

them for one reason or another. Most companies have personal counselling programmes of one sort or another, some backed by carefully prepared literature -note particularly Bell Canada, I.B.M., Domtar, Northern Electric, Swift Canadian. This counselling runs all the way from simple advice on pension benefits shortly before retirement and sometimes on demand only, to a more thorough and systemic calling in (voluntary but almost invariably accepted) of employees as much as five years before retirement when not only are the pension plans carefully explained but employees are urged to "plan" and advice is given, if requested, on how to go about it. In many cases, employees are given annual statements of their pension status.

In addition, note that nearly all companies make sure that all employees and former employees are made fully aware of their medical plan benefits, of their pension benefits and options, both from the company pension plan, Canada Pension Plan, Old Age Security, Unemployment Insurance. This is not done by providing printed information only, but is carefully covered by individual interviews.

It is interesting to observe that many retirement plans are based on a voluntary retirement age (usually referred to as "normal retirement age") that involves a minimum age and length of service and a compulsory retirement age. During the years between, an employee is entitled to retire without any actuarial reduction in his pension and the employer may retire an employee without cause (the difference between what appears to be general commercial practice and that of the Civil Service is that these conditions of service are clearly understood and accepted by both parties). In cases where a person is asked to retire early, i.e., before the compulsory maximum age, or sometimes even before the voluntary age, frequently - perhaps invariably - compensation of one form or another is granted.

It will also be noted that most of the companies have some method of keeping track of their retirees and encourage employees to seek help from the company after retirement. Many have organizations of former employees, and many have arrangements for regular annual visits or contact of some kind to each former employee - as well as asking