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Information Systems; Information Utilization;  
IDENTIFIERS \*Instructional Materials; Occupational Clusters  
\*Educational Resources Information Center; ERIC

ABSTRACT

This compilation of ERIC abstracts dealing with banking is the seventh in a series that identifies research and instructional materials in selected occupational clusters. Ninety-three documents were identified by means of computer searches of "Research in Education" from 1967 to December 1972. Instructions on how to use ERIC reference products are included. Intended for use in career education curriculum development, these abstracts include lists of descriptors, identifiers, and other pertinent information about documents in the occupational cluster dealing with banking. This document is related to 14 other cluster groupings, available as VT 018 790-VT 018 793, VT 018 897, VT 018 898, and VT 018 900-VT 018 907 in this issue. (AG)

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Cluster Series 7

FINANCE (Banking)

Occupational Cluster Series

Abstracts of Instructional and  
Research Materials

Compiled by

David H. Miller  
Allen B. Moore

1973

The Center for Vocational and Technical Education  
The Ohio State University  
1960 Kenny Road  
Columbus, Ohio 43210

VT012899

## MISSION OF THE CENTER

The Center for Vocational and Technical Education is an independent unit on The Ohio State University campus. It serves a catalytic role in establishing consortia to focus on relevant problems in vocational and technical education. The Center is comprehensive in its commitment and responsibility, multidisciplinary in its approach and interinstitutional in its program.

The Center's mission is to strengthen the capacity of state educational systems to provide effective occupational education programs consistent with the individual needs and manpower requirements by:

- Conducting research and development to fill voids in existing knowledge and to develop methods for applying knowledge.
- Programmatic focus on state leadership development, vocational teacher education, curriculum, vocational choice and adjustment.
- Stimulating and strengthening the capacity of other agencies and institutions to create durable solutions to significant problems.
- Providing a national information storage, retrieval and dissemination system for vocational and technical education through the affiliated ERIC Clearinghouse.

This publication was prepared pursuant to a contract with the National Institute of Education, U.S. Department of Health, Education and Welfare. Contractors undertaking such projects under Government sponsorship are encouraged to express freely their judgment in professional and technical matters. Points of view or opinions do not, therefore, necessarily represent official National Institute of Education position or policy.

## PREFACE

Finding and using relevant information frequently is a major task for curriculum specialists, teachers, administrators and students. The Center for Vocational and Technical Education is dedicated to making useful and vital information accessible so that it may be used to improve school practices.

The Center has assembled, under one cover, research materials and instructional materials related to the Finance (Banking) occupational cluster. The materials included in this compilation, in the form of abstracts, are selections from Research in Education (RIE) from 1967 to February, 1973.

Other compilations of abstracts in the occupational cluster series, of which this is a part, include the areas of arts and humanities, construction, government, transportation, communication, trade, education, health, welfare, recreation and entertainment, product services, personal services, natural resources, and manufacturing.

We are indebted to Allen B. Moore, project director, Supportive Information for the Comprehensive Career Education Model, and David H. Miller, Information Specialist who coordinated the compilation of this publication.

We hope that this publication will prove valuable to you in your particular endeavor.

Robert E. Taylor  
Director  
The Center for Vocational  
and Technical Education

## Finance (Banking) Cluster

### INTRODUCTION

This compilation of ERIC abstracts is the seventh in a series of publications which identify research and instructional materials dealing with selected occupational clusters. The 15 cluster areas included in the series have been identified by educational specialists as a means of suggesting a structure for career education curriculum development.

Other compilations of ERIC abstracts are available for the following cluster areas:

- . Natural Resources--available as VT 018 791
- . Arts and Humanities--available as VT 018 790
- . Construction (Construction Process) available as VT 018 792
- . Government (Administrative Body) available as VT 018 793
- . Transportation--available as VT 018 907
- . Communication--available as VT 018 897
- . Trade (Marketing) available as VT 018 898
- . Education--available as VT 018 900
- . Health--available as VT 018 901
- . Welfare--available as VT 018 902
- . Personal (Human) Services--available as VT 018 903
- . Product Services--available as VT 018 904
- . Recreation and Entertainment--available as VT 018 905
- . Manufacturing--available as VT 018 906

Finance (Banking) Cluster

INDEX/RETRIEVAL TERMS

This compilation of abstracts represents selected documents identified from a search strategy which included the following ERIC terms:

Estate Planning  
Finance  
Occupations  
Credit  
Services  
Financial  
Banking  
Investment  
Money Management  
Trusts

Each ERIC document indexed by certain combinations of these terms resulted in a computer "hit". Each time a "hit" was registered, an abstract along with its complete bibliographic citation was printed. Each abstract included in the initial computer printout was screened for relevance by information specialists at The Center prior to the development of this compilation. For a detailed explanation of computer searching see VT 018 425, ERIC Instructional Package for Vocational Educators.

## How to Use ERIC Reference Products

Each ERIC reference publication includes:

1. Document Resume Section containing abstracts and bibliographic information
2. Subject and Author Index Section

Each resume presents information about a document's content, its source and availability. Sample resumes on the following pages are explained in detail.

The indexes help to locate the abstracts by page numbers and accession numbers. These indexes are: Subject Index, Author Index and Conversion of Document Number Index. Index terms used in the subject index are ERIC descriptors. Each document has been assigned several of these descriptors; therefore, each document title appears in the subject index several times.

The full texts of documents are available from the original sources or from the ERIC Document Reproduction Service (EDRS) as microfiche or xerox reproductions.

Format of  
Research in Education (RIE)

Document Resume

ED 039 349

Clearinghouse Accession Number

ED Accession Number

Title of Document

Institutional Source--The  
Organization Responsible  
for the Report

Availability of Document

Terms Under Which Document  
is Indexed in Subject Index  
(Only terms that are preceded  
by an asterisk appear in The  
Subject Index)

Abstract of Document

ED 039 349

VT 010 981

From School to Work: A Pilot Study.  
New York State Education Dept., Albany. Bu-  
reau of Guidance.

Pub Date Aug 69

Note--25p.

EDRS Price MF-\$0.25 HC-\$1.35

Descriptors--Community Involvement, \*Employ-  
ment Problems, Employment Services, \*Pilot  
Projects, School Role, \*Vocational Adjustment,  
\*Vocational Development, Work Environment,  
\*Youth Problems

The problems which youth face in the transi-  
tion from school to work are complex and chal-  
lenging. Such problems have been conceptualized  
into a model which relates specific problems to  
dimensions of self and environment in three  
developmental stages: (1) pretransitional--the life  
period before an individual is activated to seeking  
his first full-time job, (2) transitional--marked by  
activation to seek first full-time employment, oc-  
curring during grade 12 for about one-half of  
high school students, and (3) post-transitional--the  
first job. Using this model, perceptions of the vo-  
cational development of New York youth were  
obtained from staff members in 40 schools, 27  
employers, and 14 new workers. Suggestions for  
programs, activities, and facilities are tabulated  
by problem area, and public factors are ranked  
by strength score. The strongest transitional needs  
were identified in areas of preparatory education  
and training, occupational information, self-ac-  
tualization, worker role, job placement, mobility,  
and occupational mobility. There was no attempt  
to investigate causative factors; however, some  
causal inferences are drawn. Recommendations  
are included. (CH)

## Document Ordering Instructions

All documents cited in this compilation of abstracts are available in their full text. Availability is by one of the options listed below:

1. ORIGINAL COPY FROM PUBLISHER OR SUPPLIER

These documents have an availability listed in the resume. Often such documents are not available by any other means.

2. MICROFICHE AND HARD COPY REPRODUCTION

Documents with ED numbers are usually available individually on microfiche (\$0.65 a title) or paper copy (xerox - \$3.29 per 100 pages or fraction thereof) from:

ERIC Document Reproduction Service (EDRS)  
P. O. Drawer 0  
Bethesda, Maryland 20014

Orders must specify ED number.

FINANCE (Banking)

Occupational Cluster Series

Abstracts of Instructional and  
Research Materials

ACCESSION NUMBER: E0059473

CLEARINGHOUSE ACCESSION NUMBER: AC012345

PUBLICATION DATE: AUG 71

TITLE: GUIDE TO FEDERAL CONSUMER SERVICES.

