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AUTHOR Pappas, John G.; Goodman, Jane
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ABSTRACT

This study examined the retirement transitions of college faculty based on the Schlossberg (1984) model, which suggests that successful coping depends on an evaluation of the retiree's unique situation, the qualities of the individual, the support available, and the strategies employed. A total of 55 emeritus faculty from the College of Education at Eastern Michigan University completed a mailed survey questionnaire based on the Schlossberg model. The results support the conclusion that faculty are satisfied with retirement. No one aspect dominated the respondents' decision to retire, but leisure and travel plans, personal motivation, and freedom from routine were the most common responses. Ninety-one percent of the retirees felt both that the decision to retire was in their control and that the timing of their retirement was good. An unexpected finding was that 89 percent of retirees perceived an increase or no change in their feelings of "mattering" to others. (MDM)

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When University Faculty Retire: A Study of the Transition Process

John G. Pappas
Eastern Michigan University

Jane Goodman
Oakland University

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John G. Pappas
Eastern Michigan University

Jane Goodman
Oakland University

Introduction

As of January 1, 1994, Universities could no longer mandate faculty retirement at a specific age. This shift in federal regulations means that individual faculty members can, for the most part, work as long as they wish. This change has also spurred an interest in understanding aspects of faculty retirement, from administrators who often want to encourage retirement, and from social scientists who want to better understand the transition. Although much of the published literature relates to financial aspects of retirement, several researchers have looked at aspects of retirement satisfaction.

Walz, Craft, and Blum (1991) reviewed the literature on faculty retirement concluding that, "professors generally are positive about retirement and adjust well to retirement..... (They), however, have reported negatives associated with retirement: loss of contact with students and colleagues, loneliness, feelings of uselessness, lack of structure, and concern about finances" (p. 61). Dorfman (1992), also looking at faculty retirement, stated, "The literature is quite conclusive in identifying what academics consider to be the positive aspects of retirement: free time to spend as one wishes, freedom from routine and responsibilities, more opportunity for service, and remembrance of work well done" (p. 346). She identified similar negatives to those of Walz, Craft, and Blum (1991). Most studies cited in both articles found that retirees are satisfied with their retirement. Although they did not look at post retirement satisfaction, Monahan and Greene (1987) found that those faculty members opting for *early* retirement were less healthy, less satisfied with their teaching assignments and research productivity, and felt less recognized for their contributions than others.

Retirement can be viewed as one of many work transitions that people will experience during a lifetime. Today's world has become one of multiple transitions. Indeed, some experts say adults will experience as many as seven major career shifts during a working life. Other areas of life, for example, relationships, health, or internal needs, also involve transitions. Schlossberg (1984) proposed that looking at transitions was the best way to approach an understanding of adult development. The Schlossberg model, applied to retirement, suggests that successful coping depends on an evaluation of the retiree's unique situation, the qualities of the individual him or herself, the support available, and the strategies employed. This model, sometimes called the 4S

model, postulates that there are a number of dimensions included in each of these major categories. The situation variable, for example, is affected by the timing of retirement in an individual's life. If married, is a spouse already retired or still working? Are there elderly parents or other dependents needing care? Does the faculty member perceive the retirement as a choice, or a necessity? Has the individual weathered previous transitions? Was the outcome positive or negative? What other stresses is the individual experiencing at the same time as the retirement transition?

Similar questions may be asked for each of the other variables. Under the self variable, one might look at a faculty member's resilience, their ability to find meaning in new situations, or their sense of self-efficacy. Under the support variable, we might ask about their personal support network, the availability of support from the university, or their ability to access support. Finally, we might look at what strategies the individual has employed to plan for and manage the transition. Earlier work by Atchley (1980) suggests that there is a honeymoon phase to most people's retirement transition, followed either by disenchantment or stability. One could hypothesize that those who had more strategies at their disposal would be more able to move directly to the stability phase.

The current study was designed to look at the retirement transition - as distinguished from the retirement condition. The goal was to examine the factors, specifically relating to the 4S model, that seemed to assist in navigating the retirement transition, as well as those contributing to current satisfaction. A parallel intention was to look at how a university could be of better assistance to its retirees, before, during, and after the transition.

