

during a period of re-organization - or organization. Nevertheless, surely if the necessary documents are prepared far enough in advance by the Department and forwarded to the Department of Supply and Services, there should be some way of processing these cheques, post-dated, and having them ready for the pensioner on his retirement date. Could not this be discussed between the Departments concerned and ways and means found to solve the problem? I find it impossible to believe that a solution cannot be found; if, under current procedures, it is not possible to ensure that cheques, post-dated, if necessary, are issued on retirement date or before, then let the procedure be changed.

All of this may seem elementary, but, however illogical it may be, it is a fact that many - perhaps most - people do not and indeed cannot sit down and make this sort of financial calculation that is vital as the first step in planning a retirement future. In any case, it is clear from the answers to the questionnaire that most people coming to retirement in the Department do not know these facts. It is of no use to talk about encouraging people to prepare for retirement - and in some respects that is what this survey is all about - if the Department does not put in employees' hands the full financial data on which he must base his planning.

Probably the most effective way of providing a continuing counseling service after (and before) retirement would be through appointing a recently retired senior officer on a part-time contract basis, with a recently retired senior secretary as his assistant. Such an officer should have direct access to the Under-Secretary. He should not be responsible for working out the regular financial advice referred to above for prospective retirees but he should be ready to help such employees through the financial maze should sources be found not to be responsive to ex-employees' appeals for advice or help. The fact that someone in the Department who is also retired and therefore not subject to Civil Service constrictions, is available to listen to and help former employees should do much to dispel the general belief