In search of ways to respond to the reduced demand for professors, colleges and universities have recently experimented with induced early retirement. This paper analyzes the decisions and experiences of 52 academics from four universities who agreed to retire early because of increased annuities or substantial lump-sum severance payments. Only one respondent was dissatisfied with his decision to retire early; the rest were either satisfied (24%) or very satisfied (73%); 30% reported that they would have retired even earlier, had conditions been right.

Reaction to Induced Early Retirement

Diane Kell, BA, and Carl V. Patton, PhD

Academia's Interest in Early Retirement

American higher education has been facing a decline in college enrollments during the past decade (Carnegie Foundation, 1975; Dresch, 1975; USDHEW, 1974). This and related problems suggest the need for fewer new faculty members during at least the next decade (Atkinson, 1977; Radner & Miller, 1975). Some institutions even now are having a difficult time attracting enough clients to keep their faculty supplied with students. The future may be especially bleak for the less selective small colleges and the less prestigious campuses of the large universities (Carnegie Foundation, 1975).

These problems have caused some institutions to adopt policies to encourage faculty members to retire early, hoping that the increased retirement rate will permit a reduction in the work force or will enable the institution to hire new faculty members in needed areas. Most universities have had early retirement provisions as part of their regular retirement plans for many years. Under these options, an employee who has contributed to the retirement system for a minimum number of years may retire early and draw a reduced annuity. Until recently, however, few institutions had attempted to make early retirement more attractive by increasing early retirement benefits or minimizing the penalty for retiring early. In fact, during the growth years of the 1950s and 1960s, universities were more concerned with how to attract and retain faculty members. At many institutions, the mandatory retirement age was as high as age 70; in addition, some institutions had provisions whereby over-age employees could be rehired on a year-to-year basis (King, 1970). Now the trend is toward lower mandatory retirement ages and fewer extensions beyond the mandatory age (Coolidge & Taylor, 1973; Tincher, 1976). Also, a number of institutions have recently adopted various special incentive early retirement programs (Patton, 1976; TIAA-CREF, 1973; Tincher, 1976).

Although a number of formal and informal incentive early retirement programs exist in academia, few have retired substantial numbers of professors. Some data about the individuals who voluntarily retire early have been published (Patton, 1977), but little information about the effects of specially induced early retirement is available. Thus, the National Science Foundation sponsored a study to investigate these programs and their effects on the early retirees (Patton et al., 1977). The study involved extensive personal interviews with the special incentive early retirees of four universities and two corporations. Through these interviews, we planned to gain insights about the early retirement process and to obtain a type of consumer report about induced or incentive early retirement. The full study also explored the potential effects of early retirement and mid-career change options on institutions which

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Director, Bureau of Planning Research, Dept. of Urban & Regional Planning, Univ. of Illinois, 909 W. Nevada St., Urbana, IL 61801.
may be interested in freeing positions for new scholars.

Between October 1, 1976, and February 8, 1977, we interviewed 60 special incentive early retirees, of whom 42 had retired from academic institutions. Information on 10 additional early retirees, also from academic institutions, came from interviews conducted in 1975 for an earlier study (Patton, 1976). This paper focuses only upon the 52 special incentive early retirees from academic institutions, including the 10 who were interviewed in 1975. These retirees represent 55% of the potential respondents overall. For the four institutions, the respondents represent 33%, 38%, 52%, and 94% of the potential respondents. The interviews, which averaged just under 2 hours, were conducted in the retirees’ homes or offices; nine interviews were conducted by telephone, with no noticeable differences in length or depth of response. The interview schedule consisted of 27 open-end questions (basic questionnaire) and additional specific inquiry as to the special incentives related to the respondent’s retirement arrangement.

The Early Retirees

The early retirees reported on in this study include faculty members retired under the special incentive early retirement provisions of MIT, Indiana University, Stanford University, and the University of California. Basically, there are five types of early retirement incentives represented in these programs: (1) a liberalization of the early retirement actuarial reduction; (2) a pension supplement; (3) re-employment on a part-time basis; (4) continuation of certain prerequisites and employee benefits; and (5) a combination of the above options. For reasons of confidentiality, we cannot identify the institutional affiliations of the individual respondents.