Method

The study is based on the current emeritus faculty group of the College of Education at Eastern Michigan University. The College includes the following departments: Health, Physical Education, Recreation and Dance; Leadership and Counseling; Special Education; and Teacher Education. These individuals were identified with the assistance of the Dean's Office, and all had served as full-time, tenure track faculty in the College of Education. At the time of the study, the total number of college faculty retirees was 66 and this group constituted the sample population for the study. Approval for this research project was granted by the university's Human Subjects Review Committee.

A Faculty Retirement Survey was developed by the authors and was mailed to each retiree with a letter inviting their participation in the study and a self-addressed, postage paid return envelope. The need for better understanding the retirement transition of college faculty and the value of learning from their collective experiences were themes developed in the letter. The letter also

addressed the issues of anonymity related to their responses and the aggregate nature of subsequent data reporting. The intent of sharing the findings within the university community in an effort to strengthen the institutional support for current and future retirees was emphasized, as well as the opportunity for the participants themselves to receive a summary of the findings.

By the initial date indicated for the return of the survey, 50 completed questionnaires were received. At this time, it was decided to send a follow-up letter which stressed the importance of full participation in the study along with another copy of the survey and return envelope to the 16 individuals who had not responded. By the final deadline date, an additional 5 questionnaires were received resulting in a total return of 55 completed surveys. Thus, an 83 per cent return rate was achieved and serves as the sample population on which the findings of the study are based.

Survey Instrument

The Faculty Retirement Survey included two major sections. The first section was designed to obtain general information about the participants themselves and their current level of satisfaction. The second section was designed to gain insights related to the retirement transition process of college faculty and assess the application of the Schlossberg transition model to this population. The survey was developed after an extensive review of the literature on faculty retirement in higher education. From this review, the authors found that there has been limited research on the retirement experiences of college faculty that focuses on the psychological and sociological aspects of this major life transition.

Demographic information requested in the first section included such factors as the retiree's present age, sex, race/ethnicity, departmental affiliation, total years of university service, age at retirement, and pension plan options. A check list was provided to identify factors that contributed to their retirement decision. Participants were asked to rate their level of satisfaction on major aspects of their lives. Also, an attempt was made to determine interest in early retirement plans, and incentives that would be important considerations if such plans were available.

The second section of the survey was developed with the expectation of examining the retirement transition of college faculty from a new or different perspective. Because Schlossberg's work is widely cited in the literature and provides a practical conceptualization of adult life transitions, it seemed appropriate to test its applicability for this study. Schlossberg's 4S System model was found to be particularly relevant for the purpose of exploring the more personal and social dimensions of the retirement transition. The model describes in detail the four major variables that

influence transitions and influence the ability of the individual to cope during a transition: the Situation variable; the Self variable; the Support variable; and the Strategies variable.

Questions were constructed to determine the nature, level or relationship of each of these variables within the context of the participant's perceptions of their retirement transition experiences. A variety of question formats were used including yes/no responses, check lists, and ratings based on 5 point Likert-type scales. There were also opportunities for open-ended responses. Basic descriptive statistics were applied in summarizing the responses to the survey and selected tables are provided. A closing question asks participants to share what advice they would give a faculty colleague planning to retire in the near future.

Findings

The first part of this section presents a summary of the general information obtained from the Faculty Retirement Survey and provides the basis of the descriptive data. Age ranges of the retirees participating in the study are shown in Table 1. Present age was determined as of October 1, 1996. There were 16 women and 39 men who completed the survey, 29 per cent and 71 per cent respectively. All indicated their race/ethnicity as white with one respondent reporting being also part American Indian. As previously stated, all are emeritus faculty of the College of Education at Eastern Michigan University.

Table 1
Age Distribution of Retirees
(N=55)

Range	No.	%
55-59	2	4
60-64	7	13
65-69	16	29
70-74	11	20
75-79	9	16
80 or more	10	18

Total years of service at the university ranged from 8-41 years, and the mean number of years was 24.43. The most frequent number of years was 25 with the remaining years of service widely

distributed. The age of the participants at retirement ranged from 50-71 years and the mean retirement age was 62.33. Most common retirement ages reported were 63, 65 and 62 in that order. Their dates of retirement ranged from January, 1964 to September, 1996. No observable pattern was noted as there was a relatively even spread among the dates with no more than four retirements on any given date.

