Early retirement for teachers

Mary Madeleine Dudley

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California State College
San Bernardino

"EARLY RETIREMENT FOR TEACHERS"

A Project Submitted to
The Faculty of the School of Education
In Partial Fulfillment of the Requirements of the Degree of
Master of Arts
In
Education: Elementary Option

By

Mary Madeleine Dudley

1975

APPROVED BY:

Advisor

Committee Member
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Introduction

Each year school districts are faced with a variety of staffing concerns. In seeking solutions for some of these concerns there has been increasing talk of an Early Retirement Program for teachers.

Is early retirement an answer? Are we to discard the long accepted assumption that the older, more experienced teacher is more effective in the classroom than the younger, inexperienced teacher? Are there persons who object to early retirement, in fact, object to the forced retirement at age sixty-five? What are some individual feelings and opinions of early retirement for teachers?

The purpose of this study is to determine whether school districts are accepting early retirement programs as a means of meeting some of their needs.
Review of the Literature

In an attempt to view the teacher retirement picture from all sides, people in education have reflected upon the competency of the older teacher. There are a number of opinions or feelings expressed and a few studies have been made concerning effectiveness in the classroom of the older teacher.

"To push people of unique experience and ability into a life without the demands of work is to be callous and extravagant of human resources," 1 says Trubowitz. He is of the opinion that school systems misuse and abuse older teachers. He feels that these teachers are forced to retire even though they are still active, enthusiastic, and effective in the classroom; that they are isolated by the failure of the school system to make professional change a normal part of staff development, and; that little provision is made for these older teachers who can no longer function effectively in the classroom.

Downey, senior editor of Modern Healthcare magazine, feels that not only teachers, but older people from other walks of life very definitely have a place in education. He sees them as students, as volunteers, as educational resources, and as living links of the past.

A study was made in an attempt to establish criteria for the prediction of success in the teaching of women who begin teaching after age thirty-five relative to younger female teachers. In her summary, Doty states, "These data do not provide adequate predictor measures of teacher effectiveness among older women, unless one is willing to base judgements of future teaching ability upon unfavorable evaluation by critic teachers." The study did show that employing principals viewed these mature women as highly effective.

McNeil's investigation was concerned with whether credentialed teachers in elementary schools that serve as

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training centers in teacher preparation would show greater ability to accomplish specified instructional objectives than novices to be trained in these centers. This study presented evidence that the experienced teachers were more successful in attaining desired results than the teachers they were training.

In his review of a "Course Critique" compiled by the Associated Student Body at Western Washington State College, Adams\(^5\) points out that even though the differences are small, the younger the instructor the higher the rating. He also reports that it is widely agreed that student ratings are among the best criteria of instructor effectiveness.

How do the classroom teachers feel about retirement age for teachers? The National Education Association Research Division\(^6\) asked a sample of public classroom teachers if they believed that there should be a compulsory retirement age for teachers, and if so, at what age? The responses were 54 per cent in favor of a compulsory age

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and 46 per cent against it. The suggested retirement age ranged from below 50 to 70 or over.

A small number of educators, with the backing of the American Civil Liberties Union, have gone directly to the courts to fight for the right to continue work after age sixty-five. An attorney for the Chicago American Civil Liberties Union feels that teachers are a logical group to challenge mandatory retirement laws. He bases this opinion on the fact that the Constitution protects government employees against government action. Since it appears that most working teachers are mainly concerned with earlier retirement rather than late retirement, it is not expected that any help will be available from the American Federation of Teachers, the National Education Association, or any local teacher union group.7

There are those who look favorably upon Part Time Teacher Programs as a possible solution to some of the school districts' staffing problems. After reviewing Partnership Teaching (a form of part time teaching) and its success in the area around Boston, Mitzner8 sees this as a


solution for those teachers who find it difficult to withstand the tensions of a full time teaching load. He is enthusiastic about its use as a remedy for the teacher turnover in disadvantaged areas. One of the program's greatest strengths, as he sees it, is the contribution of the talents and abilities of two qualified people to the same class.

