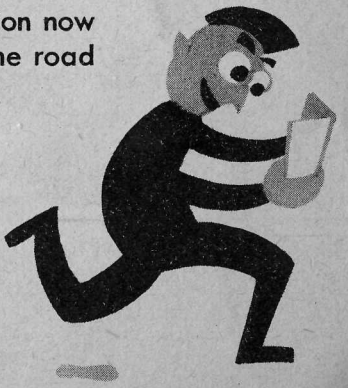
RE-ESTABLISHMENT

This booklet is about CANADA'S RE-ESTABLISHMENT PROGRAM. The purpose of that program is to help you in your return to civil life. *It is up to you to use it.*

Money spent on your re-establishment is intended neither as charity nor as a payment for your service. It is intended to help you help yourself. This booklet tells you what is available.

The left-hand pages briefly state what is offered. Those on the right give, in more detail, the purpose of the benefits and the more important qualifications.

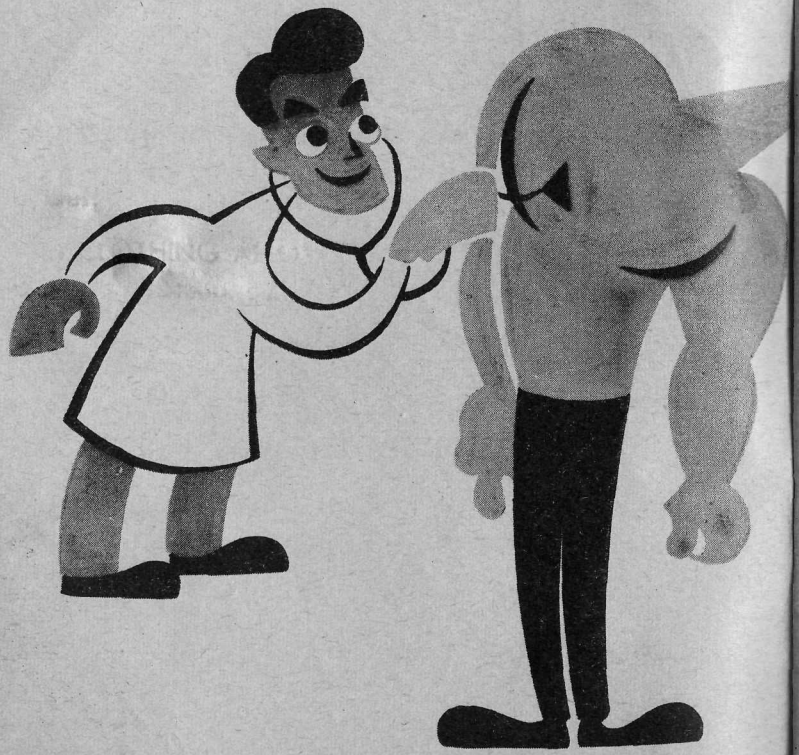
This booklet is for your consideration now — the benefits are for your use on the road to CIVVY STREET.



BEFORE you're discharged,

You Get:

1. **COMPLETE MEDICAL EXAMINATION.**
2. **COMPLETE DENTAL EXAMINATION.**



You will leave the service fit or you will be looked after until you are fit. After you are discharged, you will get any treatment indicated as necessary by your final examinations. Free treatment, with allowances where needed, will be provided for any condition within one year following your discharge if authorized by the Department of Veterans' Affairs. In the case of emergency treatment, you must notify the Department as soon as possible after the emergency. You will be provided with free treatment for life if you have served in an actual theatre of war *and* if you cannot pay for it yourself. If, having served outside Canada, you suffer a permanent disability while in the service, or if, having served in Canada only, you suffer a permanent disability as a result of service in Canada, you are eligible for a pension. Pensioners receive free treatment with allowances for life for their pensionable disability.

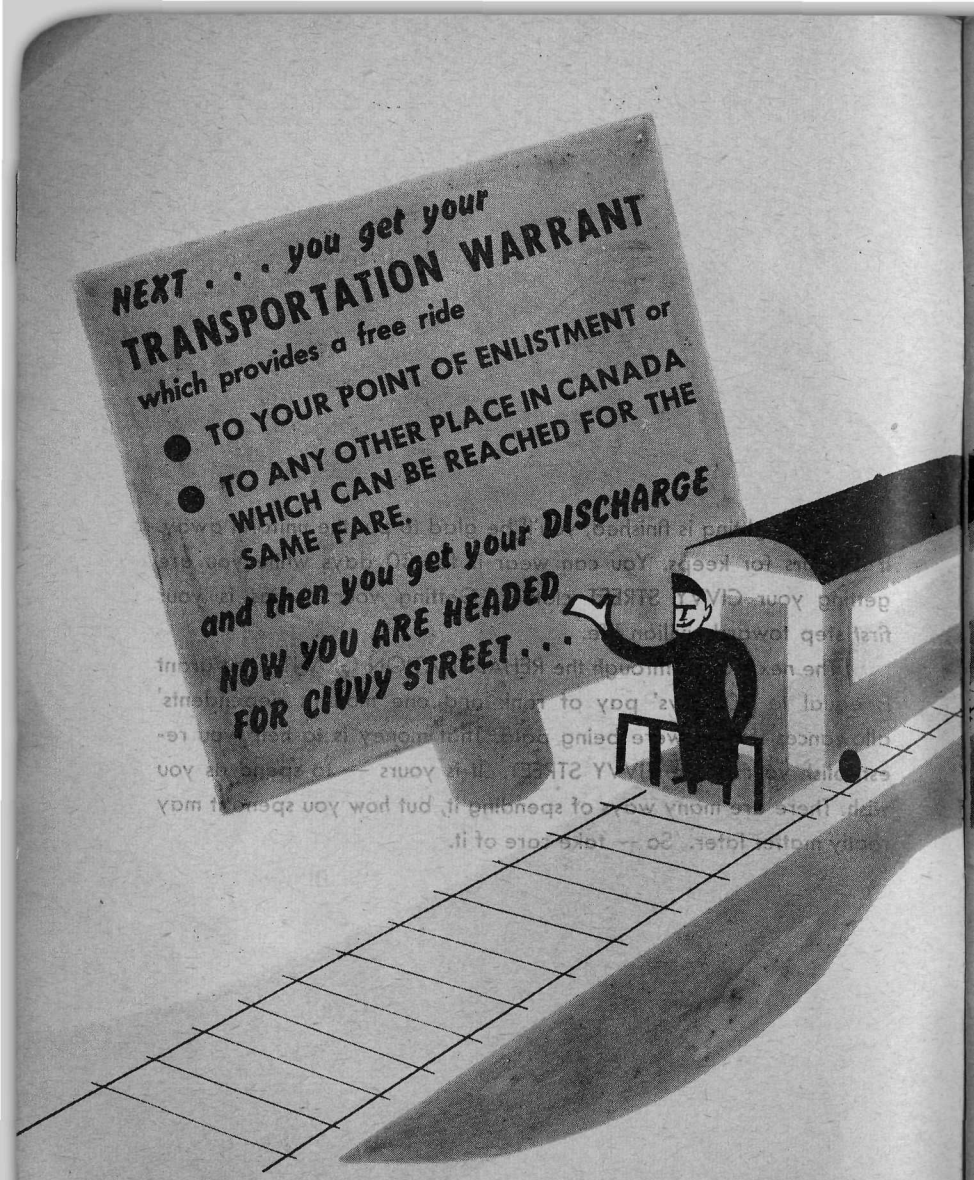
NEXT...
to start you on your way to CIVVY STREET