By modern American standards, the respondents for this study had not retired very early. Nearly two thirds (65%) were age 65 or older at the time they retired. The mean age at retirement (64.0) was very near what most Americans expect to be their “normal retirement” age. Yet, these respondents had retired from 1 to 10 years prior to reaching mandatory retirement.

More than two-thirds (69%) of the respondents had been retired no more than 2 years when they were interviewed. On the other hand, 4 respondents had been retired up to 10 years. We found no systematic differences between the responses of these retirees and those who had retired more recently.

Forty-three percent of the respondents were from the sciences (including natural, physical, and applied sciences) or from the social sciences; 43% were from the professions, and 14% from the humanities. One person had been a nonteaching librarian. This study made no attempt to select interviewees by academic field because of the relatively small number of potential respondents.

The Decision to Retire Early

Few of the interviewees had made long-range plans to retire early. In fact, over half of them (60%) had begun thinking seriously about early retirement within 4 years before retiring, and 31% had been seriously considering it for less than 2 years. On the other hand, 24% of the respondents had been planning to retire early for more than 10 years.

The reasons for retiring early were varied. Most of the early retirees mentioned several factors which influenced their decision. The most common reason (mentioned by 50%) was that they had already developed, or else wanted to develop, some interest outside their regular work-related responsibilities. Often they had in mind a specific project, such as finishing a book or a research project. Others said they retired to set new goals for themselves and enjoy a different lifestyle. The next most frequently stated reason (mentioned by 40%) was that they had lost interest in or no longer enjoyed their work, or else they were fatigued by the pressures of work. Some of the early retirees (29%) said they saw little reason to continue since they already had sufficient finances to retire comfortably. In 27% of the cases the special incentive arrangement had encouraged the interviewees to retire early. One-fifth of the early retirees cited a health problem or disability which contributed to their early retirement decision, and 17% said they felt they had worked long enough and deserved a change or a rest. A variety of other reasons—including dissatisfaction with one’s own performance and dissatisfaction or lack of fit in the administration or thrust of one’s department—were mentioned less frequently.

The Early Retirees Are Satisfied

Seventy-three percent of the early retirees
Table 1. Early Retirees Tend to be Satisfied with Their Decision.

<table>
<thead>
<tr>
<th>Age at Retirement</th>
<th>% Very Dissatisfied</th>
<th>% Dissatisfied</th>
<th>% Satisfied</th>
<th>% Very Satisfied</th>
<th>Total %</th>
</tr>
</thead>
<tbody>
<tr>
<td>67 +</td>
<td>0</td>
<td>0</td>
<td>25</td>
<td>75</td>
<td>100(4)</td>
</tr>
<tr>
<td>65-66</td>
<td>0</td>
<td>0</td>
<td>30</td>
<td>70</td>
<td>100(10)</td>
</tr>
<tr>
<td>63-64</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>100</td>
<td>100(4)</td>
</tr>
<tr>
<td>60-62</td>
<td>0</td>
<td>17</td>
<td>0</td>
<td>83</td>
<td>100(6)</td>
</tr>
<tr>
<td>55-59</td>
<td>0</td>
<td>0</td>
<td>40</td>
<td>60</td>
<td>100(3)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>0</strong></td>
<td><strong>2</strong></td>
<td><strong>24</strong></td>
<td><strong>73</strong></td>
<td><strong>100(49)</strong></td>
</tr>
</tbody>
</table>

Missing Observations = 3

Table 2. Most Early Retirees Would Retire Again at the Same Time.

<table>
<thead>
<tr>
<th>Age at Retirement</th>
<th>% Would Retire Earlier</th>
<th>% Would Retire Same</th>
<th>% Would Retire Later</th>
<th>Total %</th>
</tr>
</thead>
<tbody>
<tr>
<td>67 +</td>
<td>25</td>
<td>75</td>
<td>0</td>
<td>100(4)</td>
</tr>
<tr>
<td>65-66</td>
<td>3</td>
<td>90</td>
<td>7</td>
<td>100(20)</td>
</tr>
<tr>
<td>63-64</td>
<td>20</td>
<td>80</td>
<td>0</td>
<td>100(1)</td>
</tr>
<tr>
<td>60-62</td>
<td>0</td>
<td>100</td>
<td>0</td>
<td>100(4)</td>
</tr>
<tr>
<td>55-59</td>
<td>0</td>
<td>100</td>
<td>0</td>
<td>100(1)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>6</strong></td>
<td><strong>90</strong></td>
<td><strong>4</strong></td>
<td><strong>100(50)</strong></td>
</tr>
</tbody>
</table>

