

The report then reviews the practices of OGD where some have group counselling courses, some offer extensive personal counselling and others have developed their own guidance books. The Treasury Board is said to have expressed concern about this disjointed approach.

A survey of retirement practices by Canadian companies, professional counselling services, unions, U.K., U.S.A., other countries, is summarized. These are also set forth at greater length in Appendices.

### Section III - The Problems of Preparation

Society has moved from one where few retired until wealth or health intervened to one where retirement is fixed at certain age limits. While different weights are assigned to the problems thereby caused, all authorities underscore the need for planning preparations for retirement well beforehand. When such planning should start is debatable, but private industry is increasingly introducing counselling systems somewhere along the line to provide full information on pensions/benefits, problems persons face, where help can be obtained, etc., but avoiding attempts to organize post-retirement life.

The Department should adopt such a program to start five years before retirement to cover the following topics: (a) Financial; (b) Health; (c) Where to retire--and in what sort of accommodation; (d) Use of leisure; and (e) Development of retirement philosophy. An office should be set up to manage these considerations, arrange retirements, provide assistance, and to encourage the continued participation of former employees in the affairs of Canada.

#### (a) Financial

The erosion of pensions through inflation which was then exceeding 2% could be overcome if they were fully indexed. Employees should be informed well beforehand of their financial entitlement not only to superannuation and Old Age Security payments (including spouse), but also to the Canada Pension Plan Supplement and UIC entitlement. Information should also be provided about the effect of subsequent employment, hospital plan deductions, income tax deductions, including ways of spreading the tax on severance pay, etc. Those living abroad may be unaware of available options and may not know about concessions offered "senior citizens" in Canada by rail/air lines, theatres, etc.