You Get:

1. a CLOTHING ALLOWANCE of 100 dollars to help you buy civvies. And, if you have served 6 months or more, you get
2. a REHABILITATION GRANT equalling 30 days' pay of rank, and one month's dependents' allowances.

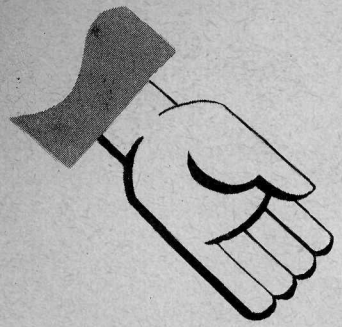
When the fighting is finished, you'll be glad to put the uniform away. It is yours for keeps. You can wear it for 30 days while you are getting your CIVVY STREET clothes. Getting your civvies is your *first* step toward civilian life.

The *next* comes through the REHABILITATION GRANT. That grant is equal to 30 days' pay of rank and one month's dependents' allowances if they were being paid. That money is to help you re-establish yourself on CIVVY STREET. It is yours — to spend as you wish. There are many ways of spending it, but *how* you spend it may really matter later. So — take care of it.



And now you're all set for home. Or perhaps you've decided that you're going to settle down in some new spot. If so, you'll get your transportation there provided it can be reached for the same fare that will take you back to the place where you enlisted.

You'll be happiest in the place you want to settle in. It's your choice — and your business.



THEN . . .

to help you help yourself back to CIVVY STREET

one month after discharge you get the first monthly instalment of your

WAR SERVICE GRATUITY

YOU GET A BASIC GRATUITY OF

$7.50 for every 30 days *volunteer* service in the Western Hemisphere —·· $15.00 for every 30 days service Overseas or in the Aleutians

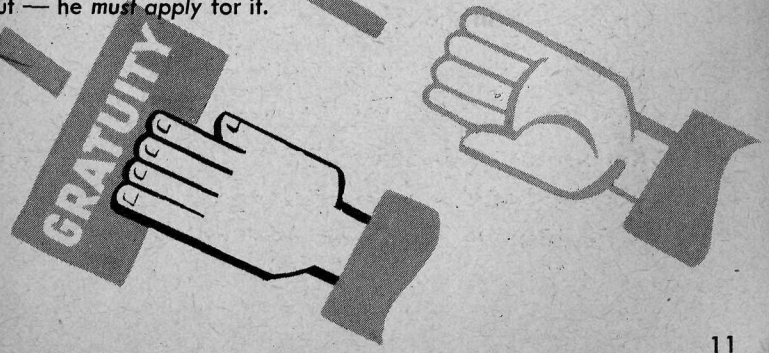
AND A SUPPLEMENTARY GRATUITY OF

7 days pay and Allowance for every 6 months service Overseas or in the Aleutians.

You will be interested in the WAR SERVICE GRATUITY. It is a very important part of that program whose aim is to help every overseas veteran, and those who served as volunteers in Canada, to re-establish themselves in CIVVY STREET.

There is no need to tell service men that their jobs and schooling have been interrupted; that their very lives have been disrupted; that they've got to switch over again and pick up the threads where they left off; and that it's going to be no easy job. But perhaps they don't realise just what a big help the WAR SERVICE GRATUITY will be on the road back to CIVVY STREET.

The GRATUITY is the honourably discharged veteran's for the asking but — he *must apply* for it.



LET'S GET THIS CASH BUSINESS STRAIGHT

ON DISCHARGE you get

(a) CLOTHING ALLOWANCE $100

and if you saw at least six months' service:

(b) 30 days' pay - - - - $

(c) One month's dependents' allowances - - - $

AFTER DISCHARGE you get

Your *War Service Gratuity* - $

in monthly payments not exceeding your pay and allowances, beginning one month after discharge and continuing until the money has been paid to you.