DESCRIPTOR: AGRICULTURE; CHILD DEVELOPMENT; CONSERVATION (CONCEPT);  
\*CONSUMER ECONOMICS; CREDIT (FINANCE); ENVIRONMENTAL CRITERIA; EXTENSION  
EDUCATION; \*FEDERAL GOVERNMENT; FOOD SERVICE; \*GUIDES; MARKETING; MEDICAL  
SERVICES; NUTRITION; REHABILITATION; RURAL DEVELOPMENT; SOCIAL SERVICES

EDRS PRICE: EDRS PRICE MF-\$0.65 HC-\$6.58.

DESCRIPTIVE NOTE: 157P.

ISSUE: R1EJUN72

ABSTRACT: THIS PUBLICATION LISTS THE CONSUMER SERVICES OF EVERY FEDERAL AGENCY OR BUREAU THAT IS EITHER DIRECTLY OR INDIRECTLY CONCERNED WITH CONSUMER ISSUES. SERVICES COVERED INCLUDE AGRICULTURAL RESEARCH SERVICE, CONSUMER AND MARKETING SERVICE, EXTENSION SERVICE, FOOD AND NUTRITION SERVICE, RURAL DEVELOPMENT AND CONSERVATION, FARM CREDIT, ENVIRONMENTAL PROTECTION, HOME LOANS, CHILD DEVELOPMENT, SOCIAL AND REHABILITATION SERVICE, AND MEDICAL SERVICES. (AUTHOR/CK)

INSTITUTION NAME: OFFICE OF CONSUMER AFFAIRS, WASHINGTON, D.C.

ACCESSION NUMBER: ED059456

CLEARINGHOUSE ACCESSION NUMBER: AC012328

PUBLICATION DATE: 64

TITLE: RECORDS AND CREDIT IN PROFITABLE MANAGEMENT.

PERSONAL AUTHOR: PERREAULT, JOHN O.; AND OTHERS

DESCRIPTOR: \*ADMINISTRATIVE PERSONNEL; AUDIOVISUAL AIDS; BIBLIOGRAPHIES;  
\*BUSINESS ADMINISTRATION; CASE STUDIES (EDUCATION); COURSE CONTENT; \*CREDIT  
(FINANCE); DISTRIBUTIVE EDUCATION; \*EDUCATIONAL PROGRAMS; INDUSTRY;  
INSTRUCTIONAL MATERIALS; LESSON PLANS; MANAGEMENT EDUCATION; PARTICIPANT  
CHARACTERISTICS; PROFESSIONAL CONTINUING EDUCATION; \*RECORDKEEPING; STIMULI;  
TEACHING GUIDES; UNIVERSITY EXTENSION

EDRS PRICE: EDRS PRICE MF-\$0.65 HC-\$3.29

DESCRIPTIVE NOTE: 78P.

ISSUE: RIEJUN72

ABSTRACT: THE SECOND IN A SERIES OF SUBJECT PRESENTATION IN THE FIELD OF ADMINISTRATIVE MANAGEMENT FOR USE BY EDUCATORS AND BUSINESSMEN WHO TEACH MANAGEMENT COURSES IS OFFERED. THE POINT IS MADE THAT THE CONCEPT OF AN EDUCATIONAL PROGRAM IN SMALL-BUSINESS ADMINISTRATIVE MANAGEMENT INVOLVES THE INVESTIGATION OF A SERIES OF TOPICS STEMMING FROM BASIC MANAGEMENT FUNCTIONS AS OPPOSED TO PURELY OPERATIONAL FEATURES OF THE BUSINESS REPRESENTED. THE LESSON PLAN IS AN OUTLINE OF THE MATERIAL COVERED WHICH MAY BE USED AS A TEACHING GUIDE, OR AS A FRAMEWORK FOR DEVELOPING AN INDIVIDUALIZED PRESENTATION. THE PRESENTATION IS A CAREFULLY PREPARED SUBJECT PRESENTATION WHICH MAY BE USED AS WRITTEN OR MODIFIED TO MEET LOCAL NEEDS AND CONDITIONS. THE VISUAL AIDS ARE PHOTOGRAPHIC COPIES OF THE SET OF VISUAL AIDS WHICH ARE AVAILABLE FOR THIS TOPIC. THESE VISUALS ARE 8- BY 10-INCH COLORED TRANSPARENCIES PREPARED FOR USE ON OVERHEAD PROJECTORS. THE SUPPLY DEPARTMENT CONSISTS OF MATERIALS WHICH MAY BE REPRODUCED LOCALLY FOR DISTRIBUTION TO COURSE PARTICIPANTS. CASES IN POINT LIST SHORT ACTUAL SMALL-BUSINESS MANAGEMENT CASES WHICH MAY BE USED TO AUGMENT THE PRESENTATION AND TO DEVELOP DISCUSSION. THE INCUBATOR PROVIDES IDEAS FOR STIMULATING FURTHER THOUGHT AND DISCUSSION BY THE PARTICIPANTS. A BIBLIOGRAPHY IS PROVIDED, AND FIELD OFFICES OF THE SMALL BUSINESS ADMINISTRATION ARE LISTED.  
(CK)

REPORT NUMBER: TOPIC-2

AVAILABILITY: Y SUPERINTENDENT OF DOCUMENTS, U.S. GOVERNMENT PRINTING OFFICE, WASHINGTON, D.C. 20402 (\$1.25); SMALL BUSINESS ADMINISTRATION, WASHINGTON, D. C. 20416 (ON LOAN BASIS)

INSTITUTION NAME: SMALL BUSINESS ADMINISTRATION, WASHINGTON, D.C.

ACCESSION NUMBER: ED058993

CLEARINGHOUSE ACCESSION NUMBER: RC005928

PUBLICATION DATE: 30 JUN 71

TITLE: < 1971 ANNUAL CREDIT AND FINANCING REPORT. FINANCING INDIAN DEVELOPMENT.

DESCRIPTOR: 9 \*AMERICAN INDIANS; \*ANNUAL REPORTS; CREDIT (FINANCE); \*ECONOMIC DEVELOPMENT; EDUCATIONAL FINANCE; FEDERAL LEGISLATION; \*FINANCIAL SERVICES; PRIVATE FINANCIAL SUPPORT; \*TABLES (DATA)

EDRS PRICE: EDRS PRICE MF-\$0.65 HC-\$3.29

DESCRIPTIVE NOTE: 43P.

ISSUE: RIEMAY72

ABSTRACT: THE BUREAU OF INDIAN AFFAIRS (BIA) 1971 ANNUAL CREDIT AND FINANCING REPORT DESCRIBES THE FINANCING AVAILABLE FOR ECONOMIC ADVANCEMENT OF AMERICAN INDIANS. THE 3 MAIN FINANCING SOURCES CITED IN THIS REPORT ARE (1) CUSTOMARY LEADERS, BOTH PRIVATE AND GOVERNMENT; (2) TRIBES AND OTHER INDIAN ORGANIZATIONS WITH FUNDS OF THEIR OWN; AND (3) THE REVOLVING LOAN FUND OF THE BIA. THESE FINANCING SOURCES ARE DISCUSSED IN TERMS OF SUCH AREAS AS HOUSING, SMALL BUSINESS, AGRICULTURE, AND EDUCATION. INCLUDED IS AN APPENDIX OF 34 TABLES CONTAINING INFORMATION ON SUCH ITEMS AS LOANS MADE, AMOUNTS, SOURCES, REPAYMENT RECORDS, AND PURPOSES. A RELATED DOCUMENT IS ED 050 849. (NQ)

INSTITUTION NAME: BUREAU OF INDIAN AFFAIRS (DEPT. OF INTERIOR), WASHINGTON, D.C.

ACCESSION NUMBER: ED058681

CLEARINGHOUSE ACCESSION NUMBER: EC040991

PUBLICATION DATE: JAN 72

TITLE: QUALITY MATH EXPERIENCES.

PERSONAL AUTHOR: VENNARD, BRUCE; PENNIMAN, TERRY L.

DESCRIPTOR: \*EXCEPTIONAL CHILD EDUCATION; \*GUIDELINES; \*MATHEMATICS;  
MEASUREMENT; \*MENTALLY HANDICAPPED; MONEY MANAGEMENT; \*TEACHING METHODS; TIME

EDRS PRICE: EDRS PRICE MF-\$0.65 HC-\$3.29

DESCRIPTIVE NOTE: 88P.

