

the problems that a person will face, sounding warnings and giving advice concerning where help may be obtained in solving the problems. Out of respect to the individual's privacy, managements sheer away from attempting to advise an employee concerning what he should do or how he should actually organize his post-retirement life, and this principle should be adopted by the Department.

In any case, it is generally recognized that thinking about and planning for retirement should start well before the actual date. Ideally, preparation for retirement should start from a very early stage in one's career, but what is ideal and what is practical is probably very different. One authority says bluntly that the time to start a counselling programme is five years before mandatory retirement - if the employee is approached too young he will fail to see the importance, if too late, he hasn't enough time to consider all the problems and digest the information on how to deal with them.

Knuston Hall, Residential Centre for Adult Education of Northhamptonshire County Council, England, summarized the problem: "...the age at which people should be thinking about retirement is of academic interest, really - what is important is the age at which they DO think about it". Their experience shows, and this is borne out by much of the literature on the subject, that that age frequently is after retirement.

Again, Dr. Cosgrave, when Counsellor for the Toronto YMCA Services used by people over 60 says: "We hoped for people of 50 or 55, but you cannot interest them (in retirement planning or preparation) at the time they should be interested". In his view, the answer lies in more personal counselling and suggests that "industry" should take this on.

The Ontario Government in 1958 set up a long-term research programme (for 20 years) on the "Study of Aging". So far, it has been noted that by the mid-50's the participants (2000 male volunteers who started in their mid-40's in 1958) "evidenced a more positive attitude toward retirement than they had in their 40's".