TOTAL $

So much for the CASH but THAT IS NOT ALL THE HELP THAT CANADA OFFERS. YOU are eligible for all those things listed on the opposite page. *Read it carefully* before making a choice that will mean a lot to you and your family for the rest of your life and theirs.

***Keep your* WAR SERVICE GRATUITY *STATEMENT* when you receive it — you will need it later if you apply for a *Re-establishment Credit* (see page 28).**

Canada also offers you the choices listed below. They can really help you.

Under the law of Canada you are entitled to your old job back, if it still exists.

Canada offers you assistance in getting a new job by providing:

(a) A nation-wide job placement agency.

(b) Vocational Training and Training on the Job.

(c) Continuation of education.

In addition to these, you may make application for assistance under the Veterans' Land Act in:

1. **Getting a farm, if experienced in farming, or a farm loan if you already own a farm.**
2. **Getting a home on a small acreage outside the high tax urban areas.**
3. **Setting up as a commercial fisherman, if experienced in commercial fishing.**

GETTING THE OLD JOB BACK...

Do you want your old job back? Well, if you were on it 3 months before you enlisted, it's yours by Act of Parliament. Your employer must take you back on terms *no less favourable* than those you were working under before you enlisted.

And you receive seniority on the basis of your war service.

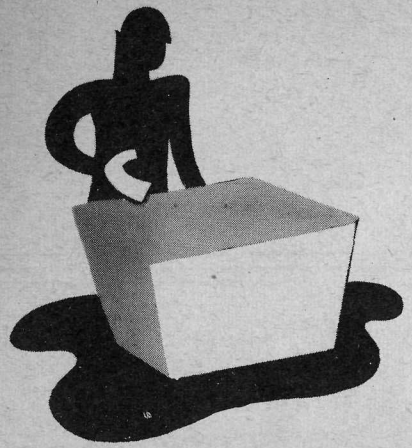
Getting the old job back — getting back on the payroll with little waste of time — is one way of cracking the proposition of getting back to CIVVY STREET.

But remember — it takes only one man to fill one job. If more than one service man held the same job at different times, the first to enlist from it gets the first chance to get it back. Furthermore, *it is up to you* to apply for your old job within 3 *months* after your discharge from the forces or hospital or *4 months* if that discharge occurs overseas.

This Act is administered by the Department of Labour and, if you have trouble, go to the nearest Employment and Selective Service Office.

But say the old job has folded up, and just isn't any more? Well, you are protected. You are then in the same position as a man looking for a NEW JOB and are protected by the OUT-OF-WORK BENEFIT.

Once you have worked 15 weeks in insurable employment, you come under the UNEMPLOYMENT INSURANCE ACT and are treated as if you had been in insurable employment for the whole period of your service since July, 1941, when the Act came into force.



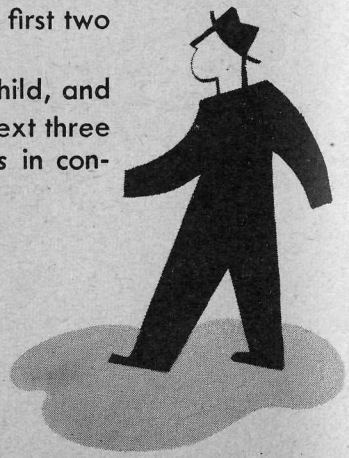
GETTING A NEW JOB . . .

Getting a new job may demand VOCATIONAL TRAINING.

You can get, if you are a:

Single man or woman up to $60 per month while training.

Man and wife up to $80 per month while training, plus $12 per month for each of the first two children, and $10 per month for the third child, and $8 per month for each of the next three children, plus payment of fees in connection with the course.



If you haven't got an old job to go back to, you will need a NEW JOB. You may find a job which demands training, or you may require training to better equip yourself toward making a living. Normally, the grants described on the opposite page will not be paid for a period in excess of the length of service up to a maximum of 52 weeks but — in unusual cases — they may be extended, but not beyond the length of service. If a married man must leave his home for vocational training, an additional grant of $5 weekly may be made.

When the fighting is finished, you'll get your chance at those jobs. And if you need it, you'll get help. It may be VOCATIONAL training or training ON THE JOB. At the time of your discharge, occupational counsellors will be available to assist you in planning your future.