ISSUE: RIEMAY72

ABSTRACT: PRESENTED ARE TEACHING METHODS FOR THE INSTRUCTION OF MATHEMATICS TO MENTALLY RETARDED CHILDREN. ALTHOUGH THE IDEAS ARE DEVELOPED FROM SIMPLE TO COMPLEX, THERE IS NO ATTEMPT TO CORRELATE MATHEMATICAL IDEAS WITH GRADE LEVELS. THE GENERAL STATED PHILOSOPHY IS THAT THE RETARDED CHILD LEARNS BEST BY EXPERIENCING AND FINDS SATISFACTION AND REINFORCEMENT IN SUCCESSFUL ENDEAVORS. GUIDELINES FOR THE INSTRUCTION OF FUNDAMENTAL OPERATIONS IN MATHEMATICS COVER ADDITION, MULTIPLICATION, SUBTRACTION, AND DIVISION. THE USE OF A NUMBER LINE IN ADDITION AND THE TEACHING OF MULTIPLICATION AFTER ADDITION AND BEFORE SUBTRACTION ARE ADVOCATED. THE NUMBER LINE IS ALSO ADVOCATED IN THE TEACHING OF SUBTRACTION AND DIVISION. THE SECTION ON THE TEACHING OF TIME INCLUDES MANY SAMPLE WORK SHEETS THAT MAY BE HELPFUL IN THE SEQUENTIAL PRESENTATION OF TIME-RELATED CONCEPTS. THE CHAPTER ON TEACHING OF MEASUREMENT EMPHASIZES THAT THE TEACHING OF MEASUREMENT WILL BE AUGMENTED IF MANY PLAY ACTIVITIES REQUIRING USE OF MEASUREMENT TECHNIQUES ACCOMPANY THE INSTRUCTION. THE LAST INSTRUCTIONAL SECTION CONCERNS MONEY AND EMPHASIZES THAT CHILDREN NEED TO HAVE MANY EXPERIENCES HANDLING REAL MONEY UNDER SUPERVISION. SUGGESTED LEARNING SEQUENCES, ACTIVITIES, AND REINFORCEMENTS ACCOMPANY THE SECTIONS ON MEASUREMENT, TIME, AND MONEY. (CB)

INSTITUTION NAME: IOWA UNIV., IOWA CITY. SPECIAL EDUCATION CURRICULUM DEVELOPMENT CENTER.

SPONSORING AGENCY NAME: IOWA STATE DEPT. OF PUBLIC INSTRUCTION, DES MOINES.

ACCESSION NUMBER: ED058637

CLEARINGHOUSE ACCESSION NUMBER: EA003942

PUBLICATION DATE: AUG 70

TITLE: DEVELOPMENT AND ECONOMY IN EDUCATIONAL BUILDING. THE FUNDAMENTALS OF EDUCATIONAL PLANNING: LECTURE-DISCUSSION SERIES NO. 55.

PERSONAL AUTHOR: ODDIE, G. B.

DESCRIPTOR: BUILDING DESIGN; CONSTRUCTION COSTS; EDUCATIONAL DEVELOPMENT; EDUCATIONAL ECONOMICS; \*EDUCATIONAL FACILITIES; \*EDUCATIONAL PLANNING; \*FACILITY REQUIREMENTS; \*INSTRUCTIONAL MATERIALS; \*INVESTMENT; PHYSICAL DESIGN NEEDS; PROGRAMED TEXTS

EDRS PRICE: EDRS PRICE MF-\$0.65 HC NOT AVAILABLE FROM EDRS.

DESCRIPTIVE NOTE: 8P.; BASED ON A LECTURE GIVEN AT IIEP (MAY 6, 1970)

ISSUE: RIEMAY72

ABSTRACT: | IN A CONTROLLED EXPERIMENT, THE IIEP ATTEMPTED TO DEVELOP EFFICIENT TEACHING MATERIALS IN THE FIELD OF EDUCATIONAL PLANNING. INFORMAL INSTRUCTIONAL MATERIALS WERE COMPILED FROM THE TAPE RECORDINGS, TRANSCRIPTIONS, AND SUMMARY NOTES OF SEMINARS, LECTURES, AND DISCUSSIONS CONDUCTED BY THE IIEP IN ITS TRAINING AND RESEARCH PROGRAM. THIS INSTRUCTIONAL UNIT CONCENTRATES ON THOSE ASPECTS OF EDUCATIONAL BUILDING THAT ARE OF INTEREST TO PLANNERS WHO MUST DETERMINE THE PLANNED LEVEL OF INVESTMENT IN BUILDING FOR AN EDUCATIONAL DEVELOPMENT PROGRAM. RELATED DOCUMENTS ARE EA 003 931-941. (RA)

REPORT NUMBER: IIEP-TM-55-70

AVAILABILITY: IIEP, 7RUE EUGENE DELACROIX, PARIS XVI (FRANCE). (\$.25 DISTR. CHARGE)

INSTITUTION NAME: D UNITED NATIONS EDUCATIONAL, SCIENTIFIC, AND CULTURAL ORGANIZATION, PARIS (FRANCE). INTERNATIONAL INST. FOR EDUCATIONAL PLANNING.

ACCESSION NUMBER: ED058476

CLEARINGHOUSE ACCESSION NUMBER: AA000780

PUBLICATION DATE: AUG 71

TITLE: THE CONCEPT OF EDUCATION AS AN INVESTMENT. FINAL REPORT.

PERSONAL AUTHOR: GOFFMAN, IRVING J.; AND OTHERS

DESCRIPTOR: M \*COST EFFECTIVENESS; \*ECONOMIC FACTORS; \*EDUCATIONAL FINANCE;  
EVALUATION TECHNIQUES; \*HUMAN CAPITAL; HUMAN RESOURCES; INCOME; \*INVESTMENT;  
TAXES

EDRS PRICE: EDRS PRICE MF-\$0.65 HC-\$6.58

DESCRIPTIVE NOTE: 119P.

ISSUE: RIEMAY72

ABSTRACT: THE ECONOMIC BENEFITS AND INVESTMENT FUNCTIONS OF EDUCATION AND ITS RELATIONSHIP TO OTHER HUMAN RESOURCE INVESTMENTS ARE REPORTED. IN ADDITION, A REPORT ON THE REVENUE YIELDS OF VARIOUS TAXES RELATED TO ECONOMIC CONDITIONS IS INCLUDED. THE CONCEPT OF HUMAN INVESTMENT IS DISCUSSED FROM THE STANDPOINT OF ITS SIMILARITIES WITH PHYSICAL CAPITAL INVESTMENT, DISSIMILARITIES: DIFFERENCES IN DEGREE, AND DISSIMILARITIES: DIFFERENCES IN KIND. CONCEPTUAL PROBLEMS IN EVALUATING EDUCATIONAL INVESTMENT ARE RELATED TO THE ECONOMIST'S USE OF BENEFIT-COST-ANALYSIS AND RATE-OF-RETURN-ANALYSIS. ECONOMIC AND SOCIAL BENEFITS ACCRUING FROM EDUCATION ARE SEEN AS EXTERNAL BENEFITS. EMPIRICAL EVIDENCE ON RATES OF RETURN IS PRESENTED IN DISCUSSIONS OF INTERNAL RATE OF RETURN, DISCRIMINATION AND RATE OF RETURN ANALYSIS, AND THE RETURN TO INCREASED QUALITY. THE QUESTION OF HOW EDUCATION INFLUENCES THE SIZE OF A NATION'S OUTPUT IS DISCUSSED AS TO FACTORS IN ECONOMIC GROWTH, THE QUANTITY AND QUALITY OF PRODUCTIVE RESOURCES, AND THE MYSTERY OF THE ECONOMETRIC RESIDUAL. REVENUE LIMITATIONS RELATED TO ECONOMIC GROWTH, WITH PARTICULAR EMPHASIS ON EDUCATIONAL PROGRAMS, ARE EXAMINED AS TO REVENUE AVAILABILITY, INCREASING REVENUE FROM AVAILABLE SOURCES, SOME PROBLEMS OF COMPETING RESOURCE DEMANDS, AND TAXPAYER REVOLT. (FOR RELATED DOCUMENT, SEE ED 058 473.) (DB)

CONTRACT NUMBER: DEC-0-71-1346

SPONSORING AGENCY NAME: DPRESIDENT'S COMMISSION ON SCHOOL FINANCE,  
WASHINGTON, D.C.

