

T. EATON COMPANY, TORONTO: About 500 per year retire in Ontario. They have a systematic system of personal counselling. They have considered group courses or counselling, but employees are not interested. The majority of Eaton's employees are women; there is a relatively large turn-over, non-unionized. Counselling is based on three interviews.

1. Just ahead of 62nd birthday (retirement on first day of month after 65th birthday). Discuss pension, options available, annuities etc., health problems, old age security, Canada Pension Plan (when and where to apply, Unemployment Insurance relationship). The employee fills in form and is required to sign.

2. About six months before retirement, goes over the same ground but in more detail. Must make a firm decision concerning annuity option, etc. and again sign form.

3. Final interview on retirement, when given final pay cheque and pension entitlement or other problems that may arise are reviewed. They have found that most pensioners resent being asked what they plan to do so that this is not raised unless the pensioner chooses to do so.

They can be re-hired on a temporary basis but are limited to 11 months per year, maximum four days per week.

They have different forms for voluntary early retirement and "early retirement" (dismissal).

IMPERIAL OIL, TORONTO: Compulsory retirement at 65. Non-contributory pension that could give a maximum of 60% - 70% of salary. Most employees retire at 63 but the tendency is toward earlier retirement, both compulsory and voluntary. The Company has the right to "retire" an employee at any time (no tenure). If retiring between 55 and 62, there is an actuarial reduction to pension, but this is a lump sum compensation if forced into early retirement.

They see no obligation to assume responsibility for pre-retirement training, but two years before retirement, they do supply full information about pension, health plan benefits and rights, but will only discuss other matters if the employee asks for