An Assistant elementary principal of a Brookville, Pennsylvania school advocates using paired-teachers (a form of partnership teaching) wherever it is possible to do so.9

The Partnership Teacher Program in Framingham, Massachusetts was started by Nona Porter under the Women's Educational and Industrial Union of Boston. Its original intent was to make a place for well-educated, qualified, experienced women who wished to teach but were unable to do so full time.10

In the evaluation of the Partnership Teaching Program at the end of the first year, the consensus was that the


program had been effective, efficient, and advantageous.11

A survey of seven hundred systems using part time teachers led to a study of five systems using part time teachers—Niskayuna, New York; Framingham, Massachusetts; Cedar Falls, Iowa; Detroit; and Miami. The study revealed a variety of ways in which part time teachers may be effectively used in the classroom. It suggests that part time teachers are as professional and earn their pay every bit as much as full time teachers, and that obstacles to the use of part time teachers are institutional rather than performance related.12

Many favorable comment in regards to Partnership Programs have been made by administrators, teachers, teacher colleagues, parents of children in the program, and children in the program.13

Project APT, Applying Partnership to Teaching,

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sponsored by Hartford College Counseling Center, was set up especially to (1) find and develop a new source of locally available quality teacher talent by recruiting, counseling, and placing mature college graduated women for continuing part time teaching positions in the greater Hartford area, and (2) to carry out the pilot program in Partnership Teaching. 14

A plan for teachers which impressed Professor Martin15 of the University of Hawaii is called "Pool Teachers". Used in the British secondary schools, this "Pool" is made up of part time teachers to supplement the permanent staff.

Many colleges and universities are experiencing reduced rates of growth, declining financial support, and increasing costs. One of the important concerns facing them is that of long-range personnel planning. Although lowering the mandatory retirement age has been suggested as a means of reducing the quota of tenured teachers and opening

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new positions, Furniss\textsuperscript{16} does not view this as a favorable solution to the problem.

Beloit College, Beloit, Wisconsin, has initiated an early retirement program as an inexpensive way to improve the effectiveness of its faculty and to decrease the number of tenured faculty.\textsuperscript{17}

In a survey of the member institutions of the Association of American Universities (AAU) Taylor and Coolidge\textsuperscript{18} found two types of retirement policies. Type one, a fixed age plan, has a mandatory retirement age with no extension. Type two, the normal age plan, has a specified retirement age for all faculty, but extensions beyond that age are possible.

Fifteen of the AAU institutions reported that they had fixed age retirement plans. Thirty-three AAU institutions reported that they used a normal age retirement plan.

Approximately one-half of the fifteen institutions with fixed age plans were studying the desirability of


either lowering the fixed age or moving toward a normal age policy. Of the institutions with normal age retirement plans, many are lowering the normal age with few extensions for continued employment.

Several institutions reported a practice of reduced teaching loads with reduced pay upon reaching a specified age irrespective of early retirement policy.

The survey indicates that over half of the AAU institutions are planning to implement early retirement policies or have committees studying such policies.

The authors suggest that the greatest interest in early retirement policies is based upon financial consideration; that early retirement policies can improve faculty turnover rate, but may have undesirable academic consequences if implementation is without sound consideration for academic programs.

There are presently in existence early retirement programs for teachers with variations from a straight incentive plan or a bonus to a special consultant type service. Some California school districts have developed and adopted plans by which teachers meeting certain qualifications of age, salary, and years of service agree to accept a minimum yearly allowance, for a specified duration, with a minimum number of days service each year.
Forry\textsuperscript{19} reviews several of the early retirement programs for teachers currently in practice and several programs which are under consideration. As of April 1973 these plans have certain commonality: 50 or 55 years of age, a certain level of salary, a given number of years with the district, agree to a yearly contract or reduced assignment for up to 5 years or age 65, and to be paid up to $4000 yearly during this period of time.

