There can be no doubt that there is a problem that exists when many people reach retirement - these have been discussed under Section III. It is also clear that society as a whole has become more a rare of the problem during the past decade and that management is tending to recognize that something must be done about it for the benefit of the individual and also in its own interests. We may also conclude that the employees of External Affairs are no more immunized from the "problem" than any other employees, all though affected differently than others in more static forms of employment by the several facets of the problem.

In considering what the Department should do to meet the problem, one should examine the methods now being used by Government and by rivate industry and commerce, and select and adjust those "tools' best suited to the Department's particular needs. But this is not an exact science, the results of which can be measured by my sort of yardstick. In the first place, there is a certain element, and it is probably fairly strong, of "bringing the horse to water" that's relatively easy, but can be made to drink profit bly? Secondly, there is a tendancy to try to change whole life s yles and philosophies at the end of a working career philosophi s built in to each individual by the educational system, by s ciety itself, the work ethic.

Thus, d signing the "tools" is not easy and there is some element of a tempting the impossible by setting up programmes that appear to me t the need and assuming that they will be accepted as evidence hat the situation has been met.

In Sect on I there are some notes that point to the futility of trying to cure the problem by crash courses at the end. This points to the need to look for solutions much further back. At the same time, there is ample evidence that it is virtually impossible to expect most people to think about, much less plan for, retirement such before five years ahead of the event. What has

Total Property Control of