

AUSTRALIA: Pension scheme for Civil Servants very similar to that of Canada. There is provision for a six month's leave after 20 years' service which must be used as a sabbatical and as a project unrelated to occupation.

SWITZERLAND: Family connection is still very strong; the older generation is expected to continue to live "at home" but to move to the upper level of a house. By law, children are required to be responsible for their parents. Old age security is in effect for 27 years, supported by 5% of salaries - soon to be 8%. All Swiss citizens living abroad are entitled to pay into the scheme and to draw benefits at age 65. Retirement age is 65 (Government 65 or 35 years' service and executives 70-80 years). At retirement, all citizens have enough on which to live. Because of the shortage of labour, they are not likely to lower the retirement age. There are no problems with the retired people as there is a shortage of labour and many go in for such occupations as breeding rabbits, etc. Also, the universities have evening courses open to all, regardless of academic qualifications for nominal fees.

THE NETHERLANDS: Concerned with the problem of costs in any programme as their industry must face world competition. As Philips Electronics has some sort of definite counselling programme, presumably this sort of preparation is used in the Netherlands.

FRANCE: Very little information is available except that the Government pension plan is inadequate - certainly compared to Canada's. It does provide for additional service credits for years spent abroad, for war service and for children.