

during office hours. They have had some requests for such courses at Head Office but, so far, they have been reluctant to start them until their effectiveness is better established. However in Quebec City, the "Pioneer's Club" are starting courses for those with 21 years' service (club eligibility age) and their wives. These courses will probably be made up of eight to ten sessions and held after hours. If the Quebec experiment is successful, the "Pioneers" hope to develop a progression of courses spread over a number of years - "classes" are to be kept small at 12 at a time.

The Company has produced two books (attached - Canadian Corporation Papers): "Your Retirement Handbook" which answers most conceivable questions by a question and answer method concerning pension entitlements, health benefits and how to go about acquiring the OAS and C.P.P. - a really excellent handbook; and "Your Bell Canada Benefits Program" in which the pension plan, health benefits, etc., are fully explained.

On retirement, employees are given lifetime identification cards signed by the President, which are honoured by all Pioneer Clubs which are in all major centres in North America. Also, concessionary telephone rates that are available to employees are still made available to pensioners. They may use "Club" facilities (always located in Bell offices) and may obtain help in emergencies (i.e. loss of money, accident, etc.). The company has full-time professional counsellors who carry out a regular visiting programme to all ex-employees (80% in person, 20% by telephone). In case of need, the Company will undertake budget formation for their ex-employees, lend money interest-free or even make a grant. At death, the counsellors make sure that survivors are fully aware of survivor benefits - see "Pensioner Contact Form" for details.

The Pioneer Club is apparently well-known as one of the most effective post-retirement organizations in North America. It sees that token gifts are sent to the sick, flowers at death. About