

I have also gone on the assumption that Civil Service pension arrangements coupled with the severance pay provide considerably better financial resources than those available to non-government employees, particularly now, with the built-in partial inflation factor. These pension benefits are augmented by Canada Pension Plan, Old Age Security and unemployment payments, plus the medical, hospital and surgical benefits. While these latter benefits are available to all Canadians, the job security benefits, the larger pension payments and severance pay available to Civil Servants are not.

This job security factor should not be regarded lightly. It is an immense benefit, particularly in times of unemployment. In the Senate Committee on Aging, Chapter 3, Professor John S. Morgan of the School of Social Work, University of Toronto, noted that continuous unemployment from age 45 on will result in "an unhappy, insecure and damaged person before he becomes 65". Also, the "National Employment Service" reported that "...repeated rejection on account of age will eventually lead to discouragement, frustration and loss of confidence, which will in turn affect the ability to make a good impression on the employer". Presumably, the N.E.S. could have added "...lead to frustration and inevitable insecurity and unhappiness in retirement". The Civil Servant and certainly the Department's employees are not faced with this anxiety, to anything like the same measure as those employed by private industry; this is an immense asset.

While my own discussions with private Canadian corporations, (Appendix B) bears out this assumption that the Civil Service pension plan is considerably better than most available to non-Civil Servants, (banks and insurance companies approach Civil Service pension levels), a more thorough-going review of the phenomena was contained in a recent U.S. Senate report on conditions in U.S. industry (and surely Canadian practices