Among some of the common purposes or reasons for development and adoption of early retirement plans are: (1) improvement of education (2) rewarding teachers who have given their best years in service to public education (3) avoiding release of or providing opportunity to employ younger teachers (4) saving money to the district by encouraging senior teachers at higher salaries to retire early, (5) a plan under which to encourage certain teachers to phase out of teaching.

The report cautioned that there are some things about early retirement plans that might not be considered good. If a teacher resigns to elect a district plan he/she will

not receive retirement allowance until fifty-five years of age and will have altered death and beneficiary rights; there will be a loss of full salary for the years prior to later retirement and a loss of much higher monthly allowance during all of retirement; and, a plan may not provide for continuation of group health insurance and other fringe benefit.

The California Teachers' Association (CTA) urges that early retirement plans not be effective before age fifty-five when members might elect State Teachers' Retirement System Options to protect their dependents.

The CTA Retirement Committee continues to strive toward improvement in the State Teachers' Retirement System. As of 1 July 1972 the new Teachers' Retirement Law provides for a normal retirement age of sixty and a benefit based on 2 per cent of final compensation. Assembly Bill AM 981, CTA sponsored and developed by CTA's Retirement Committee, was introduced by Assemblyman Julian C. Dixon. This bill will allow comprehensive reconstruction of the State Teachers' Retirement System. The new bill would allow for earlier retirement (age 50 as opposed to age 55) and

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provide increased retirement benefits while increasing district and employee contributions to prevent future inequities. It is expected that much study and some adjustments will be needed before Bill AM 981 will be ready for a legislative vote.21

In the meantime those school districts developing Early Retirement Incentive Programs are urged to review and carefully consider guidelines submitted by Ridley and the Association of California School Administrators Subcommittee on Retirement.22


Hypothesis

Early Retirement Plans for teachers are being adopted by California school districts to meet some of their staffing concerns.
Definition of Terms

An Early Retirement Plan in this study designates a plan under which a teacher might retire from the district before reaching the eligibility age of the State Teachers' Retirement System (STRS) and receive some benefits and/or compensation from the district; or, a plan under which the teacher might retire under the STRS at the minimum age requirement and continue to receive some benefits and/or compensation from the district.

Marginal Tabulation as used in this study is a description of how the total sample has distributed itself.
Limitations of the Study

Since Early Retirement Programs for teachers is an emerging concept, having been first implemented in California in the Pasadena school system in 1972, there is a limited amount of data available on the subject at this time.
Procedure

To fulfill the purpose of this study, a survey will be taken using a questionnaire. The sample will include California school districts comprised of any combinations of grades kindergarten through twelve and having a pupil enrollment of 10,000 or more.

Marginal Tabulation will be used to analyze the response to the survey.
Summary

The problem to be solved was to determine whether California school districts are accepting early retirement plans for teachers as a means of meeting some of their staffing needs.

The basis for determining the use of early retirement plans by school districts was a survey conducted through the use of a questionnaire.

The questionnaire was directed to school district directors of personnel. The criteria utilized for selection of the sample were a California school district, a district comprised of any combinations of grades kindergarten through twelve, and a district having a pupil enrollment of 10,000 or more. One hundred seven districts were sent a copy of the questionnaire. A copy of this questionnaire and the letter that accompanied it appears in the Appendix.

Returns from the questionnaire were relatively high. As displayed in Table 1, 77 percent of those receiving questionnaires responded. Slightly more than 20 percent of the respondents contributed copies of plans and options, sample contracts, and other pertinent information.
Table 2 revealed that 26 percent of the sample have adopted an early retirement plan while 34 percent are in the process of negotiating a proposal or are developing such plans. Forty percent of the sample have no plans and are not considering any at the present time.

