

Retirement Savings Plan if that were his choice. Of the 24 replies to the question whether these payments were received on due date, only four replied that their first pension cheque was received on time and only twelve for the severance pay. Granted that the Department does not know whether the first pension cheque is delivered, they can ask the retiring pensioner to advise them if it does not arrive and then take up the question in no uncertain terms with Supply and Services on behalf of its employee, should there be any delay.

It would appear that the delivery of the severance pay cheque on the actual date of retirement poses problems that may be insuperable, under current procedures, because there are two Departments involved and because of the absolute necessity (understandable) of ensuring that this severance pay cheque could be made out for the correct amount. It cannot, therefore, be processed too far ahead; even if it is dated for the actual date of retirement, this may be subject to change for unforeseen circumstances (illness for example) for those retiring before maximum age. There is also a mechanical problem of fitting in this irregular processing to the automatic every second Monday and Tuesday processing of all the salary cheques for all the Departments. There may then be practical difficulties that need to be resolved to ensure that in all cases the severance pay cheques are delivered on the exact date. However, I suggest that this is an important point that should be examined closely before being put aside as impossible.

This cheque usually runs into several thousand dollars for pensioners with any sort of long term service and most of External's retirees will be in this category. The pensioner has earned the right to this money "on retirement" and with money being worth what it is, each day he is denied it, he loses heavily in interest charges. But again, the morale problem is equally important as financial considerations; any perceptible delay will lead to a sense of frustration and a feeling of "lack of concern". I am told that some of the long delays that occurred in the past - some correspondents reported having to wait nine months - do not occur now, since the Department of Supply and Services has surmounted the log jam that they were faced with