

spelling out in detail his pension entitlement. He is given a luncheon by his work mates. After retirement, he receives "Canadian News" - a company paper, until death. The pension cheque is sent out by the company. Arrangements are made for each pensioner to receive a visit by an active employee at least once a year, or some other form of contact is made. I.B.M. Employees' Service Welfare Fund is made up of voluntary contributions from salary based on 15 minutes of time per week. There is little call on this fund so that it contributes to such charities as "United Appeal". Pensioners may return to I.B.M. for advice and help if wanted.

CONSUMERS GAS, TORONTO: Compulsory retirement at 65. Pension plan: 5% contributory which includes Canada Pension Plan contribution; maximum about 40%; about 2,500 employees with some 22-30 retiring each year. About 95% are clerical, service or labourers with Grade 5 - 7 education. Pension cheques are prepared by an insurance company, but are sent out with the monthly bulletin which is a report on Pensioners' Visiting Committee - made up of volunteer pensioners and run by them. Informal personal counselling by the Personnel Manager who has had long service with the Company and who keeps in touch with employees as they approach retirement, warning and counselling. The department heads supply lists of persons due to retire in 10 years' time. Their function also includes hospital visits to active employees and pensioners. On retirement, pensioners are urged to keep in touch and seek advice if necessary. Arrangements are made for investment counselors to talk to all employees who are interested from time to time. They also arrange for this supervisory staff to have lectures by experts on retirement planning and legal matters (making of wills, etc.) from time to time. The Company pays 75% of the cost of evening courses for any employees wanting to up-grade their education - such courses are noted and help in promotion.