Retirement pension plans of the participants were reported as follows: TIAA/CREF - 17 (31 per cent); MSPERS - 25 (45 per cent); and Both - 13 (24 per cent). This data closely reflects the employment periods of the retirees as well as the changes in the retirement pension options provided by the university.

Factors contributing to the retirement decision of the participants are summarized in Table 2. Retirees were asked to indicate those factors that influenced their decision to retire. As shown, Leisure and Travel Plans, Personal Motivation and Freedom from Routine were the three highest responses. Except for a few exceptions, Academic Effectiveness, Caretaking Responsibilities, Other Paid Career Plans and Non-Paid Career Plans were not found to be factors .

Table 2
Factors Contributing to Retirement Decision
(N=55)

Factor	No.	%
Health Issues/Concerns	7	13
Family Considerations	13	24
Caretaking Responsibilities	3	5
Financial Considerations	10	18
Changes in Working Conditions	16	29
Changes in Collegial Relationships	7	13
Academic Effectiveness	2	4
Personal Motivation	24	44
Freedom from Routine	22	40
Leisure and Travel Plans	26	47
Other Paid Career Plans	2	4
Non Paid Career Plans	4	7

Current levels of satisfaction were found to be consistently high on several life dimensions. Using a 5 point, Likert-type scale (5=highly satisfied; 4=satisfied; 3=not sure; 2=not satisfied; and 1=highly unsatisfied), participants were asked to rate their satisfaction on ten aspects of their lives. Table 3 shows the level of positive satisfaction as measured by the number of responses that were rated as either "highly satisfied" or "satisfied" on each of the life dimensions identified. Generally, the results indicate a clearly positive overall level of satisfaction. Relationships with Family and Relationships with Friends received the most positive responses with approximately two thirds of the participants rating these two areas in the "highly satisfied" category. Satisfaction with their present Support System and Professional Involvement seem to be the two areas that were perceived the least positively by the participants.

Table 3
Satisfaction Level of Retirees
Combined Positive Ratings - "Highly Satisfied" and "Satisfied"
(N=55)

Life Dimension	No.	%
Physical Health	48	87
Psychological Outlook	50	91
Level of Activity	50	91
Support System	45	82
Relationships with Family	53	96
Relationships with Friends	52	95
Financial Resources	50	91
Leisure Involvement	50	91
Professional Involvement	40	73
Community Involvement	49	89

Faculty retirees were also requested to indicate their interest in an early retirement incentive plan if it had been available prior to their retirement decision. Asked if they would have considered such a plan, 26 (47 per cent) indicated Yes; 16 (29 per cent) indicated No; and 13 (24 per cent) were Not Sure. Incentives most frequently mentioned as important regarding such an early retirement plan were primarily financial considerations. An adequate early buy-out plan, added financial incentives and extension of benefits were the themes most commonly expressed.

The second part of this section presents information on the retirement transition as reported by the participants. The findings are based on the survey items designed to assess each of the four dimensions of the retirement transition as described in Schlossberg's model. Following are summaries of the survey results for each variable - Situation, Self, Support and Strategies.

Situation

Utilizing 5 point, Likert-type scales, two questions were developed to determine the level of control and timing of their retirement. Responding to the question, "Did you feel your decision to retire was in your control?" 43 (78 per cent) indicated "completely" and 7 (13 per cent) indicated "mostly" in their response to this question.. Only 5 (9 per cent) reported as being "not sure", "not much" or "not at all" in control over their decision to retire. Related to the timing of their decision, retirees were asked to rate their feelings on a scale of excellent, good, not sure, poor, very poor. Of the 55 respondents, 27 (49 per cent) reported the timing as being "excellent;" 23 (42 per cent) "good;" 4 (7 per cent) "not sure;" 1 (2 per cent) "poor;" and none as "very poor."

Retirees were asked if they had continued to teach part-time at the university since their retirement. One fifth (20 per cent) indicated that they have been involved in part-time teaching. Also, retirees were asked if they had begun any new employment since retirement. Of the 55, 13 (34 per cent) indicated Yes and 42 (76 per cent) No. Some of the employment areas included teaching at other universities, college administration, consulting with schools, clinical practice, medical claims processor, restaurant owner and gardening.

