

and what premium payments will cease on reaching the age of 65. Until his final place of residence is established, this data cannot be assessed but since the majority will probably retire in Ontario, the facts concerning that Province might be supplied as a general guide and the address of the health plan authorities in each of the other provinces supplied. He must know how these medico/hospital benefits will apply if he decides to retire abroad, and the procedure for collecting.

One year before retirement, this sort of financial information should be supplied in as precise detail as possible so that at that time every employee will know fairly accurately what assets he has on which to base his final retirement planning.

Another point where there is some uncertainty is that of the position of a retiree's pension should he take employment after retirement with a Government agency, including of course with the Department: what effect will payments received have on his pension? At the present time, this information is not automatically spelled out in detail (only six answers to the questionnaire said that this had been mentioned), yet it is important, particularly if the Department does accept the suggestions in this report that much greater use should be made of the years of experience of its employees who retire. (Nor is this situation as clear as it may seem. Most probably assume that they cannot accept payment that would bring pay and pension over the amount being earned at the time of retirement. But in fact it is not as straight-forward as that.)

In general terms, if a retired person signs on for part-time work, his salary is effectively limited to the difference between last pay and pension. On the other hand, if an employee enters into a "contract", then Departments are under guidance rules from Treasury Board not to go above this difference - but they may, if necessary, negotiate a higher rate without the pensioner being liable to loss of pension, even though presumably the Department would have to obtain Treasury Board blessing on this higher negotiated rate. Moreover, there are some Federal Government Agencies - such as the Canadian