

survivor pension to widows. There is also a full, built-in cost of living increment, provided the index rises by 2% or more during the previous year. The lump sum payment is 3/80th of the last year's pay for each year of service, so that the total lump sum may be 135/80th of the highest salary in the last three years of service, and this is tax free.

There is no compulsory retirement age, but a voluntary age of 60 when anyone may retire and receive an immediate pension and lump sum. Service beyond that age is at the discretion of the Government. After five years' service, anyone may retire and receive his pension and lump sum when he reaches the age of 60. In practice, many civil servants serve after 60 and a few after 65. However, it is very rare for people in the higher levels to serve beyond 60. Until 1972, people in the Foreign Service with service in unhealthy posts could count 1 1/2 years per year of service, and this also reduced the permissible retirement age to as low as 55. This has now been changed, although those with this sort of service prior to June 1972 may still claim the extra service.

Civil servants who are re-employed on contract work by their Government may negotiate terms of payment without any reference to their pension or previous salary. It is only if they are re-employed in "an office of a public department", in other words taken on strength, that their pension is affected in any way.

"Towards Retirement" has a detailed explanation of the pension scheme. However, the section on pensions and lump sums is out of date, but the amended section is attached to the sample included in the docket "British Papers".

PRE-RETIREMENT ASSOCIATION: LONDON: A central servicing body with a primary aim of persuading every working person and spouse to prepare for retirement in the same way they prepared for a working life. If possible, they work through existing organizations,