ACCESSION NUMBER: ED058288

CLEARINGHOUSE ACCESSION NUMBER: TM001003

PUBLICATION DATE: 69

TITLE: & WASHINGTON PRE-COLLEGE TESTING PROGRAM VOCATIONAL INTEREST INVENTORY (1972).

PERSONAL AUTHOR: LUNNEBORG, P. W.

DESCRIPTOR: - AGRICULTURAL OCCUPATIONS; ART ACTIVITIES; CAREERS; CLERICAL OCCUPATIONS; FINANCE OCCUPATIONS; FORCED CHOICE TECHNIQUE; \*HIGH SCHOOL STUDENTS; \*INTEREST SCALES; \*OCCUPATIONAL ASPIRATION; PERSONAL INTERESTS; RESEARCHERS; SALES OCCUPATIONS; SERVICE OCCUPATIONS; TEACHERS; TECHNICAL OCCUPATIONS; \*TESTS; \*VOCATIONAL INTERESTS; WHITE COLLAR OCCUPATIONS

IDENTIFIER: \*VOCATIONAL INTEREST INVENTORY

EDRS PRICE: DOCUMENT NOT AVAILABLE FROM EDRS.

DESCRIPTIVE NOTE: 9P.

ISSUE: RIEAPR72

ABSTRACT: THE INTENT OF THE VOCATIONAL INTEREST INVENTORY IS TO PROVIDE AN INTRA-INDIVIDUAL PROFILE OF INTERESTS ACROSS EIGHT ACTIVITY FOCI: SERVICE, OUTDOOR, SCIENCE, BUSINESS CONTACT, ORGANIZATION, TECHNOLOGY, GENERAL CULTURAL, AND ARTS AND ENTERTAINMENT. THE INVENTORY, WHICH MAY BE GROUP ADMINISTERED, EMPLOYS AN IPSATIVE, FORCED-CHOICE FORMAT FOR BOTH 56-ITEM SECTIONS, "OCCUPATIONS" AND "ACTIVITIES." THE INVENTORY WAS ANALYZED ON A SAMPLE OF HIGH SCHOOL JUNIORS. IT WAS INITIALLY SCORED BY SUMMING, SEPARATELY FOR EACH SECTION, THE ITEMS ANSWERED IN THE KEYED DIRECTION FOR EACH OF THE EIGHT INTEREST AREAS. A HAND-SCORING KEY IS INCLUDED IN THE MANUAL (TM 000 784). (MS)

AVAILABILITY: UNIVERSITY OF WASHINGTON, BUREAU OF TESTING, SEATTLE, WASHINGTON 98105

INSTITUTION NAME: WASHINGTON UNIV., SEATTLE. BUREAU OF TESTING.

ACCESSION NUMBER: ED058137

CLEARINGHOUSE ACCESSION NUMBER: S0002299

PUBLICATION DATE: JUL 71

TITLE: DEVELOPING A RESOURCE CENTER IN CONSUMER EDUCATION: AN ANNOTATED BIBLIOGRAPHY.

PERSONAL AUTHOR: GARMAN, E. THOMAS; AND OTHERS

DESCRIPTOR: \*ANNOTATED BIBLIOGRAPHIES; AUDIOVISUAL AIDS; CAREERS; \*CONSUMER ECONOMICS; \*CONSUMER EDUCATION; CREDIT (FINANCE); ENVIRONMENTAL INFLUENCES; \*HOME ECONOMICS EDUCATION; INSTRUCTIONAL MATERIALS; \*MONEY MANAGEMENT; PURCHASING; RESOURCE GUIDES; SECONDARY GRADES

EDRS PRICE: EDRS PRICE MF-\$0.65 HC-\$6.58

DESCRIPTIVE NOTE: 146P.

ISSUE: RIEAPR72

ABSTRACT: THE RATIONALE BEHIND THIS ANNOTATED BIBLIOGRAPHY OF OVER 1300 ITEMS IS THAT EVERY CONSUMER EDUCATION TEACHER NEEDS NUMEROUS CLASSROOM RESOURCES TO PROVIDE FOR THE INDIVIDUAL NEEDS OF HIS STUDENTS, AND THESE RESOURCES SHOULD BE BALANCED IN REPRESENTING ALL CONTENT AREAS. THE RESOURCE MATERIALS INCLUDED, MOSTLY BOOKLETS AND PAMPHLETS FOR CLASSROOM USE, ARE ARRANGED ACCORDING TO 18 BASIC CONTENT AREAS, WITH SUBDIVISIONS FOR BOOKLETS AND PAMPHLETS, AUDIOVISUAL MATERIALS, AND LEARNING PACKAGES FOR TEACHERS AND STUDENTS. TOPICS INCLUDE: THE DILEMMA OF THE CONSUMER, THE CONSUMER IDENTIFIED, THE CONSUMER IN THE AMERICAN MARKETPLACE, THE CHANGING ROLE OF THE CONSUMER, BUYING SERVICES, SUNDRY PRODUCTS, CREDIT, CLOTHING, FOOD, AUTOMOBILES, HOME FURNISHINGS AND MAJOR APPLIANCES, HOUSING MONEY MANAGEMENT, SAVINGS, INVESTMENTS, LIFE INSURANCE, TAXES, AND CAREERS. THE PUBLICATION ALSO INCLUDES THREE SEPARATE CHAPTERS ENTITLED, BIBLIOGRAPHIES, CATALOGUES, AND OTHER SOURCES FOR TEACHING MATERIALS, MAILING LISTS FOR YOUR RESOURCE CENTER, AND JOURNALS AND MAGAZINES IN CONSUMER EDUCATION. CRITERIA FOR SELECTION OF MATERIALS INCLUDED: USEFULNESS WITH SECONDARY SCHOOL STUDENTS, COST AND AVAILABILITY, AND OBJECTIVITY. THE SMALL NUMBER OF ANNOTATIONS IN SOME AREAS WAS DUE TO LIMITATIONS OF TIME AND RESOURCES. (AUTHOR/JLB)

AVAILABILITY: NORTHERN ILLINOIS UNIVERSITY, BUSINESS EDUCATION DEPARTMENT, WIRTZ 323, DEKALB, ILLINOIS 60115 (\$2.00)

INSTITUTION NAME: NORTHERN ILLINOIS UNIV., DE KALB.

ACCESSION NUMBER: ED058115

CLEARINGHOUSE ACCESSION NUMBER: S0002072

PUBLICATION DATE: 71

TITLE: TEACHING PERSONAL ECONOMICS IN THE HOME ECONOMICS CURRICULUM.

DESCRIPTOR: CASE STUDIES; CONCEPT TEACHING; \*CONSUMER ECONOMICS; \*CONSUMER EDUCATION; CURRICULUM GUIDES; \*ECONOMIC EDUCATION; ECONOMICS; \*HOME ECONOMICS EDUCATION; \*INTERDISCIPLINARY APPROACH; MONEY MANAGEMENT; MULTIMEDIA INSTRUCTION; RESOURCE GUIDES; SECONDARY GRADES; TEACHING GUIDES; UNITS OF STUDY (SUBJECT FIELDS)

EDRS PRICE: DOCUMENT NOT AVAILABLE FROM EDRS.

DESCRIPTIVE NOTE: 102P.