Missing Observations = 2

said they were very satisfied with their decision to retire early, and only one retiree said he was dissatisfied (Table 1). The overwhelming majority who were either very satisfied or satisfied (93%) were often quite enthusiastic in their comments on early retirement. For example, a professor of social sciences at university A-2:

Teaching at a university is a competitive struggle. You have to publish reports, keep producing, keep publishing. You’re competing for students, for graduate students. Basically, retirement means you stop struggling for existence. It’s nice to feel that I don’t have to struggle... A positive factor in retiring is, for once, you are your own boss. Your time is your own; and, if you’re interested in basic research, in a sense retiring earlier is like getting a faculty fellowship. It’s like a sabbatical, but a sabbatical lasts only six months. What can you accomplish? You barely get into your research and then your nose is back to the grindstone!

The interviewees were also asked, “If you could make the decision over again—under the same circumstances but knowing what you now know—would you retire at the same time, earlier or later?” Only 2 of the early retirees said they would retire later if they had it to do again, and 3 said they would retire sooner (Table 2).

When asked if they would have retired earlier under the right conditions—that is, whether there was anything the university could have done to encourage them to retire sooner than they did, almost three-quarters of the respondents said, no, they would not have retired earlier. Those who gave reasons said they would not have been psychologically ready for retirement or else they were too interested or involved in their work to retire earlier. On the other hand, 30% of the early retirees said they would have retired earlier if the conditions had made it financially feasible—for example, if the special option had been available to them earlier or if the annuity had been larger.

The Retirees Are Financially Well Off

According to 88% of the respondents, there has been no change in their standard of living since retirement. The reason, they say, is that although their gross income is lower, their “spendable” income is higher. There are no more deductions for Social Security. They do not have to pay income tax on their Social Security checks or on income from their own after-tax contributions to retirement funds. Quite often their major expenses, such as the mortgage on the house and the children’s living and educational expenses, are behind them. Furthermore, the money they once spent on clothes, lunches away from home,
Table 3. Post-Retirement Employment Is the Norm.

<table>
<thead>
<tr>
<th>Age at Retirement</th>
<th>% Never Employed</th>
<th>% Employed Intermittent/Short-Term</th>
<th>% Employed Part Time</th>
<th>% Employed Full Time</th>
<th>Total %</th>
</tr>
</thead>
<tbody>
<tr>
<td>67+</td>
<td>50</td>
<td>50</td>
<td>0</td>
<td>0</td>
<td>100(45)</td>
</tr>
<tr>
<td>65-66</td>
<td>43</td>
<td>37</td>
<td>20</td>
<td>0</td>
<td>100(20)</td>
</tr>
<tr>
<td>63-64</td>
<td>0</td>
<td>14</td>
<td>86</td>
<td>0</td>
<td>100(7)</td>
</tr>
<tr>
<td>60-62</td>
<td>0</td>
<td>33</td>
<td>50</td>
<td>17</td>
<td>100(4)</td>
</tr>
<tr>
<td>55-59</td>
<td>0</td>
<td>20</td>
<td>60</td>
<td>20</td>
<td>100(5)</td>
</tr>
<tr>
<td>Total</td>
<td>29</td>
<td>33</td>
<td>35</td>
<td>4</td>
<td>100(33)</td>
</tr>
</tbody>
</table>

Note: “Full time” subsumes individuals who had worked both full time and in one of the other categories, and “part time” subsumes those who had worked both part time and on intermittent or short-term tasks.

and commuting can now be reallocated. Only 2 respondents reported a decline in their standard of living.

Although many of the early retirees are concerned about the potential effects of continued inflation, a large majority (93%) said that, so far, they have been able to live as well or better than they had expected.

The Retirees Have Continued Their Professional Activities

For these retirees, early retirement did not mean an end to professional activity. In fact, 71% of them said they had been employed at one time or another during their retirement (Table 3). A few persons had held full-time jobs, but most of those who reported employment had worked part time or on intermittent or short-term tasks. Age seems to be a deciding factor. All the respondents who had retired before age 65 had been employed, compared with 56% of those over age 65.