Self

Information related to the Self variable was obtained by using three 5 point, Likert-type scales. The first two questions were designed to determine changes in the participants perceptions of life balance among work, family, leisure and other pursuits before and after retirement. The rating scale ranged from excellent (5) to very poor (1). In the case of the retirees life balance before retirement, the following results were found: 15 (27 per cent) "excellent;" 28 (51 per cent) "good;" 5 (9 per cent) "not sure;" 6 (11 per cent) "poor;" and 1 (2 per cent) "very poor." In contrast, present life balance in retirement was reported as follows: 26 (47 per cent) "excellent;" 26 (47 per cent) "good;" 1 (2 per cent) "not sure;" 2 (4 per cent) "poor;" and none "very poor." The increase in excellent rating responses from 27 per cent to 47 per cent along with the number reductions in

the not sure, poor and very poor responses seem to demonstrate that the balance in the lives of several retirees clearly improved.

In response to the question asking participants to rate their feelings about mattering to others (i.e., being appreciated, noticed and/or acknowledged) since retirement, the following distribution resulted: 9 (17 per cent) indicated "improved a lot;" 8 (15 per cent) "improved somewhat;" 31 (57 per cent) "no change;" 6 (11 per cent) "decreased somewhat;" none "decreased a lot;" and one missing response. For the majority of retirees, no change was perceived. Of the remaining retirees, a greater number reported improvement rather than diminishment in mattering to others. Interpreting these findings is difficult without some indication of the nature and level of mattering before retirement.

Support

To identify the sources and relationships that provided support for the participants during the retirement transition, two checklists were presented as well as an opportunity for retirees to indicate other considerations not included. Table 4 summarizes the results to the questions, "Which of the following provided substantial support to you during your transition to retirement?" As noted, intellectual activities, hobbies and athletic activities received the greatest number of responses. Other sources mentioned were volunteer work, clinical work, building activities, relocating, choral group, amateur radio, travel, community service and social activities.

Table 4
Sources of Support During Retirement Transition

Source	No.
religious affiliation	10
faith	9
pets	4
hobbies	23
intellectual activities	31
artistic activities	10
athletic activities	20

To the question, "Who of the following provided substantial support to you during your transition to retirement?" the results are shown in Table 5. Clearly one's spouse or partner, friends and children served as important relationships in providing support to the retirees during the transition. Other persons mentioned were self, grandchildren, financial advisor and authors of such works as "Fountain of Age" and "New Passages."

Table 5
Persons Providing Support During Retirement Transition

Person(s)	No.
spouse or partner	39
children	30
friends	32
former colleagues	21
other relatives	11

The same two check lists were presented in terms of sources or persons that may have been liabilities during their transition to retirement. A total of 6 responses were indicated on the sources listed in Table 4 as being liabilities. Pets received 2 responses and 1 response each was checked for religious affiliation, faith, intellectual activities and athletic activities. Related to persons who may have been liabilities during the retirement transition, 6 responses also were indicated on the basis of the listing in Table 5. Former colleagues received 3 responses, other relatives 2 responses and children 1 response. Thus, the typical sources of support and supportive relationships were found to be available for most retirees and were viewed primarily as positive during the transition to retirement.

In addition, two open-ended questions were asked to determine what support the university provided during the retirement transition that was helpful and what additional support the retirees would have desired. The positive areas of support were: the retirement seminars provided by EMU/AAUP; assistance by human resources/staff benefits personnel; scheduled meetings conducted by TIAA/CREF; contacts with state retirement system; buy-out plan; departmental retirement activities; and exit interviews. Approximately one third of the respondents indicated they received little or no support from the university during their retirement planning.

As to additional areas of support that would have facilitated the retirement planning process, the following were identified: more information about retirement process; earlier financial planning; counseling services; more recognition from administration; better life insurance plan; health insurance; first year of retirement as sabbatical with pay; discussions with recent retirees; and opportunities for more contact/involvement with department and college activities after retirement. Approximately one-third of the respondents indicated that no additional support from the university was desired.

Strategies

In order to acquire a sense of the types of strategies employed by the retirees during their retirement planning and after their retirement, two open-ended questions invited them to share their experiences. To the question, "What strategies designed to ease or enhance your transition did you use personally as you planned your retirement?," the following themes emerged: planned ahead; attended campus seminars; charted prospective financial income; contacted social security; became active socially; community involvement; planned for health and long term care; debt retirement; part-time employment; volunteer activities; hobbies; contact with other retirees; more focus on home and family; and reading.