ISSUE: RIEAPR72

ABSTRACT: T THE GUIDE FOR SECONDARY TEACHERS, A NEW INTERDISCIPLINARY APPROACH INTEGRATING MACROECONOMIC AND MICROECONOMIC CONCEPTS WITH HOME ECONOMIC COURSES, IS DIVIDED INTO TWO MAJOR PARTS: PART I, "TEACHING PERSONAL ECONOMICS IN THE HOME ECONOMICS CURRICULUM," WRITTEN BY A GROUP OF SPECIALISTS, STRESSES CONSUMER BEHAVIOR IN FOUR UNITS ON CLOTHING, HOUSING, FOODS AND FAMILY (HUMAN DEVELOPMENT), ANY OF WHICH MAY BE USED AS A SUBUNIT, COURSE SUPPLEMENT, OR GENERAL HOME ECONOMICS COURSE. THE FIFTH UNIT COMPRISED OF CASE STUDIES, PRESENTS AN OPPORTUNITY FOR STUDENTS TO FURTHER LEARN ECONOMIC PRINCIPLES BY APPLYING THEM TO SPECIFIC SITUATIONS. PART II, "ECONOMICS AND THE CONSUMER: POSITION PAPER FOR THE PERSONAL ECONOMICS PROJECT" BY MENO LOVENSTEIN EMPHASIZES INTERRELATIONSHIPS OF INDIVIDUAL CONSUMERS TO THE TOTAL ECONOMY AND ECONOMIC ANALYSIS OF THE CONCEPTS OF FREEDOM OF CHOICE, OPPORTUNITY COSTS, INCOME, PRIVATE AND PUBLIC CONSUMER INTERESTS, BUDGETS, SAVINGS AND INVESTING. TEN MAJOR CONCLUSIONS LISTING THE APPLICATIONS OF ECONOMIC ANALYSIS TO PERSONAL DECISION-MAKING ARE INCLUDED. INTRODUCTORY UNITS FOR BUSINESS EDUCATION AND SOCIAL STUDIES CURRICULA ARE PROVIDED WHICH ARE APPLICABLE TO THE HOME ECONOMICS CURRICULUM. SELECTED STUDY MATERIALS LISTED INCLUDE TEXTBOOKS, GENERAL AND PAPERBOUND READINGS, PAMPHLETS, PERIODICALS, AUDIOVISUAL MATERIALS, SIMULATION GAMES, GENERAL PERSONAL ECONOMICS MATERIALS AND BIBLIOGRAPHIES. (SJM)

AVAILABILITY: JOINT COUNCIL ON ECONOMIC EDUCATION, 1212 AVENUE OF THE AMERICAS, NEW YORK, NEW YORK 10036 (\$2.50)

INSTITUTION NAME: JOINT COUNCIL ON ECONOMIC EDUCATION, NEW YORK, N.Y.

ACCESSION NUMBER: ED058114

CLEARINGHOUSE ACCESSION NUMBER: S0002071

PUBLICATION DATE: 71

TITLE: TEACHING PERSONAL ECONOMICS IN THE BUSINESS EDUCATION CURRICULUM.

DESCRIPTOR: \*BUSINESS EDUCATION; CASE STUDIES; CONCEPT TEACHING; \*CONSUMER ECONOMICS; \*CONSUMER EDUCATION; CURRICULUM GUIDES; \*ECONOMIC EDUCATION; ECONOMICS; FUNDAMENTAL CONCEPTS; \*INTERDISCIPLINARY APPROACH; MONEY MANAGEMENT; MULTIMEDIA INSTRUCTION; RESOURCE GUIDES; SECONDARY GRADES; TEACHING GUIDES; UNITS OF STUDY (SUBJECT FIELDS)

EDRS PRICE: DOCUMENT NOT AVAILABLE FROM EDRS.

DESCRIPTIVE NOTE: 97P.

ISSUE: RIEAPR72

ABSTRACT: THIS GUIDE FOR SECONDARY TEACHERS, AN INTERDISCIPLINARY APPROACH INTEGRATING ECONOMIC CONCEPTS INTO BUSINESS COURSES, STRESSES EDUCATION ABOUT (RATHER THAN FOR) BUSINESS, ANALYZING INDIVIDUAL AND AGGREGATE CONSUMER BEHAVIOR AND INTERRELATIONSHIPS BETWEEN THE TWO. PART I, "PERSONAL ECONOMICS IN THE BUSINESS CURRICULUM", DIVIDED INTO SEVEN UNITS, FOCUSES UPON THE CONSUMER'S EARNING, SPENDING, BORROWING, SAVING, INVESTING AND DECISION MAKING. LEARNING ACTIVITIES TO HELP CREATE ECONOMIC INSIGHTS FOLLOW EACH UNIT. PART II CONSISTS PRIMARILY OF "ECONOMICS AND THE CONSUMER: POSITION PAPER FOR THE PERSONAL ECONOMICS PROJECT" BY MEND LOVENSTEIN EMPHASIZING INTERRELATIONSHIPS OF INDIVIDUAL CONSUMERS TO THE TOTAL ECONOMY AND ECONOMIC ANALYSIS OF THE CONCEPTS OF FREEDOM OF CHOICE, OPPORTUNITY COSTS, INCOME, PRIVATE AND PUBLIC CONSUMER INTERESTS, BUDGETS, SAVINGS AND INVESTING. TEN MAJOR CONCLUSIONS LISTING THE APPLICATIONS OF ECONOMIC ANALYSIS TO PERSONAL DECISION-MAKING ARE INCLUDED. OTHER ARTICLES IN PART II CONSIST OF "THE STRUCTURE OF PERSONAL ECONOMICS", SOCIAL STUDIES CURRICULA APPLICABLE TO THE BUSINESS CURRICULUM, "SELECTED STUDY MATERIALS IN PERSONAL ECONOMICS", TEXTBOOKS, READINGS, PAMPHLETS, PERIODICALS, AUDIOVISUAL MATERIALS, AND SIMULATION GAMES. RELATED DOCUMENTS ARE ED 052 101, ED 054 029, AND SO 002 072. (SJM)

AVAILABILITY: JOINT COUNCIL ON ECONOMIC EDUCATION, 1212 AVENUE OF THE AMERICAS, NEW YORK, NEW YORK 10036 (\$2.50)

INSTITUTION NAME: JOINT COUNCIL ON ECONOMIC EDUCATION, NEW YORK, N.Y.

ACCESSION NUMBER: ED056962

CLEARINGHOUSE ACCESSION NUMBER: S0002158

PUBLICATION DATE: 71

TITLE: CONSUMER EDUCATION BIBLIOGRAPHY.

DESCRIPTOR: \*ANNOTATED BIBLIOGRAPHIES; AUDIOVISUAL AIDS; CHILDRENS BOOKS;  
CONSUMER ECONOMICS; \*CONSUMER EDUCATION; CONSUMER SCIENCE; ELEMENTARY GRADES;  
ENVIRONMENTAL INFLUENCES; INSTRUCTIONAL MATERIALS; MONEY MANAGEMENT; POLLUTION;  
RESOURCE GUIDES; SECONDARY GRADES

EDRS PRICE: EDRS PRICE MF-\$0.65 HC NOT AVAILABLE FROM EDRS.

DESCRIPTIVE NOTE: 199P.

ISSUE: RIEMAR72

ABSTRACT: 4 THIS SECOND EDITION, ANNOTATED BIBLIOGRAPHY CONTAINS OVER 4,000 BOOKS, PAMPHLETS, PERIODICAL ARTICLES, AUDIOVISUAL AIDS, AND TEACHER MATERIALS RELATING TO CONSUMER INTERESTS AND CONSUMER EDUCATION. THE RECENT PROLIFERATION OF MATERIALS HAS MADE IT IMPOSSIBLE TO PRODUCE AN EXHAUSTIVE LISTING. THE AUTHORS INSTEAD HAVE ATTEMPTED TO PROVIDE AN OVERVIEW OF THE FIELD WHICH WILL BE USEFUL TO CONSUMERS, EDUCATORS, SCHOOL AND PUBLIC LIBRARIES, AND COMMUNITY INFORMATION CENTERS. MAJOR CATEGORIES IN THE BIBLIOGRAPHY ARE: CONSUMER CLASSICS; CONSUMER AND THE ECONOMY; CONSUMER BEHAVIOR; CONSUMER PROTECTION; FRAUD, DECEPTION AND OTHER CONSUMER CONCERNS; AGENCIES AND ORGANIZATIONS PROVIDING SERVICES AND SOURCES OF REDRESS FOR CONSUMERS; CONSUMER AND THE ENVIRONMENT; MONEY MANAGEMENT; CONSUMER GOODS AND SERVICES; CONSUMER EDUCATION; AND CHILDRENS' BOOKS. A SUBJECT INDEX IS PROVIDED. ED 037 560 IS THE FIRST EDITION OF THE BIBLIOGRAPHY. (AUTHOR/JLB)

AVAILABILITY: SUPERINTENDENT OF DOCUMENTS, U. S. GOVERNMENT PRINTING OFFICE, WASHINGTON, D. C. 20402 (\$1.00)

INSTITUTION NAME: | NEW YORK PUBLIC LIBRARY, N.Y.; OFFICE OF CONSUMER AFFAIRS, WASHINGTON, D.C.

ACCESSION NUMBER: ED056935

CLEARINGHOUSE ACCESSION NUMBER: S0001985

PUBLICATION DATE: 1 JAN 69

TITLE: ; TEACHING CONSUMER EDUCATION AND FINANCIAL PLANNING: A MANUAL FOR SCHOOL AND CLASSROOM USE.

