

experience after 40 years in the Service and after going through the retirement process. One could draw up all sorts of detailed programmes from the study designed to meet the needs that are well established. There is a danger, however, in trying to follow a too theoretically perfect and complete plan based on an analytical survey; one will ignore the human weaknesses towards "laissez-faire". One could end up with a costly programme tailored for those who would probably make some preparation for retirement in any case. Experience seems to show that most people will not respond and may in fact resent attempts to interfere with what is essentially a personal matter.

The study commissioned and published at the end of 1968 by the U.S. Civil Service Commission, suggests that the growing need for pre-retirement planning programmes is responsive to the increase in the complexity of life in retirement and to the fact that the numbers of retired people compared to those still working are steadily growing. That is so, but it does not follow that "programmes" should be interpreted to mean crash courses at the end. Nor does the study take into account the changing attitudes toward work engendered by the increase in leisure time during one's working life (including a possible shift to a four or even three day work week). This should lessen the cultural or psychological shock between work and retirement. On the other hand, there is no doubt that the increasing complexity of taxation laws, fiscal options now open to people with any sort of monetary assets - pensions or private investments - do point to the need for making information available and advising where professional advice may be obtained, well enough in advance to allow and encourage advance planning.

Further attempts at evaluation of programmes now in operation seems not to be of much use - attempts to do so, which are documented in the U.S. Civil Service Commission's report seem to lead to questionable conclusions. What is needed now is to recognize