In the section on Financial Problems, references are made to the need to ensure that all persons are aware of their medical benefits and to whom to turn for further advice. Canada has done much to ensure that the cost of health services will not cripple financially any citizen. The Department's responsibility should be to ensure that all of its employees know about these "assets" and that they are given the full protection provided by the system, at the same time making particular provision that its employees' health is protected as much as possible against the hazards and after-effects of having lived abroad, possibly in in-salubrious climates where one can pick up some rather stubbon, debilitating "bugs".

(c) WHERE TO RETIRE - AND IN WHAT SORT OF ACCOMMODATION:

The problem of where to settle on retirement and in what sort of accommodation is one that is given some prominence by experts on the subject. Generally, the question to be faced is whether to stay in the same place where one has spent one's working life, whether to live in a house that may be unnecessarily large after the family had left, whether to move to an apartment rather than a house, or vice versa. Perhaps for many people in External, this problem is more difficult than for others in more static employment; certainly for many who have spent most or a large part of their career abroad, there is no easy or automatic answer.

They cite many cases where retired persons who have done that find it is not the climate and easier living conditions that are important, but one's former associates, friends and familiar surroundings where one is known, that make for happiness.

...it is the things he can't pack up, not the climate he's getting that are essential to a happy retirement. Familiar things and places are priceless as we grow older - make no mistake about that.