In Tables 3, 4, 5, 6, and 7 the results are the combined results of those districts with an adopted early retirement plan and those districts anticipating the adoption of such a plan. Since a number of the districts are still in the planning stages, there are some areas on which they are undecided at this time and, therefore, did not indicate a choice. In Tables 3, 4, and 7 it will be noted that more than one item might be selected.

The involvement in the development of early retirement plans, as pointed out in Table 3, indicates an interest on the part of all concerned.

A study of the purposes of the program in Table 4 disclosed that the item presenting the highest percent of concern is that of avoiding the release of, or providing an opportunity to employ younger teachers. The next highest percent signified a desire to save money to the district by encouraging senior teachers at higher salaries to retire early.

These data are supported by the findings in Table 5.
Also, a 62 percent indication of no restrictions on the number of participants in the program suggests a larger staff than needed and/or a desire to release members of a staff.

One component that tends to make the early retirement choice more attractive is the eligibility of retaining all or part of the current health plans. Table 6 shows that 91 percent of the sample indicated support of this item.

Table 7 displayed a wide variety of services by early retirees. In addition to the list of possible services provided on the questionnaire there were a number added by the sample with some leaving the option open for any service deemed worthwhile to education.

With 60 percent of the responding sample having either adopted an early retirement plan or developing such a plan, the indications are that California school districts are adopting early retirement plans to meet some of their needs.

It appears that early retirement programs will make it possible for districts to retain and hire younger teachers, open up new teaching positions, save money, provide a viable alternative for older faculty members who wish to phase out of teaching, and, through added service, bring about an improvement in education. These services rendered by the early retirees seem to be unending and offer much to the future education of our youth.
Appendix

May 9, 1975

Dear Sir:

In recent years there has been increasing talk of an Early Retirement Plan for teachers. Some districts have already implemented such a plan while others have "proposed plans" that are being considered. There are various feelings concerning the value of such a plan. It is my desire to collect information from school districts which might contribute to the available data concerning the existence of such plans, their implementation, and considered worth.

Do you have pamphlets, compensation schedules, or other printed material that you would be willing to share? If you have materials to share, will you enclose same with the questionnaire, or inform me how I may obtain them?

I appreciate your time and effort in filling out this questionnaire and, if you so desire, will be happy to send you the results of my study when it is completed. This research will fulfill a Master of Education requirement.

Thank you for your cooperation.

Respectfully,

/s/ Madeleine Dudley
Madeleine Dudley
Teacher
Palm Springs
QUESTIONNAIRE
Early Retirement Plan For Teachers

If your answers to questions one and two are no, please answer only questions one through three.

1. Do you have an Early Retirement Plan in your district?  
Yes ( )  No ( )

2. Are you planning or considering an Early Retirement Plan in your district?  Yes ( )  No ( )

3. What is the current pupil enrollment in your district?  
10,000-25,000 ( )  26,000-50,000 ( )  51,000-75,000 ( )  More ( )

4. What are the purposes of your Early Retirement Plan?  
( ) Improvement of education  
( ) Rewarding employees who have given their best years in service to education
( ) Avoiding release of, or providing opportunity to employ younger teachers
( ) Saving money to the district by encouraging senior teachers at higher salaries to retire early

5. Who was involved, or will be involved, in developing your Early Retirement Plan?  
( ) Teaching Staff
( ) Administrative Staff
( ) Representatives of a professional organization
( ) Other
6. What services are, or will be, required of the early retiree?

   Substitute teaching ( )      Demonstration teaching ( )
   Helping with testing program ( )
   Compiling test data ( )
   Working in staff development ( )
   Working on in-service programs ( )
   Orienting and providing aid to new teachers ( )
   Designing and producing programs for closed circuit T.V. ( )
   Updating curriculum guides and other learning materials ( )

Other ( )

