

The unions have never discussed pre-retirement training.

ALCAN, MONTREAL: Maximum pension is about 60% of average five highest years' salary. Compulsory retirement for men at 65, women at 60.

They have no group counselling courses, but at Arvida and at Shawinigan they have arranged for their employees approaching retirement to attend CEGEP courses on retirement planning. This is a new development and they may decide to send all employees over 60. These courses are in the evening and the company pays part of the cost. In addition, they use the "Paramount" Services and CEGEP use their material as an aid in their "courses". The Kingston plant is also considering the use of Paramount.

There is no regular personal counselling, though this is available on demand.

An annual pension statement is sent out to each employee and from 55 years onward this is converted to a projection of pension at 65 or 60.

The unions are beginning to talk about pre-retirement.

CANADIAN PACIFIC, MONTREAL: Their pension plan is about equal in benefits to the Civil Service plan.

They have no special counselling programme, and show no interest in group counselling courses. Their operations are highly decentralized and employees may seek counselling from their supervisors. They have had no demand for any formal counselling service.

NORTHERN ELECTRIC COMPANY, MONTREAL: Compulsory retirement at 65 but may retire at 60 with 20 years' service (women 55). There is a somewhat complicated system of calculating pension (which is non-contributory) but it is roughly based on 1% per year on the