

undoubtedly there are many more):

National Security Agency; Departments of Commerce, Labor, State, Agriculture, Housing and Urban Development, Army, Health Education and Welfare (which also publishes a monthly magazine "Aging" at \$2.50 per year); H.Q. Air Force; Army Map Service; Naval Ship Engineering Centre; Naval Materials Command Support Activity; Air Force Material Command; Federal Home Loan Bank; A.E.C.; Office of the Secretary, Health, Education and Welfare; Federal Aviation Agency; Coast Guard; Federal Highway Administration; Office of the Secretary of Defence, Army; U.S. Information Agency.

Some further details of what the U.S. State Department does in this area are of interest and relevant. In the first place, the Department currently has about 300 retiring each year (it is estimated that from 60% to 70% are Foreign Service Personnel). Unlike our Service, the Foreign Service has an entirely different pension plan from the regular U.S. Civil Service. The U.S. Civil Service has a compulsory maximum retirement age of 70 years, voluntary at 55 with 30 years' service. Pension is based on a sliding scale - 1% first five years, 1 3/4% next five and 2% from then on, calculated on the average highest three years, with employee contribution of 7%. The State Department plan has a compulsory retirement age of 60 except for those of Ambassadorial or Ministerial rank who may go to 65 years, and voluntary retirement at the age of 50 with at least 20 years' service (permission of the Secretary of State is required). The pension is calculated at the rate of 2% per annum of the average salary during the highest three consecutive years up to a maximum of 70%. In fact, the maximum is 72% since unused sick leave of up to one year (2280 hours) may be added as pensionable service. However, this basic pension is reduced somewhat depending on the amount of survivor benefits the pensioner opts for. The contribution is 7% of salary. In addition, there is a built-in cost of living escalation that takes effect when the consumer index rises 3% or more (and remains so for three months). The increase is the cost of living increase plus 1%.