

on the pensioner - with full information concerning his pension benefits so that the counsellor can work out with him the details concerning the Canada Pension Plan. The Company must send to the Canada Pension Plan officer a paper signed by the employee authorizing the Company to submit pension data to them so that they can estimate the Canada Pension Plan benefit.

They propose to reactivate their previous plan so that when a man reaches 55, he will receive an individual letter drawing attention to the need for advance planning and otherwise counseling him concerning health, housing, etc. At that time, the letter contains no pension advice because of the complicated pension plan.

In addition, at the age of 55, each employee receives a copy of an appropriate booklet describing the problems of retiring. At 60, the Company will make an estimate of the pension he will receive at 65, and ties it into the Canada Pension Plan counseling and the individual discussions that he will have, with his wife present, if possible. At that time, they will be given a booklet that will have their pension data filled in. It will also include a sheet that they can fill in showing living expenses before and estimated after retiring. There will also be a sheet the pensioner can fill in showing income now and after retiring, another one that will show the assets he has now and after he retires; another sheet showing "what I owe" now and "when I retire" (mortgage, instalment payments, etc.) and finally another sheet with a financial summary of assets vs obligations after retiring. This book has brief paragraphs dealing with finances, wills, health, housing, activities and a place to jot down what he expects to do after retiring.

Three months before retiring, he attends a retirement party which is organized and paid for by his colleagues when he receives another booklet entitled "Now that You are Retired". This includes information on leave, last day of work, date he will receive his