7. What is the minimum age required to be eligible for this program? 50-52 ( ) 53-55 ( ) Older ( ) Younger ( )

8. How many years must a teacher have served satisfactorily with the district? 8-9 ( ) 10-12 ( ) More ( )

9. What requirements of current earnings must be met?
   $11,000-$12,000 ( ) $13,000-$15,000 ( ) Other ( )

10. Is there a restriction on the number of participants in this program? Yes ( ) No ( )

If yes, what percent of the eligible, current teaching staff? 1%-3% ( ) 4%-5% ( ) 6%-7% ( ) Other ( )

11. Is the retiree eligible to maintain the medical plan currently held? Yes ( ) No ( )

   Dental plan? Yes ( ) No ( )
   Vision plan? Yes ( ) No ( )

12. Will the district continue present fringe benefit contributions? All ( ) Part ( ) None ( )
### TABLE 1

**GENERAL DATA**

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of questionnaires mailed</td>
<td>107</td>
</tr>
<tr>
<td>Total responses received</td>
<td>82</td>
</tr>
<tr>
<td>Percent of responses to questionnaire</td>
<td>77</td>
</tr>
<tr>
<td>Percent of contributions of other data</td>
<td>20</td>
</tr>
</tbody>
</table>

### TABLE 2

**SCHOOL DISTRICT ACCEPTANCE OF EARLY RETIREMENT PLANS**

<table>
<thead>
<tr>
<th>Description</th>
<th>School Districts</th>
<th>Total Sample</th>
<th>Per Cent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Early retirement plan adopted</td>
<td>21</td>
<td>82</td>
<td>26</td>
</tr>
<tr>
<td>Early retirement plans being considered</td>
<td>28</td>
<td>82</td>
<td>34</td>
</tr>
<tr>
<td>No early retirement plan and none being considered</td>
<td>33</td>
<td>82</td>
<td>40</td>
</tr>
</tbody>
</table>
### TABLE 3

**WHO WAS, OR WILL BE, INVOLVED IN DEVELOPING EARLY RETIREMENT PLAN**

<table>
<thead>
<tr>
<th>Groups Involved</th>
<th>Total Response</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Teaching Staff</td>
<td>28</td>
<td>67%</td>
</tr>
<tr>
<td>Administrative Staff</td>
<td>37</td>
<td>88%</td>
</tr>
<tr>
<td>Representative of Professional Organization</td>
<td>32</td>
<td>76%</td>
</tr>
<tr>
<td>Other*</td>
<td>13</td>
<td>31%</td>
</tr>
</tbody>
</table>

*Groups as written in by the respondents

- Board of Education
- CEC - Meet and Confer
- Management Team of Principals
- Representative of Insurance Company
TABLE 4
PURPOSES OF EARLY RETIREMENT PLANS

<table>
<thead>
<tr>
<th>Purposes</th>
<th>Total Response</th>
<th>Per Sample</th>
<th>Per Cent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Improvement in education</td>
<td>21</td>
<td>39</td>
<td>54</td>
</tr>
<tr>
<td>Rewarding employees</td>
<td>18</td>
<td>39</td>
<td>46</td>
</tr>
<tr>
<td>Avoiding the release of, or providing opportunity to employ younger teachers</td>
<td>30</td>
<td>39</td>
<td>77</td>
</tr>
<tr>
<td>Saving money to the district by encouraging senior teachers at high salaries to retire early</td>
<td>23</td>
<td>39</td>
<td>59</td>
</tr>
<tr>
<td>Other*</td>
<td>2</td>
<td>39</td>
<td>5</td>
</tr>
</tbody>
</table>