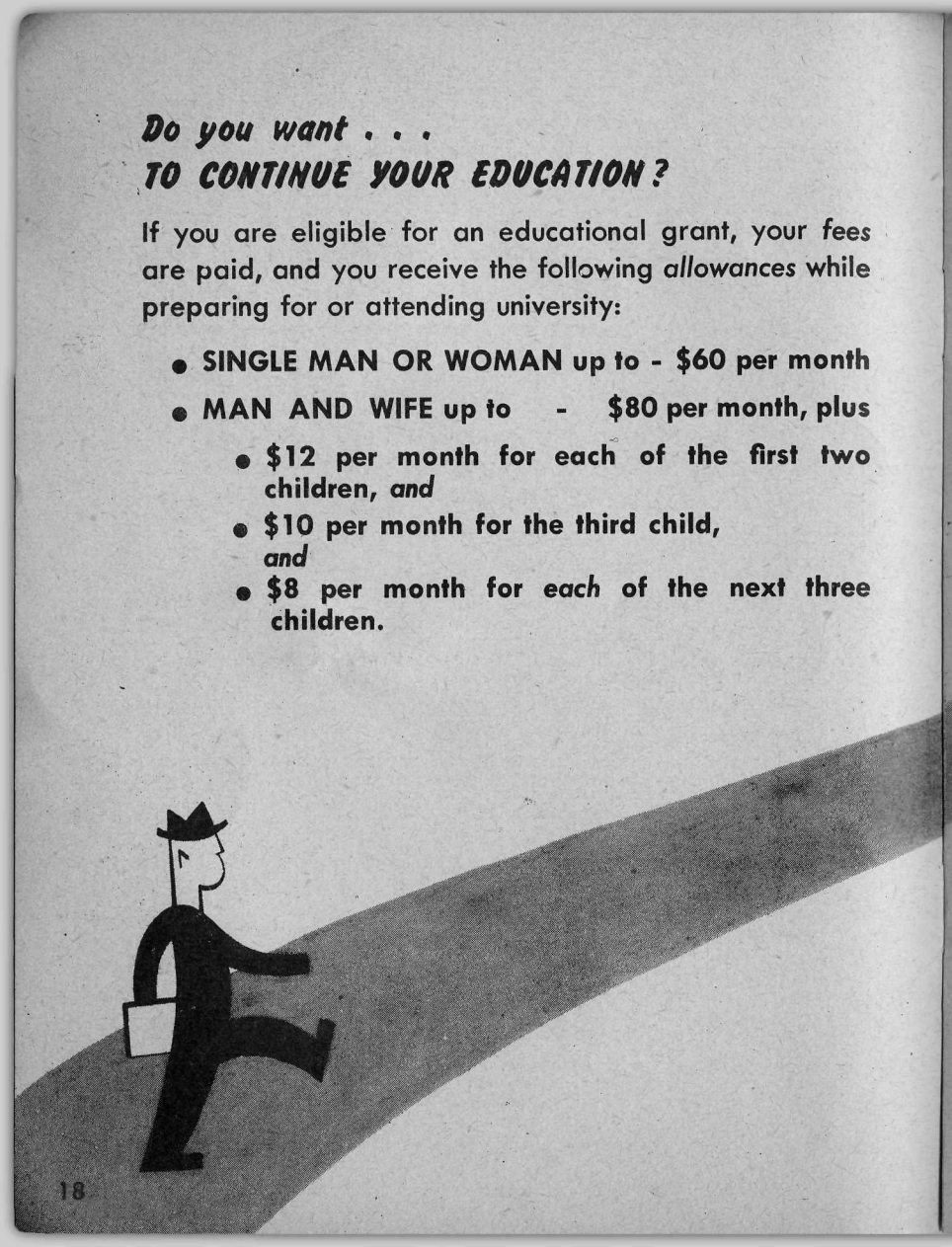
And remember, if you are able to work and available for work and can't get suitable work, you get an OUT-OF-WORK BENEFIT. It is up to $50 per month if you are a single man, $70 if you are married plus allowances for children. You are eligible for these grants for the period of your service up to a year during the 18 months following discharge.

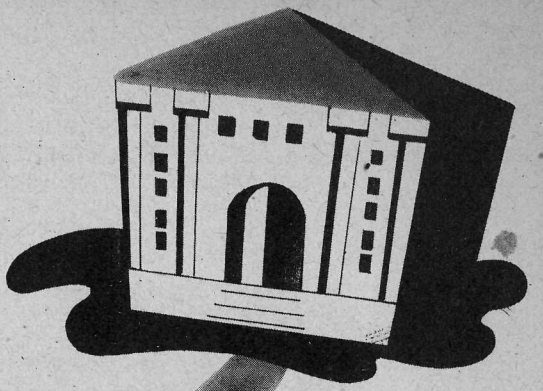
And once you've worked 15 weeks in insurable employment you come under the UNEMPLOYMENT INSURANCE ACT and are treated as if you had been in insurable employment for the whole period of your service since July, 1941, when the Act came into force.

Do you want . . .
TO CONTINUE YOUR EDUCATION?

If you are eligible for an educational grant, your *fees* are paid, and you receive the following *allowances* while preparing for or attending university:

- **SINGLE MAN OR WOMAN up to - $60 per month**
- **MAN AND WIFE up to - $80 per month, plus**
  - **$12 per month for each of the first two children, *and***
  - **$10 per month for the third child, *and***
  - **$8 per month for *each* of the next three children.**





You may be thinking of university. You are entitled to complete your education if it was interrupted by the war. But there are not enough universities to take everyone — and not everyone is capable of absorbing a university education. And so there have to be some qualifications.

Are you now qualified to enter a university? Or, can you qualify within 15 months of discharge? Can you keep up to the standards set by universities? If you haven't these qualifications, you would be wasting your time. What about the educational opportunities available to you *right in the services?*

The grants described on the opposite page, subject to satisfactory progress, may be paid for the period of service, and they may also be continued to enable outstanding students to complete their courses. Furthermore, in certain circumstances, the grants may be extended to allow you to take post-graduate work.

Do you want . . . TO SETTLE ON A FARM?

If you have had practical experience, and if you can show you are competent and reliable, the government will assist you in financing:

FOR LAND AND BUILDINGS - - - up to $6,000
or* FOR LAND AND BUILDINGS *PLUS
STOCK AND EQUIPMENT - - - up to $6,000

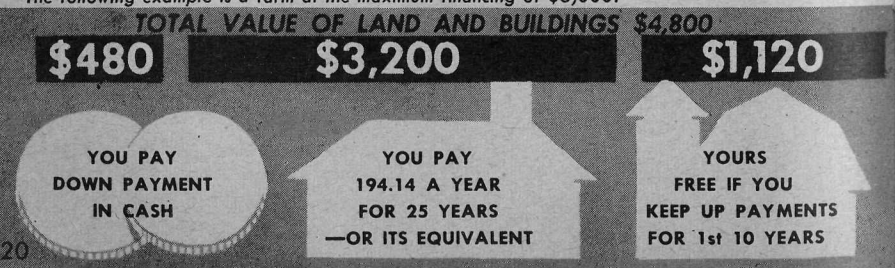
Of which up to $1,200 may be spent for Stock and Equipment.

