THE CIVIL SERVICE: No formal pre-retirement training courses, but a few departments (not the Foreign Office but the Department of Overseas Development) have made experimental efforts at running informal courses organized on a voluntary basis by training officers. They usually take place at the end of the working day. The Civil Service Department has not agreed to any expenditure for this purpose, nor has it authorized time off - funds allotted for "official training" may not be used for pre-retirement training. These informal courses usually involve lectures and discussions on money (superannuation, investment, national insurance pensions and supplementary benefits), health, safety in the home, work (voluntary and paid), leisure. Policy at the moment is limited to some pre-retirement guidance which is interpreted as the Departmental welfare officer offering every person an interview some months before retirement. Also, they have prepared a useful and attractive booklet "Towards Retirement" which is issued to all employees three years before they retire as a supplement to the interview.

The official view toward this question is that, for some time, other training commitments preclude the introduction of formal pre-retirement courses. So far, there is no evidence that public opinion and good employer practice has made a case for their adoption.

At first glance, the Civil Service pension scheme is much less generous than the Canadian, but there are many important compensations. It may be relevant to give a brief outline of it.

The Civil Service pension scheme provides for a maximum of 45 80th of the highest salary during the last three years of service (1/80th for each year of service), but, in practice, this may generally be one one-half - particularly for those in the senior grades. However, this relatively low pension (i.e. to Canadian practices) is non-contributory except for 1% to provide the 50%