*Purposes written in by respondents

To provide opportunity to retire if they desire

Encouraging senior teachers at high salaries to retire early
### Table 5

**Requirements of Age, Years of Service, Current Earnings, and Number of Participants**

<table>
<thead>
<tr>
<th>Requirements</th>
<th>Total</th>
<th>Per Cent</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Response</td>
<td>Sample</td>
</tr>
<tr>
<td><strong>Minimum age</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>50-52</td>
<td>4</td>
<td>35</td>
</tr>
<tr>
<td>53-55</td>
<td>28</td>
<td>35</td>
</tr>
<tr>
<td>Over 55</td>
<td>3</td>
<td>35</td>
</tr>
<tr>
<td><strong>Years service with the district</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5-7</td>
<td>3</td>
<td>35</td>
</tr>
<tr>
<td>10-12</td>
<td>27</td>
<td>35</td>
</tr>
<tr>
<td>More than 12</td>
<td>4</td>
<td>35</td>
</tr>
<tr>
<td>No set number</td>
<td>1</td>
<td>35</td>
</tr>
<tr>
<td><strong>Requirements of current earnings</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$11,000-$12,000</td>
<td>1</td>
<td>27</td>
</tr>
<tr>
<td>$13,000-$15,000</td>
<td>7</td>
<td>27</td>
</tr>
<tr>
<td>Over $15,000</td>
<td>6</td>
<td>27</td>
</tr>
<tr>
<td>No requirements</td>
<td>13</td>
<td>27</td>
</tr>
<tr>
<td><strong>Restrictions on number of participants</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes (1%-5%)</td>
<td>11</td>
<td>28</td>
</tr>
<tr>
<td>No</td>
<td>18</td>
<td>28</td>
</tr>
</tbody>
</table>

27
<table>
<thead>
<tr>
<th>Health Plans and Contributions</th>
<th>Response</th>
<th>Total Sample</th>
<th>Per Cent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligibility to maintain current health plans</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical only</td>
<td>14</td>
<td>34</td>
<td>41</td>
</tr>
<tr>
<td>Medical and dental</td>
<td>12</td>
<td>34</td>
<td>35</td>
</tr>
<tr>
<td>Medical, dental, and vision</td>
<td>5</td>
<td>34</td>
<td>15</td>
</tr>
<tr>
<td>None</td>
<td>3</td>
<td>34</td>
<td>9</td>
</tr>
<tr>
<td>District contributions to maintain present fringe benefits</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All</td>
<td>15</td>
<td>31</td>
<td>48</td>
</tr>
<tr>
<td>Part</td>
<td>4</td>
<td>31</td>
<td>13</td>
</tr>
<tr>
<td>None</td>
<td>12</td>
<td>31</td>
<td>39</td>
</tr>
</tbody>
</table>
### TABLE 7
SERVICES TO BE PROVIDED BY THE EARLY RETIRE

<table>
<thead>
<tr>
<th>Services</th>
<th>Total Response</th>
<th>Total Sample</th>
<th>Per Cent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Compiling test data</td>
<td>16</td>
<td>34</td>
<td>47</td>
</tr>
<tr>
<td>Demonstration teaching</td>
<td>17</td>
<td>34</td>
<td>50</td>
</tr>
<tr>
<td>Helping with testing program</td>
<td>14</td>
<td>34</td>
<td>41</td>
</tr>
<tr>
<td>Working in staff development</td>
<td>19</td>
<td>34</td>
<td>56</td>
</tr>
<tr>
<td>Working on inservice Programs</td>
<td>16</td>
<td>34</td>
<td>47</td>
</tr>
<tr>
<td>Orienting and providing aid to new teachers</td>
<td>14</td>
<td>34</td>
<td>41</td>
</tr>
<tr>
<td>Designing and producing programs for closed circuit T.V.</td>
<td>2</td>
<td>34</td>
<td>5</td>
</tr>
<tr>
<td>Updating curriculum guides and other learning materials</td>
<td>32</td>
<td>34</td>
<td>94</td>
</tr>
<tr>
<td>Other*</td>
<td>20</td>
<td>34</td>
<td>59</td>
</tr>
</tbody>
</table>

*Services written in by respondents
Activities or services established by the district in consultation with employee
Any worthwhile assignment agreed upon
Maintain school library
Many miscellaneous school and district office professional tasks
Research and consultant service
Sponsor student councils, student clubs, resource person for assembly programs, etc.
Selected Bibliography

Journals and Magazines


Newspapers


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