

guidance or help. At any time, an employee may ask for a pension statement.

After retirement, the annuants have a self-administered organization, but the Company pays \$5.00 per head for each attendee at their annual dinner. The Company also operates a trust fund that can be used for any pensioners in distress - this is non-contributory.

SWIFT (CANADIAN), TORONTO: Compulsory retirement at 65. The maximum pension possible works out at 39% of average highest five years' salary, less one-half of the C.P.P. benefit. This is non-contributory.

About 1955, the Company operated a thorough-going counselling service to prepare their employees for retirement. This consisted of prodding employees with 20 years' service to plan for retirement. At 60 years of age, the counsellors called in the employee and his wife; then one year before retirement the process was repeated. Following retirement, a system of once-a-year personal contact was maintained. However, this thorough-going personal counselling service had to be drastically cut back when the company went through a severe retrenchment and re-organization programme.

Now that phase is over and they are beginning to re-activate the programme. As a first step, they have made arrangements with the Federal Department of Health and Welfare to provide counsellors who will call on each employee at the age of 60 and 64 in order to inform each one individually and in detail about the Canada Pension Plan and the way in which it is tied into the Unemployment Insurance Plan. They will also answer questions concerning the Old Age Security Plan, although this is fixed and does not need much explanation.

At 64, this counselling will give each employee precise data concerning the amount of Canada Pension Plan they will be entitled to at 65. The Company provides this counsellor - before he calls