

Turning to the actual procedures, it will be seen that by any standards they fail to give anything but the minimum of information and of help. Moreover, they are quite impersonal. After all, this is one of everyone's most important milestones and surely it is not necessary to use the impersonal circular letter on such an occasion. Nowhere are the actual annual figures shown from which the estimated pension is calculated, nowhere is there any reference to survivor benefits, an explanation of the different health benefits (which authority is responsible for what), no reference whatsoever to the option concerning the disposal of the severance pay - the meaning of a Registered Retirement Savings Plan - no reference to possible problems over a wife's Old Age Security if she had not established residence in Canada, no advice regarding the necessity of applying for the Old Age Security six months before age 65, or three months for the Canada Pension Plan, no reference to the benefits and options of the Unemployment Insurance Plan, no reference to the need to look into the tax implications if one decides to retire abroad, no concern that the severance pay will be paid on the date of retirement or warning that it may be a little late - if so, why and to whom to appeal if the 'little late' becomes 'a long time' - no reference to the conditions under which a person may or may not accept temporary or contract employment with the Federal Government, with or without effect on his pension, no reference to some of the benefits accruing to senior citizens by way of cheaper transportation and other concessions, no request if interested in receiving any Departmental bulletins, and no suggestion that there might be some need for the use of the retiree's skills and experience part-time.

Finally, what information is given is put forward only six months before the actual date of retirement (far too short a time for any planning to take place), and then it is given in a most impersonal way, no word of acknowledgment for long service, well-spent, etc. - almost as if the Department is going out of its way