Whether a respondent had been employed since retirement also varies by institution, partly because of the average retirement age at each institution and partly because of the differing employment regulations for early retirees. Only 48% of the early retirees from Institution A-2 had been employed, compared with 100% of the retirees from the remaining institutions. Besides being the oldest of the retirees (on the average), the early retirees from Institution A-2 technically are forbidden to accept “gainful employment” while receiving their early retirement checks from the university. In contrast, the early retirees from Institution A-3 are required to work part time at the university (except in unusual circumstances).

Retired academics in the sciences are more likely to have been employed (86%) than those in other fields. In part, this could be due to the relatively greater marketability of scientific skills, but age at retirement and institution also confound the issue. Besides being the youngest academics, nearly all the scientists were from one of the institutions where there is no employment restriction or from the institution where employment is required.

Most of the respondents are satisfied with the amount of time they are now working, whether it is part time, intermittently, or not at all. However, the one respondent who is currently working full time said he has too much to do, that his consulting business is more than full time, and that he would rather work only full time. He did not want to work part time.

Even those who are not employed tend to stay professionally involved. They carry on independent research and writing projects, participate actively in professional societies, consult without pay, and perform various volunteer activities related to their fields. Counting these activities as well as employment in one’s field, 83% of the early retirees in this study had been professionally involved at one time or another during their retirement. All but 1 of the academic retirees who had not been professionally active were age 65 or older at the time of retirement. Finally, although academics in the humanities had a much lower employment rate than academics in other fields, they were comparable to the other academics in overall professional involvement.

The Early Retirees Are Happier and Active

The early retirees were asked how happy they were with their present lives compared with how they had felt about their lives in the
few years before retirement. A majority (62%) of those responding said they were happier now than they had been before. All but 5 of these persons said they were more contented and relaxed either because they now have the freedom to do what they want when they want or because they are glad to be away from the tensions and pressures of academic life. A faculty member from the professions at Institution A-2 reported:

Much more happy. Less tension, that's the main thing. And no more unnecessary worry about your duties and responsibilities . . . I used to feel sorry for retired people. I used to think they had been "put on a shelf." Now I go down there and I feel sorry for the ones who still have to do it, still have to publish and cater to the dean and so forth.

About one-fourth of the respondents said there was no change in how happy they were with their lives. Most of these said they were just as happy as before but in a different way or for different reasons. Comments from a science professor at Institution A-3:

I'd say about the same but in a different manner. Previous to retirement, I had the interest and challenge of my work, particularly the teaching. Now it's taking things easier, doing what I want and not having to do it according to a schedule. I'm very happy not having to spend half an hour every day commuting. I think you can sum it up by saying, except for the fact that my retirement was involuntary, I'm enjoying it very much.

Only 10% of the respondents were either ambivalent or less happy with their current lives. The most common complaints of these retirees were feelings of being sidetracked, nonproductive, or bored. Also, several who were genuinely fond of their institution missed being in contact with it and knowing details about its affairs. From Institution A-3, a professor in the social sciences:

Well, there are pluses and minuses. I must say I'm very satisfied with the way my life goes. I spend more time with my wife, which I enjoy. I have a much larger measure of freedom. I couldn't play quite so fast or loose with my time before I retired. On the other hand, I enjoyed what I was doing very much, and I think that in the nature of the case I miss—although not to the extent of making me unhappy about it—I miss the ongoing, day-to-day contact and knowledge of the affairs of the university. I'm very fond of the university, and I miss doing the things which kept me in contact with it.

Some Respondents Prepared for Early Retirement

Since less than one-quarter of the interviewees had made long-range plans to retire early, it should not be surprising that a majority of the retirees had not prepared themselves specifically for early retirement—financially or in other ways.

However, 39% of the early retirees said they had made specific financial preparations for early retirement. Most frequently, these retirees mentioned investments and savings as the means for preparing themselves. In addition, 9 out of 10 of all the respondents reported dividends and interest among their current sources of income. Nevertheless, the principal source of income was almost always the retiree's pension.