To the question, "What strategies have you used since retirement?," the following ideas were shared most frequently: travel, more family involvement; church involvement; new career; volunteer work; social activities; cultural activities; exercise; continued study/reading; physical and mental activities; consolidation of debts; managing investments; relocation; involvement in retiree group; and university activities.

As a closing commentary, retirees were asked the advice that they would give a faculty colleague planning to retire in the near future. The following are a sampling of the many suggestions shared by the retirees: plan ahead; do paper work as soon as possible; enjoy your retirement; do it without regrets; realize there is life after retirement; think positive; plan to be physically active; make sure your finances are in order; timing is important; phase down if possible; talk with other retirees; let children know you have a life of your own; develop new life structure/routines; watch diet; pursue intellectual stimulation; try new things; plan on some adjustment time; don't make drastic changes for at least one year; don't overdue volunteer activities; travel early on; and talk with counselors.

Conclusions

The findings of this study generally support the conclusion, found in the literature, that faculty are satisfied with retirement. In this regard, the 47 per cent of the population who would have considered early retirement is significant. The Schlossberg model states that control and timing are important aspects of the situation variable -- often a major determinant of successful navigation of the transition. The satisfaction of the retirees in the sample may well be explained by the 91 per cent of retired faculty who felt both that the decision to retire was in their control and that the timing of their retirement was good. The other major findings of the study are summarized below:

- No one aspect dominated the sample's decision to retire. Leisure and travel plans, personal motivation, and freedom from routine were the three highest responses.
- Satisfaction overall with retirement was very high among the faculty surveyed. Highest levels of satisfaction were found with relationships with family and relationships with friends.
- Life balance ratings increased from the 27 per cent who found it excellent before retirement to the 47 per cent who found it excellent after retirement. When excellent and good ratings are combined, the increase was from 78 per cent to 94 per cent. Clearly retirement allowed these former faculty members to improve their lives on this dimension.
- An unexpected finding was that the vast majority of retirees, 89 per cent, perceived an increase or no change in their feelings of "mattering" to others. It was speculated that retirees would miss their relationships with students and colleagues and their importance to the university. Future research might investigate whether this is a result of not feeling that they mattered much before retiring or that they changed those to whom they mattered.
- Spouse/partner, children, and friends led the list of supports that retirees depended on during their transition to retirement; intellectual and athletic activities and hobbies led the list of non people supports.
- Retirement seminars sponsored by EMU/AAUP headed the list of university supports identified as being helpful, followed by personal contacts with and assistance from human resources personnel/offices.
- Retirees reported several different coping strategies that they employed both during their retirement planning and since their retirement, but no single strategy dominated the findings.

Implications

Although the present study was based exclusively on the retired education faculty from one mid-western university, the results seem to match those found in other studies. For that reason they appear to be, at least somewhat, generalizable. The lack of diversity in the sample is an obvious concern. It is important to recognize that it reflects the hiring practices commonly found in higher

education for many years. The current faculty of the institution is clearly more representative of America's diverse population.

It became quite evident to the authors that Schlossberg's model provides a cogent and viable conceptualization for examining the retirement transition of higher education faculty. The variables of situation, self, support, and strategies establish a useful framework for exploring important dimensions of this complex life change. The authors intend to disaggregate some of the data in order to focus more carefully on narrower bands of information. For example, one area for further analysis is to determine if there are correlations between level of satisfaction and age, gender, or amount of supports available.

A goal of the study was to provide information to the university community that would improve the quality of support and services to current and future retirees. A recent study (Green, 1990) found that only 23 per cent of college and university retirees recalled having received any counseling or other retirement assistance (p.22). While the faculty surveyed were highly satisfied overall with their present lives, several open-ended comments described suggestions in this arena. Assistance with earlier financial planning, more information related to the retirement process, better life and health insurance, more options for phasing down, and opportunities for continuing contact with the university, college, and department were most often mentioned as areas for improvement.

Further studies that expand and enhance the scope of this study are needed, particularly studies that attempt to better understand the psychological and sociological dimensions of the retirement transition. Universities have a continuing responsibility to assist and support their faculty throughout the retirement planning process. This study is an initial step in learning from current faculty retirees, in one college at one university, what their perceptions and perspectives are as related to their own retirement transition experiences.

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