voluntary organizations only too aware of the disadvantages that can overwhelm the elderly; and yet others from the direct concern of both sides of industry. They draw their finance from a similar variety of sources; from grant-giving bodies geared to local needs, from industrial subscriptions, from fees paid by students, or maintenance given in kind, such as the provision of a secretariat, the venue for courses or the services of the discussion leader. They are all concerned with alerting individuals in the fifties to the wisdom of preparing for the next two decades, and as this becomes a common pattern there will be a change in the pensioners' requirements of the community.

In addition, they have published a list of pre-retirement organizations (26) that are mostly municipal or county bodies, (described in Chapter 12 of "Solving the Problems of Retirement", published by the Institute of Directors). Also, the Association has put out a series of booklets useful for any organization interested in organizing courses - "A Brief Guide to Pre-retirement Advisory Courses"; "Synopsis of Six Main Topics at Pre-retirement Advisory Courses"; "The Years Still Unexplored". The Association's literature referred to above is included in the docket, "British Papers".

THE INSTITUTE OF DIRECTORS, LONDON: This Institute over ten years ago began to recognize that retirement now with the acceleration of modern business life throws up many problems for directors, and the problems that are presented to developed countries by a growing percentage of retired people in the community. By 1980, Britain will have eight million retired people with the proportion still rising. The Institute has a Retirement Advisory Bureau, founded in 1962 as an introductory bridge between retired members and local voluntary organizations. They see retirement as involving directors in three ways.

- 1. To make wise and early plans for retirement.
- 2. To encourage employees at all levels to prepare and to encourage the provision of training courses by large firms or by local education authorities for smaller firms.