

follow very closely those of the United States). It said:  
"The overwhelming proportion of people retiring today received total income - from both public and private pensions - that was only 20-40% of their average earnings in the years before retirement".

In addition, at the present time, the Civil Servants and this of course applies to all members of the Department whether rotational or not, can be assumed to be paid at levels which are reasonably comparable to private industry and commerce. This is the accepted standard today; it was not always so, presumably on the grounds that one traded the possibility of higher monetary gain for job security - one might use the analogy of one who chose to put his savings into bonds (the Civil Servant) vs those who risked more to gain more by investing in common stocks (the non-Civil Servant). Moreover, officers in the Civil Service, and most certainly in External, were prepared to accept lower wages than they imagined they could have earned in private life because of the prestige and power they anticipated would eventually become theirs. But this increased level of wages available now to the Department's employees has not been offset by any serious diminution in job security, nor appreciably perhaps in the prestige/power factor.

In such circumstances, it is difficult to make a case for any outlay of funds by the Department, specifically designed to prepare people for retirement. That is to say, other than that required by steps or techniques normally associated with good personnel management that might normally or usually be encountered in most large private corporations, and that lead to better morale and better performance during the working career.

This is not to argue that preparation for retirement is not necessary, or even vital in a society with rapidly expanding technology and with trends towards earlier retirement from formal working "careers". This need is well documented and may be