Forty-six percent of the early retirees said they had made specific, nonfinancial preparations for early retirement. Most frequently, they mentioned that they had sought a place to relocate or had planned a move. Many had made special trips to study retirement communities. Next most frequently, they mentioned that they had started phasing out of their work activities—not accepting new graduate students, cleaning out their files, training their successors, refusing new responsibilities, or even going on semi-retirement. Others said they had consciously developed outside interests and had lined up other activities for after retirement, and some said they had prepared themselves or their families psychologically.

The Retirees Feel They Got a Good Deal

All but 2 of the early retirees were either satisfied or very satisfied with the provisions of their early retirement arrangements. By far the largest number were very satisfied (81%). For example, a science professor at Institution A-1 stated:

I think the arrangement is eminently fair and attractive. ... I just hope the program becomes larger so that more people can retire early, not only for themselves but also for the benefit of the younger people.

On the other hand, many respondents hesitated recommending the early retirement option to everyone. They said it definitely had to be an individual decision since everyone's standards are different. However, they generally praised the early retirement programs for the added flexibility they offer the individual.
Most of the early retirees seemed to be very realistic about, and sympathetic with, the reasons institutions have for implementing early retirement programs. They also seemed to recognize the high cost to the universities of some early retirement options. A professor in the professions at Institution A-2 commented:

It is kind of expensive for the university. If they can't continue it, if it becomes too expensive for them, I think they should drop the regular retirement age to 65 . . . I know too many people who coast from 65 to 70. They get into a very high salary bracket, which they don't want to give up, but they lose their interest in research and in effective teaching, even in their students.

We asked the interviewees whether they felt any changes should be made in the provisions of the arrangements or whether they thought any additional options should be offered. Few respondents had specific changes or alternatives to suggest; and, in most instances, the suggested changes were specific to the particular arrangements offered by one or more of the institutions. For example, 41% of the retirees from Institution A-2 felt that the rule forbidding gainful employment during the early retirement period ought to be rescinded or at least made more flexible.

As a group, the early retirees were extremely well satisfied with the administrative handling of their early retirements. However, the respondents from Institution A-3 seemed to be generally dissatisfied. They complained about their inability to get adequate information; the administrative staff's obvious lack of knowledge about the early retirement benefits, requirements and procedures; the awkwardness of dealing with administrative staff at several different levels—departmental, campus-wide, and central; the difficulty of dealing with two different systems—the retirement system and the academic structure; the profusion of confusing written agreements to consider; delays in the processing of retirement papers; and disagreements or misunderstandings over interpretation not only of the individual contracts but also of the university policy. In contrast, the opposite seemed to be true of the other institutions—that is, the early retirements at these institutions were handled smoothly, routinely, with a minimum of paperwork, and with a great deal of concern that the retiree fully understand the agreement. The programs at two of these institutions were just as new as the program at Institution A-3.

Early Retirement Has Apparently Benefited These Academics

Almost all the early retirees were satisfied with their decision. Moreover, a majority said they were happier now than they were before retirement, and most said that retirement had had no negative effect on their standard of living. In addition, nearly all the early retirees were satisfied with the provisions of their early retirement arrangements, and most were satisfied with the administrative handling of their retirements.

These findings might be challenged by arguing that these persons were trying to justify their decisions. We disagree. In the first place, the interviewees were unusually enthusiastic in their comments about early retirement. Second, our finding about satisfaction agrees with other studies of early retirement (Barfield & Morgan, 1969; Messer, 1964). The respondents in our study were somewhat different in that they were induced or encouraged to retire early; but still, they had a considerable degree of control over their retirement decisions. Like the academics studied by Rowe (1973, 1976), these early retirees seemed to accept retirement as part of their life cycle. Also, being able to continue the academic life style after retirement, these professors, like those examined by Atchley (1971), tended not to disengage.

We are not suggesting that early retirement is for everyone, or that it should be forced on people. Academics frequently express a desire to continue working beyond the mandatory retirement age (Gernant, 1971; Mulanaphy, 1974; Roman & Taitz, 1967; Rowe, 1973, 1976); and our interviewees agree that early retirement may be right for some but disastrous for others. Furthermore, an institution's financial problems are not likely to be solved by an increased benefits early retirement program due to the limited number of faculty members involved and the small cost savings per retiree. However, such an arrangement may benefit some faculty members who want to pursue other interests or begin new careers while they are still vigorous. In addition, the option may benefit the institution by providing disaffected or ineffective faculty members a graceful exit.
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