DESCRIPTOR: ACTIVITY LEARNING; AFFECTIVE BEHAVIOR; BANKING; BUDGETING; \*CONSUMER ECONOMICS; \*CONSUMER EDUCATION; CREDIT (FINANCE); CURRICULUM GUIDES; DISCUSSION (TEACHING TECHNIQUE); ELEMENTARY GRADES; INSURANCE PROGRAMS; INVESTMENT; \*MONEY MANAGEMENT; PURCHASING; SECONDARY GRADES; TAXES; TEACHING GUIDES; \*THEMATIC APPROACH

IDENTIFIER: ADVERTISING

EDRS PRICE: DOCUMENT NOT AVAILABLE FROM EDRS.

DESCRIPTIVE NOTE: 176P.

ISSUE: RIEMAR72

ABSTRACT: THIS MANUAL, DESIGNED FOR BOTH THE TEACHER AND CURRICULUM PLANNER, IS ORGANIZED AROUND SIX MAJOR THEMES: PLANNING, BUYING, BORROWING, PROTECTING, INVESTING, AND SHARING. THESE MAJOR AREAS ARE USED IN PLACE OF MORE CONVENTIONAL TOPICAL CATEGORIES BECAUSE THE EMPHASIS HERE IS UPON EACH INDIVIDUAL'S BEHAVIOR. A CHART IS PROVIDED THAT SHOWS THE RELATIONSHIP BETWEEN THE SIX THEMES AND THE STANDARD TOPICS OF CONSUMER AND FINANCIAL EDUCATION. EACH THEME SECTION IS SIMILARLY ORGANIZED. FOLLOWING A BRIEF OVERVIEW, THERE IS A LIST OF THE KEY IDEAS OF THE AREA. THIS LIST IS ACCOMPANIED BY A LIST OF QUESTIONS FOR DEVELOPMENT--POINTS OF INQUIRY THAT CAN BE PURSUED BY TEACHERS AND STUDENTS. A NUMBER OF ILLUSTRATIVE ACTIVITIES THEN FOLLOWS. THESE HAVE BEEN PLANNED TO INFLUENCE AND REVEAL BEHAVIOR, AS WELL AS DEVELOP THE KEY IDEAS. A CODING SYSTEM IS USED TO IDENTIFY EXPERIENCES BELIEVED TO BE APPROPRIATE FOR STUDENTS IN PRIMARY, INTERMEDIATE, AND SECONDARY GRADES. SUGGESTIONS ARE INCLUDED FOR TRANSPARENCIES, BULLETIN BOARDS, AND CHARTS. THE LAST ELEMENT OF EACH MAJOR SECTION, EVIDENCE OF LEARNING, LISTS WHAT AN EDUCATED PERSON KNOWS, CAN DO, AND DOES ABOUT THE THEME. A NUMBER OF SPECIAL STATEMENTS PROVIDE GUIDELINES FOR THE USE OF SPECIFIC TEACHING TECHNIQUES, E.G., DISCUSSION, EVALUATION, PROBLEM SOLVING, AND DECISION MAKING. (AUTHOR/JLB)

AVAILABILITY: ; COUNCIL FOR FAMILY FINANCIAL EDUCATION, TWIN TOWERS, SILVER SPRING, MARYLAND 20910 (\$6.00)

INSTITUTION NAME: COUNCIL FOR FAMILY FINANCIAL EDUCATION, SILVER SPRING, MD.

ACCESSION NUMBER: ED055162  
CLEARINGHOUSE ACCESSION NUMBER: VT013728  
PUBLICATION DATE: APR 71  
TITLE: INVESTMENT PLANNING IN VOCATIONAL-TECHNICAL EDUCATION. A PILOT STUDY.  
PERSONAL AUTHOR: WILSON, JAMES A.; WIHRY, DAVID F.  
DESCRIPTOR: T \*COST EFFECTIVENESS; EDUCATIONAL ECONOMICS; \*EDUCATIONAL PLANNING; \*INVESTMENT; MANPOWER NEEDS; \*PROGRAM EVALUATION; TECHNICAL EDUCATION; \*VOCATIONAL EDUCATION  
IDENTIFIER: MAINE  
EDRS PRICE: EDRS PRICE MF--\$0.65 HC-\$3.29  
DESCRIPTIVE NOTE: 69P.  
ISSUE: RIEJAN72  
ABSTRACT: TO IMPROVE LONG-RANGE VOCATIONAL EDUCATION PLANNING IN MAINE, THIS STUDY EXAMINED AND EVALUATED THE FEASIBILITY OF REPLACING THE MANPOWER APPROACH TO PLANNING WITH AN INVESTMENT APPROACH. A SURVEY OF MACHINISTS WAS CONDUCTED TO DEVELOP AN INSTRUMENT FOR MEASURING PROGRAM BENEFITS AS PART OF THE INVESTMENT APPROACH TO PROGRAM EVALUATION AND PLANNING. THE INVESTMENT APPROACH PROVED TO BE VALUABLE BOTH IN LONG-RANGE PLANNING AND AS AN "IN-HOUSE" PLANNING AND EVALUATION PROCEDURE FOR ON-GOING PROGRAMS. (BH)  
INSTITUTION NAME: MAINE UNIV., ORONO.  
SPONSORING AGENCY NAME: < DMAINE STATE DEPT. OF EDUCATION, AUGUSTA. BUREAU OF VOCATIONAL EDUCATION.

ACCESSION NUMBER: ED054446

CLEARINGHOUSE ACCESSION NUMBER: AC010792

PUBLICATION DATE: 71

TITLE: C HEARINGS BEFORE THE SUBCOMMITTEE ON READJUSTMENT, EDUCATION, AND EMPLOYMENT OF THE COMMITTEE ON VETERANS' AFFAIRS: UNITED STATES SENATE, 92ND CONGRESS, FIRST SESSION (APRIL 28, MAY 10, 1971).

DESCRIPTOR: D CREDIT (FINANCE); \*EDUCATIONAL OPPORTUNITIES; \*EMPLOYMENT OPPORTUNITIES; \*FEDERAL LEGISLATION; \*MEDICAL SERVICES; MILITARY SERVICE; ORGANIZATIONS (GROUPS); \*VETERANS; VOCATIONAL REHABILITATION

IDENTIFIER: AMERICAN LEGION; VETERANS ADMINISTRATION; \*VIETNAM WAR

EDRS PRICE: EDRS PRICE MF-\$0.65 HC-\$9.87

DESCRIPTIVE NOTE: 277P.

ISSUE: RIEJAN72

ABSTRACT: HEARINGS HELD BEFORE A CONGRESSIONAL COMMITTEE ON THE PROBLEMS OF READJUSTMENT AND JOB ASSISTANCE FOR VIETNAM VETERANS INCLUDE THE STATEMENTS OF H. R. RAINWATER, COMMANDER IN CHIEF, VETERANS OF FOREIGN WARS AND ALFRED P. CHAMIE, NATIONAL COMMANDER, THE AMERICAN LEGION. THE NEED FOR VOCATIONAL TRAINING FOR VETERANS IS EMPHASIZED, THIS TO INCLUDE ON-THE-JOB TRAINING AND WORK-STUDY EDUCATIONAL PROGRAMS. PRINTED MATERIALS INCLUDED ARE "REACH OUT," A 1971 PLANNING GUIDE FOR SERVICE AND MEMBERSHIP PUBLISHED BY THE AMERICAN LEGION; "OUR KIND OF GUY," A PROGRAM OF LEGION SERVICE TO RECENTLY DISCHARGED VETERANS; THE "POST SERVICE OFFICERS MANUAL" WITH A SPECIAL SECTION OUTLINING BENEFITS AVAILABLE TO VIETNAM VETERANS; "MANDATES TO THE NATIONAL ECONOMIC COMMISSION" FROM THE 52ND NATIONAL CONVENTION OF THE AMERICAN LEGION AND MEETING OF THE NATIONAL EXECUTIVE COMMITTEE; EXCERPTS FROM ISSUES OF THE AMERICAN LEGION MAGAZINE CONCERNING LEGION ACTIVITIES RELATED TO JOBS FOR VETERANS PROGRAM; AND "MANDATES TO THE NATIONAL VETERANS AFFAIRS AND REHABILITATION COMMISSION" FROM THE 52ND NATIONAL CONVENTION OF THE AMERICAN LEGION REQUESTING THAT THE COMMISSION SPONSOR AND SUPPORT LEGISLATIVE MEASURES TO IMPROVE THE VETERANS EDUCATIONAL ASSISTANCE PROGRAM, AMONG OTHER REQUESTS. RECORDS AND RESULTS OF THE LEGION'S "JOBS FOR VETERANS" JOB FAIRS, MARTS, OR CLINICS ARE GIVEN. (CK)

AVAILABILITY: SUPERINTENDENT OF DOCUMENTS, UNITED STATES GOVERNMENT PRINTING OFFICE, WASHINGTON, D.C. 20402 (NO PRICE QUOTED)

INSTITUTION NAME: CONGRESS OF THE U.S., WASHINGTON, D.C. SENATE COMMITTEE ON VETERAN'S AFFAIRS.