TERMS:

1. You pay in cash a Down Payment of 10% of cost of Land and Buildings.
2. In addition, you repay two-thirds of the cost of Land and Buildings *only*. You can extend the financing up to 25 years with interest at 3½%. For example, if you use $4,800 for Land and Buildings, your yearly payment over 25 years would be $194.14, plus local taxes, and there would be $1,200 left for stock and equipment which becomes a grant at the end of ten years.
3. If you sell before ten years, you must repay the total cost of the farm, stock, and equipment.

In effect this means that if you retain the property and meet the terms of your agreement, the Dominion of Canada absorbs a substantial part of the cost of your establishment.

The following example is a farm at the maximum financing of $6,000.

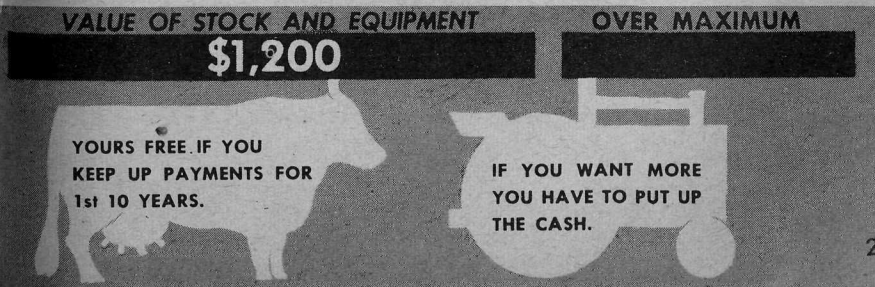


Are you *really* a practical farmer? Will your wife make a farmer's wife? After the last war, in countries all over the world, thousands of ex-service men who were inexperienced in agriculture went farming. They were helped by grants and they worked hard — but many of them weren't successful because they lacked qualifications and experience.

Your country needs real farmers, and it is only common-sense to help ex-service men who are, or can become, real farmers. So if you want to be a farmer, and can show that you've got what it takes, you will be helped.

There is no need for any mad rush about it. There is no time limit at present under this Act. Good farms will be available when you return. Take your time, think it through, plan and prepare yourself for the day. *Get started right.* You may need agricultural training or work on a farm to bring you up to date on new farm techniques. If you haven't had farming experience, remember there is a whole lot more to farming than just ploughing, sowing and harvesting. Before starting training, discuss it with Veterans' Land Act Officials *who will be there to help you.*

Depending upon what other assistance you have had since discharge, you may be assisted under the AWAITING RETURNS grant. The grant will be determined by your actual needs up to a maximum of $50 per month for a single man and $70 plus children's allowances for a married man and his wife.



Do you want . . .
TO SETTLE ON PROVINCIAL LANDS?

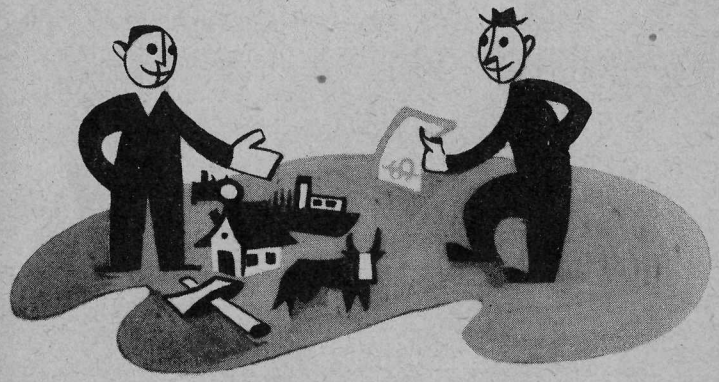
Arrangements are being made between the Provinces and Dominion to enable the veteran to settle on Provincial Crown lands. When these arrangements are completed and, if you qualify and settle on Provincial Crown lands, you may be given

A NON-REPAYABLE GRANT . . up to $2,320

This money may be used for one or more of the following:

1. The purchase of essential building materials and other costs of construction.
2. The clearing and other preparation of land for cultivation.
3. The purchase of essential farm livestock and machinery.
4. The purchase of machinery and equipment essential to forestry.
5. The purchase of commercial fishing equipment.
6. The purchase of trapping or fur farm equipment, but not breeding stock.
7. The purchase of essential household equipment.

A similar grant may be made on behalf of an Indian veteran who settles on Indian Reserve land.



The undeveloped or underdeveloped areas of Canada provide many constructive opportunities for veteran re-establishment. Many of the Provinces are making plans for development of their Crown lands. If you wish to settle on these lands you will not be under the handicap of debt in getting a start in these areas. The financial aid provided by the Dominion, plus the contribution of the respective Provinces, and the savings of the veteran, should combine to create opportunity for the veteran who is fitted by background and temperament to participate under this plan.

Do you want...
A HOME WITH A SMALL ACREAGE OUTSIDE TOWN?

If you have steady employment or a regular income, and can show you are reliable, the government will assist you in financing:

FOR LAND AND BUILDINGS - - - up to $6,000
or FOR LAND AND BUILDINGS *PLUS* ESSENTIAL EQUIPMENT FOR A SMALL PLACE - - - - - - - - - - - up to $6,000

This may include up to $250 for Household equipment.

TERMS:

1. You pay in cash a Down Payment of 10% of cost of Land and Buildings.
2. In addition, you repay two-thirds of the cost of the Land and Buildings *only*. You can extend the financing up to 25 years with interest at 3½%. For example, if you use the full $6,000 for Land and Buildings, your yearly payment over 25 years would be $242.68, plus local taxes.
3. If you sell before ten years, you must repay the total cost of the holding and equipment.

In effect this means that if you retain the property and meet the terms of your agreement, the Dominion of Canada absorbs a substantial part of the cost of your establishment.