ACCESSION NUMBER: ED054046

CLEARINGHOUSE ACCESSION NUMBER: S0001878

PUBLICATION DATE: OCT 70

TITLE: THE NEWBURYPORT MASSACHUSETTS PLAN FOR CONSUMER EDUCATION.

DESCRIPTOR: 8 \*CONSUMER ECONOMICS; \*CONSUMER EDUCATION; \*CURRICULUM DEVELOPMENT; ECONOMIC EDUCATION; ELEMENTARY GRADES; \*MONEY MANAGEMENT; \*PILOT PROJECTS; PROGRAM DESCRIPTIONS; SECONDARY GRADES

IDENTIFIER: MASSACHUSETTS; NEWBURYPORT PROJECT FOR CONSUMER EDUCATION

EDRS PRICE: EDRS PRICE MF-\$0.65 HC-\$3.29

DESCRIPTIVE NOTE: 18P.

ISSUE: RIEDEC71

ABSTRACT: : THE NEWBURYPORT PROJECT FOR CONSUMER EDUCATION, A PILOT PROJECT CONDUCTED UNDER THE AUSPICES OF THE NEWBURYPORT SCHOOL COMMITTEE AND THE MASSACHUSETTS DEPARTMENT OF EDUCATION, IS DESCRIBED IN THIS BROCHURE IN TERMS OF THE PROJECT'S RATIONALE, HISTORY, AND IMPLEMENTATION. THE THREE-YEAR PROJECT, NOW IN ITS SECOND YEAR, IS BASED ON TWO PRINCIPLES: 1) CONSUMER EDUCATION SHOULD BE FOR ALL STUDENTS AT ALL STAGES OF THEIR SCHOOL EXPERIENCE AND CUT ACROSS SUBJECT BOUNDARIES FROM K-12, AND 2) IN ORDER TO BE TRULY EFFECTIVE, THIS PROGRAM SHOULD INCLUDE ELEMENTS FROM OUTSIDE THE EDUCATION COMMUNITY. DURING THE INITIAL STAGES OF THE PROJECT, LOCAL TEACHERS WORKED ON IDENTIFYING CONCEPTS AND DETERMINING THEIR APPLICABILITY AT VARIOUS GRADE LEVELS. LATER, THEY DEVELOPED CURRICULUM UNITS WHICH WERE THEN TRIED OUT IN VARIOUS GRADES. IN-SERVICE TEACHER EDUCATION HAS BEEN AN IMPORTANT PART OF THE PROJECT. IN ADDITION TO TEACHERS PRESENTLY ASSOCIATED WITH THE PROJECT, CURRICULUM DEVELOPMENT WILL INVOLVE OTHER TEACHERS WITHIN THE SYSTEM, STUDENTS, PARENTS, BUSINESS PEOPLE, AND THE COMMUNITY AT LARGE. COMPLETE ELEMENTS OF THE TEACHING GUIDE WILL BE IMPLEMENTED AND EVALUATED BY TEACHERS FROM THE PROJECT STAFF. LATER, THE MATERIALS WILL BE TESTED BY A GROUP OF REPRESENTATIVE TEACHERS NOT ASSOCIATED WITH THE PROJECT. A LIST OF PERSONNEL ASSOCIATED WITH THE PROJECT IS INCLUDED IN THE BROCHURE. (JLB)

INSTITUTION NAME: NEWBURYPORT SCHOOL COMMITTEE, MASS.

SPONSORING AGENCY NAME: DMASSACHUSETTS STATE DEPT. OF EDUCATION, BOSTON.

ACCESSION NUMBER: ED054030

CLEARINGHOUSE ACCESSION NUMBER: S0001629

PUBLICATION DATE: 71

TITLE: TEST OF UNDERSTANDING IN PERSONAL ECONOMICS: INTERPRETIVE MANUAL AND DISCUSSION GUIDE, AND TEST FORM.

DESCRIPTOR: S \*ACHIEVEMENT TESTS; BUSINESS EDUCATION; \*CONSUMER ECONOMICS; \*CONSUMER EDUCATION; HOME ECONOMICS EDUCATION; MANUALS; \*MONEY MANAGEMENT; SOCIAL STUDIES; \*TESTS

EDRS PRICE: DOCUMENT NOT AVAILABLE FROM EDRS.

DESCRIPTIVE NOTE: 39P.

ISSUE: RIEDEC71

ABSTRACT: N THIS TEST WAS DEVELOPED IN CONJUNCTION WITH THE SERIES OF GUIDES FOR TEACHING PERSONAL ECONOMICS IN THE SOCIAL STUDIES, BUSINESS, AND HOME ECONOMICS CURRICULA. THE TEST ITSELF CONSISTS OF 50 MULTIPLE CHOICE QUESTIONS SELECTED AS HAVING GREATEST VALIDITY FOR EVALUATION AND REPRESENTING THE BEST BALANCE AMONG WHAT SHOULD BE MEASURED TO INDICATE COMPETENCY IN PERSONAL ECONOMICS AS DEFINED IN THE GUIDES. THE INTERPRETIVE MANUAL EXPLAINS THE DEVELOPMENT AND USE OF THE TEST, INSTRUCTIONS FOR TEST ADMINISTRATION AND SCORING, AND AN ITEM-BY-ITEM RATIONALE. ALSO PROVIDED ARE NORMATIVE DATA WHICH RESULTED FROM ADMINISTRATION OF THE TEST TO HIGH SCHOOL STUDENTS IN THE COUNTRY WHO HAD NOT AS YET BEEN EXPOSED TO CLASSES BASED ON THESE GUIDES. THESE DATA INCLUDED AS AN AID TO THE TEACHER AND SHOULD NOT BE CONSIDERED AS STANDARDS FOR ACHIEVEMENT. AN ANSWER SHEET, HAND SCORING KEY, AND A USERS' REPORT FORM ARE INCLUDED IN THE MANUAL. (SEE SO 001 628 FOR RELATED DOCUMENTS.) (JLB)

AVAILABILITY: G JOINT COUNCIL ON ECONOMIC EDUCATION, 1212 AVENUE OF THE AMERICAS, NEW YORK, NEW YORK 10036 (TEST, \$5.00 (PKG. OF 25); MANUAL, \$1.50)

INSTITUTION NAME: JOINT COUNCIL ON ECONOMIC EDUCATION, NEW YORK, N.Y.

ACCESSION NUMBER: E0054029

CLEARINGHOUSE ACCESSION NUMBER: S0001628

PUBLICATION DATE: 71

TITLE: TEACHING A COURSE IN PERSONAL ECONOMICS.

PERSONAL AUTHOR: CANFIELD, JAMES

DESCRIPTOR: CITIZENSHIP; \*CONSUMER ECONOMICS; \*CONSUMER EDUCATION;  
\*DECISION MAKING SKILLS; \*ECONOMIC EDUCATION; ECONOMICS; FUNDAMENTAL CONCEPTS;  
LABOR ECONOMICS; \*MONEY MANAGEMENT; SECONDARY GRADES; TEACHING GUIDES

EDRS PRICE: DOCUMENT NOT AVAILABLE FROM EDRS.

DESCRIPTIVE NOTE: 77P.