NOTE: *If you purchase a property costing more than $6,000 you must pay the excess in cash.*

Do you want to live on an acre or more of land OUTSIDE of town? Does your wife? It is important that she should. Have you a job, or reasonable assurance of one, in the nearby urban centre that will enable you to pay your way and keep up your contractual relations with the government? Are you sure you won't mind a longish trip to and from work in all weather? Is your wife sure she doesn't mind being away from the shops, the bright lights of town and her friends? Are you sure she won't mind being alone for most of the day?

That seems like a lot of questions. It is. But you should ask yourself those questions. And you should ask your wife about them. The Land Act officials will want to know your answers. And hers too. There are not enough small holdings for everyone. So there must be some qualifications. And the Land Act officials are there to help you. They know that if you are not suited to it — you are the one who suffers.

And you don't want to make any mistake.

Do you want...
TO BE A FISHERMAN LIVING ON A SMALL HOLDING?

If so, and you can show you are competent, the government will assist you in financing:

FOR LAND AND BUILDINGS - - up to $6,000

or

FOR LAND AND BUILDINGS *PLUS*
COMMERCIAL FISHING EQUIPMENT - up to $6,000

Of which up to $1,200 may be spent for commercial fishing equipment

TERMS:

1. You pay in cash a Down Payment of 10% of cost of Land and Buildings.
2. In addition, you repay two-thirds of the cost of Land and Buildings *only*. You can extend the financing up to 25 years with interest at 3½%. For example, if you use $4,800 for Land and Buildings, your yearly payment over 25 years would be $194.14, plus local taxes, and there would be $1,200 left for commercial fishing equipment which becomes a grant at the end of ten years.
3. If you sell before ten years, you must repay the total cost of the holding and equipment.

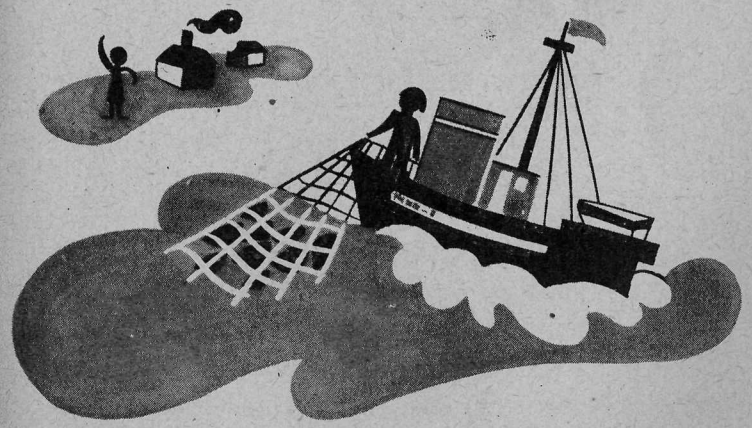
In effect this means that if you retain the property and meet the terms of your agreement, the Dominion of Canada absorbs a substantial part of the cost of your establishment.

NOTE: *If you purchase a property costing more than $6,000 you must pay the excess in cash.*

Are you from the commercial fishing industry, and do you desire to go back to that line of work when the war is over? Or have you had enough experience at it (working for others) to make a go of it on your own? You may be physically fit now, but are you ready to tackle a hard life over the years? If you are physically fit and otherwise competent to be a commercial fisherman, you will be helped to set yourself up as a commercial fisherman.

If you know another veteran who is likewise fit and competent, the two of you may each obtain a home on a small holding and POOL your commercial fishing equipment under a joint contract with the Director of the Veterans' Land Act.

Depending upon what other assistance you have had since discharge, you may be assisted under the AWAITING RETURNS grant. The grant will be determined by your actual needs up to a maximum of $50 per month for a single man and $70 plus children's allowances for a married man and his wife.



SO FAR - WE HAVE DISCUSSED THE POSSIBILITIES OF -

- **Going back to the OLD JOB.**
- **Getting a NEW JOB—which may involve:**
  - **(a) VOCATIONAL TRAINING, or**
  - **(b) TRAINING ON THE JOB.**
- **Completing your EDUCATION.**
- **Going FARMING.**
- **Taking up a SMALL HOLDING outside an urban area.**
- **Combining a SMALL HOLDING with COMMERCIAL FISHING.**

But — say you haven't taken training or received benefits under the Veterans' Land Act, what then? This is where *your* Re-Establishment Credit comes in. *Your* Re-Establishment Credit is *Not* a Loan — it's yours if you use it for certain specific purposes. It amounts to:

1. **$ 7.50 for every 30 days *volunteer* service in the Western Hemisphere, plus**
2. **$15.00 for every 30 days service overseas or in the Aleutians.**

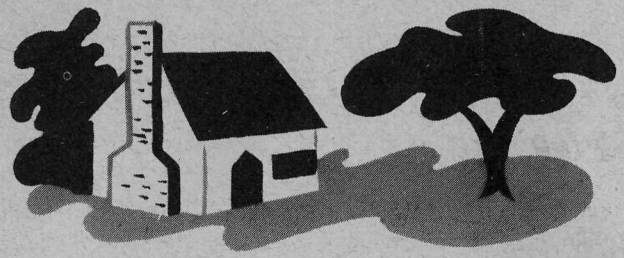
NOTE: Your Re-establishment Credit is additional to the War Service Gratuity mentioned on page 10.

You are not eligible for your RE-ESTABLISHMENT CREDIT until you get your first Gratuity payment — normally one month after discharge. If you are *not* interested in training, continuing your education or the Veterans' Land Act, you can use your RE-ESTABLISHMENT CREDIT for other choices. But you *cannot* have training or the benefits under the Veterans' Land Act *and* keep your RE-ESTABLISHMENT CREDIT clear. Benefits received under the former are charged against your RE-ESTABLISHMENT CREDIT, while if you use your RE-ESTABLISHMENT CREDIT, you are debarred from training and the benefits of the Veterans' Land Act, unless a compensating adjustment is made. If you so choose, the RE-ESTABLISHMENT CREDIT is yours but — Parliament has provided it for your *re-establishment* and to that end has placed certain restrictions on its use.

You can use your RE-ESTABLISHMENT CREDIT:

1. **to purchase, erect, modernize, repair, furnish or reduce a mortgage on a home, or**
2. **to establish a business if your plans are sound, or**
3. **to purchase tools and equipment of your profession or trade, or**
4. **to purchase Canadian government insurance to protect yourself and your dependents, or**
5. **to provide working capital for your business or profession.**

In the following pages, we discuss each of these propositions. Common-sense demands that you *study* them — only then, can you choose wisely. You should NOT spend any money or make any contracts unless you have authorization from the District Supervisor of Re-establishment Credit.



1. Do you want...
TO OWN YOUR OWN HOME?

Many people would like to own their own home but never have had the ready cash to do so. *You* have. You can use your re-establishment credit to the extent of *two-thirds* of the down payment on the purchase of a home; and don't forget, the credit is a cash grant, not a loan. You can buy a home already built or build one of your own. If you want to build your own home you may wish to borrow the balance under the National Housing Act because the interest rate is only 4½% and you are given from 20 to 30 years to repay the loan.

Or perhaps you already own your home and you wish to repair, enlarge, modernize or refurnish it. Or perhaps you wish to reduce the mortgage on it. You can use your re-establishment credit for any one or more of these purposes.

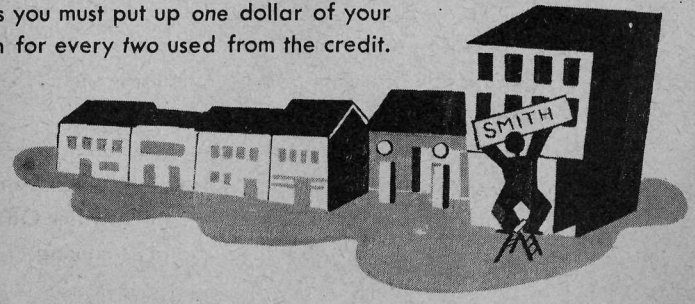
It is important to remember that if you are counting on using your re-establishment credit you *must* see or write to the District Supervisor of Re-establishment Credit at the nearest District Office of the Department of Veterans' Affairs *before* making any commitment.

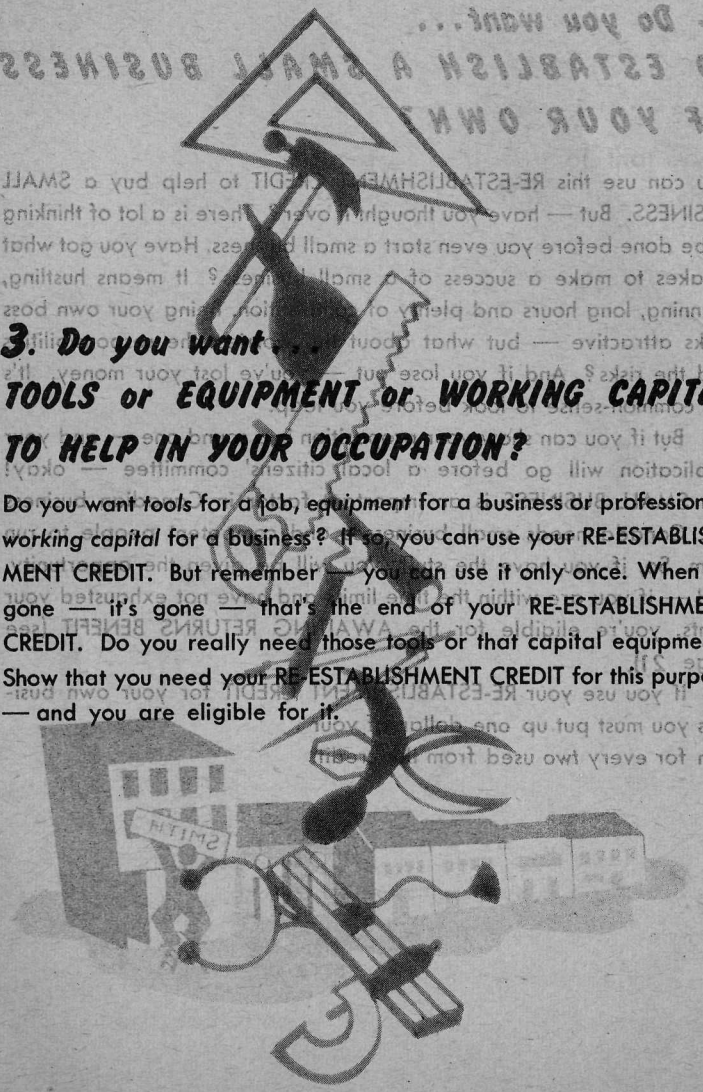
2. Do you want...
TO ESTABLISH A SMALL BUSINESS OF YOUR OWN?

You can use this RE-ESTABLISHMENT CREDIT to help buy a SMALL BUSINESS. But — have you thought it over? There is a lot of thinking to be done before you even start a small business. Have you got what it takes to make a success of a small business? It means hustling, planning, long hours and plenty of competition. Being your own boss looks attractive — but what about the worries, the responsibilities and the risks? And if you lose out — you've lost your money. It's just common-sense to look before you leap.

But if you can show your proposition is a sound one — and your application will go before a local citizens' committee — okay! The SMALL BUSINESS is an important factor in Canadian business life. Canada needs small businesses and competent people to run them. So, if you have the stuff, you will be given the opportunity. And — if you are within the time limits and have not exhausted your rights, you're eligible for the AWAITING RETURNS BENEFIT (see page 21).

If you use your RE-ESTABLISHMENT CREDIT for your own business you must put up *one* dollar of your own for every *two* used from the credit.





3. Do you want . . .

TOOLS or EQUIPMENT or WORKING CAPITAL TO HELP IN YOUR OCCUPATION?

Do you want *tools* for a job, *equipment* for a business or profession or *working capital* for a business? If so, you can use your RE-ESTABLISHMENT CREDIT. But remember — you can use it only once. When it's gone — it's gone — that's the end of your RE-ESTABLISHMENT CREDIT. Do you really need those tools or that capital equipment? Show that you need your RE-ESTABLISHMENT CREDIT for this purpose — and you are eligible for it.

4. Do you want . . .

TO PROTECT YOUR DEPENDENTS?

Canada realizes that many of her ex-service people will wish to take out insurance to protect their dependents. The Veterans' Insurance Act allows you to take out a policy without a medical examination in all but a very few cases.

Likewise, the widow or widower of a veteran may take out a policy on herself or himself in case the veteran failed to insure himself. The policy may be for $500, or for any multiple of $500 up to $10,000. Insurance already taken out under the Returned Soldiers' Insurance Act of 1920 must be included in the $10,000. There are various methods for paying the premiums. You can use your RE-ESTABLISHMENT CREDIT to help buy that insurance. See your Veterans' Welfare Counsellor.

There are certain other forms of Canadian government insurance such as civil service superannuation and insurance, R.C.M.P. superannuation, militia pensions, etc., for which the Credit can be used. Inquire about these other uses.

This booklet has attempted to outline the Canadian Rehabilitation Program . . .

to tell you where to go for further information and help concerning problems which may arise out of that program and, finally, to explain some of the reasons why the benefits operate as they do.

From your point of view, the program is only a part of the process of re-establishing yourself on CIVVY STREET.

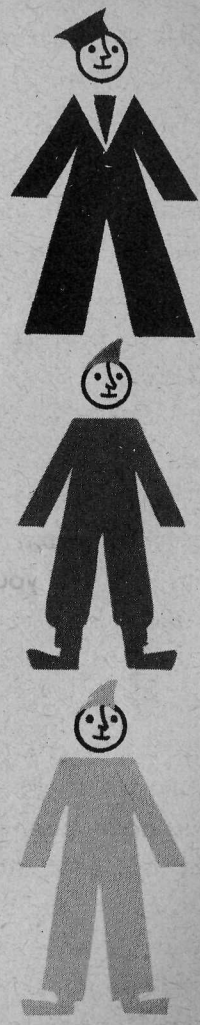
While you have been away Canada has changed and perhaps you have changed, too. The changes in Canada have been brought about by the war. At first, on your return home, some things may strike you as strange. But you have proved your adaptability in war —there is no reason to believe that you will find it any harder to readapt yourself to home.

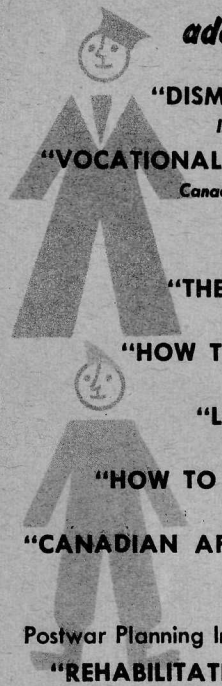
Then there is the possibility that you will feel that the business of adapting is a two-way affair — that Canada should do a bit of it and meet you half way. You have been places and seen things. You may feel that some of those things would help Canada — that Canada should adopt them. Well, just as it is the privilege of every other citizen on CIVVY STREET, so it will be your privilege to advocate and to work for the future you want Canada to have.

This is a bare outline of the rehabilitation program. It is meant to start you thinking and talking.

Each of the three Services has provided a system of in-service counselling whereby men can discuss re-establishment with someone who has studied the rehabilitation program and who can therefore find the answer to the enquiries which this booklet is intended to bring out.

Even if a service counsellor is not available, talk it over with your friends and your officers. The reaction of other people to the program may possibly help you get things straight in your own mind. During and after discharge Department of Veterans Affairs' counsellors will be ready to answer your enquiries and explain the details of the rehabilitation program. In many communities there are Volunteer Citizens' Committees which will provide you with necessary information after you've returned home.





additional reading material

"DISMISS — BUT WHAT OF A JOB?"
Information Division, Department of Labour.

"VOCATIONAL TRAINING FOR EX-SERVICE PERSONNEL"
Canadian Vocational Training, Department of Labour.

"BACK TO CIVIL LIFE"
Department of Veterans' Affairs.

"THE VETERANS' LAND ACT, 1942"
Department of Veterans' Affairs.

"HOW TO CHOOSE YOUR POST-WAR JOB"
Canadian Legion Educational Services.

"LET'S CONSIDER JOBS" SERIES
Canadian Legion Educational Services.

"HOW TO START A BUSINESS OF YOUR OWN"
Canadian Legion Educational Services.

"CANADIAN AFFAIRS" (see particularly "Civvy Street News").
Wartime Information Board.

Postwar Planning Information Series

"REHABILITATION OF SERVICE MEN AND WOMEN", Nos. 1, 1-A to 1-G

"SOCIAL SECURITY", Nos. 3, 3-A, 3-B, 3-C

"RECONSTRUCTION PLANNING", Nos. 4, 4-A

"HOUSING AND COMMUNITY PLANNING", No. 5

"NATIONAL HOUSING ACT", No. 5-A

"AGRICULTURAL RECONSTRUCTION", Nos. 7, 7-A
Wartime Information Board.

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