ISSUE: RIEDEC71

ABSTRACT: THIS TEACHER'S GUIDE, ONE OF A SERIES ON PERSONAL ECONOMICS, IS A REFINEMENT OF A COURSE OF STUDY IN PERSONAL ECONOMICS PREPARED FOR THE FAIRFIELD SCHOOL, LANCASTER, OHIO. AN INTRODUCTION DESCRIBES THE STRUCTURE OF PERSONAL ECONOMICS BY OFFERING A DEFINITION, DISCUSSING THE IDEAS AND CONCEPTS INVOLVED, AND SETTING OUT A PROCESS FOR ANALYZING PERSONAL ECONOMIC DECISIONS. IN 22 LESSONS, THE COURSE CONTENT FOCUSES ON THE INDIVIDUAL'S DECISION-MAKING PROCESS AND PARTICIPATION IN ECONOMIC LIFE IN THE ROLES OF WORKER, CONSUMER, AND CITIZEN. EMPHASIS IS PLACED ON HIS ACTIVITIES OF EARNING, SPENDING, BORROWING, SAVING, INVESTING, AND INFLUENCING COLLECTIVE DECISIONS. EACH LESSON FOLLOWS THE PATTERN OF: I.) TEACHER BACKGROUND, AND II.) LESSON PLAN. THE LATTER INCLUDES: AIM, PRESENTATION, FURTHER READINGS, AND QUESTIONS FOR STUDENTS. THE FINAL LESSON, THE CITIZEN--PERSONAL RESPONSIBILITIES, HAS STUDENTS DISCUSS SOME OF THE ATTRIBUTES OF GOOD CITIZENSHIP. ONE OF THOSE STATED REFERS TO THE ACCEPTANCE OF THE RESPONSIBILITY FOR THE MAINTENANCE AND IMPROVEMENT OF A COMPETITIVE ECONOMIC SYSTEM ASSISTED AND REGULATED WHEN NECESSARY BY GOVERNMENTAL ACTION. THE TEST (TO BE USED FOR PRE- AND POST-TESTING) RECOMMENDED IS DESCRIBED IN SO 001 629. OTHER GUIDES IN THE SERIES ARE: TEACHING PERSONAL ECONOMICS IN THE SOCIAL STUDIES (ED 052 101); ... IN THE BUSINESS CURRICULUM; AND, ... HOME ECONOMICS CURRICULUM. (JLB)

AVAILABILITY: JOINT COUNCIL ON ECONOMIC EDUCATION, 1212 AVENUE OF THE AMERICAS, NEW YORK, NEW YORK 10036 (\$2.50, 1-9 COPIES; \$2.00, 10 OR MORE COPIES)

INSTITUTION NAME: JOINT COUNCIL ON ECONOMIC EDUCATION, NEW YORK, N.Y.

ACCESSION NUMBER: ED053370

CLEARINGHOUSE ACCESSION NUMBER: AC010542

PUBLICATION DATE: JUL 71

TITLE: AN INTEGRATED APPROACH TO AGRICULTURAL EXTENSION.

PERSONAL AUTHOR: SMITH, G. A.

DESCRIPTOR: \*ADULT EDUCATION; \*AGRICULTURAL EDUCATION; AGRICULTURAL PRODUCTION; \*CREDIT (FINANCE); \*DEVELOPING NATIONS; \*INTEGRATED ACTIVITIES; LITERACY EDUCATION; RURAL EXTENSION

IDENTIFIER: RHODESIA; SOUTHERN AFRICA

EDRS PRICE: EDRS PRICE MF-\$0.65 HC-\$3.29

DESCRIPTIVE NOTE: 31P.; PAPER PRESENTED AT THE SARCCUS AGRICULTURAL EXTENSION WORKSHOP (SWAZILAND, JULY 5-6, 1971)

ISSUE: RIEDEC71

ABSTRACT: THE UNDERLYING THEME OF THIS PAPER IS THE RELEVANCE OF THE "PACKAGE PROGRAM" APPROACH FOR THE DEVELOPMENT OF PEASANT AGRICULTURE IN SOUTHERN AFRICA, PARTICULARLY WHERE THERE ARE LIVESTOCK AND POPULATION PRESSURES WITH A DECLINING SOIL FERTILITY SITUATION. IN RHODESIA, FULL-TIME SHORT LITERACY COURSES WERE HELD IN JUNE AND JULY 1970, AS A MEANS OF IMPROVING THE TECHNICAL EFFICIENCY OF SAVINGS CLUBS AND AS A POSSIBLE STARTING POINT FOR A BROAD PROGRAM OF ADULT EDUCATION, STARTING WITH AGRICULTURAL DEVELOPMENT (SEE ED 044 596). THE AGRICULTURAL "PACKAGE PROGRAM" WAS ORGANIZED AS PART OF THE LITERACY FOLLOW-UP PROGRAM, THE PARTICIPANTS BEING THOSE WHO WERE MEMBERS OF SAVINGS CLUBS, BUT NOT NECESSARILY THOSE WHO HAD ATTENDED THE LITERACY COURSE, AND WHO COULD GROW ONE OR ONE-HALF ACRE OF MAIZE. THE FOUR MAJOR STEPS OF THE CROP PRODUCTION WERE: (1) LAND PREPARATION, (2) PLANTING, (3) POST-PLANTING OPERATIONS, AND (4) GRAIN STORAGE. THOUGH STILL IN ITS EARLY PHASES, THE ADVANTAGES OF A "PACKAGE" TYPE PROGRAM ARE THAT MEMBERS OF THE PROJECT RECEIVE SPECIFIC ADVICE, AND THEY HAVE ACCESS TO THE LOAN FINANCING NECESSARY TO PURCHASE RECOMMENDED AGRICULTURAL INPUTS, WHICH ARE AVAILABLE LOCALLY AT A COST LESS THAN THAT OF OTHER SUPPLIERS. THE LONG-TERM AIM IS FOR THE SAVINGS CLUBS TO DEVELOP INTO FULL CREDIT UNIONS THAT CAN FINANCE AGRICULTURAL DEVELOPMENT BY LOANS TO MEMBERS. (DB)

ACCESSION NUMBER: ED052518

CLEARINGHOUSE ACCESSION NUMBER: EA003541

PROGRAM AREA: 80

PUBLICATION DATE: 71

TITLE: ( THE NATIONAL SCHOOL FOOD SERVICE AND NUTRITION EDUCATION FINANCE PROJECT.

PERSONAL AUTHOR: GARVUE, ROBERT J.

DESCRIPTOR: BREAKFAST PROGRAMS; COSTS; \*EDUCATIONAL FINANCE; EDUCATIONAL NEEDS; EDUCATIONAL OBJECTIVES; \*EDUCATIONAL PLANNING; EDUCATIONAL RESEARCH; FEDERAL AID; \*FOOD SERVICE; \*FOOD SERVICE INDUSTRY; FOOD SERVICE OCCUPATIONS; LUNCH PROGRAMS; NUTRITION; NUTRITION INSTRUCTION; \*PROGRAM COSTS; SCHOOLS; STATE AID

IDENTIFIER: ELEMENTARY SECONDARY EDUCATION ACT TITLE V; ESEA TITLE V

EDRS PRICE: DOCUMENT NOT AVAILABLE FROM EDRS.

DESCRIPTIVE NOTE: 52P.; CHAPTER 8 OF EA 003 538. SEE ABOVE

ISSUE: RIENOV71

ABSTRACT: THE OBJECTIVES OF THIS NEFP SATELLITE STUDY WERE TO PROJECT THE TOTAL SCHOOL FOOD SERVICE AND NUTRITION EDUCATION NEEDS TO 1980, AND TO DEVELOP ALTERNATIVE FISCAL MODELS TO MEET THESE NEEDS. DATA FROM QUESTIONNAIRES MAILED TO ALL STATES REVEALED THAT NUMEROUS DEFICIENCIES EXIST IN FOOD SERVICE PROGRAMS AND NUTRITION EDUCATION. THIS SITUATION IS APPARENTLY RELATED TO THE LACK OF WIDE ACCEPTANCE AND SUPPORT OF NATIONAL AND STATE GOALS FOR CHILD NUTRITION PROGRAMS. THE PROJECTED STUDENT ENROLLMENT FOR 1980 IS 53 MILLION WITH LUNCH COSTS ESTIMATED AT 6 BILLION DOLLARS. RELATED DOCUMENTS ARE EA 003 538, EA 003 539, EA 003 540, EA 003 542, AND EA 003 543. FUNDS FOR THIS RESEARCH WERE PROVIDED BY AN ESEA TITLE V GRANT. (RA)

AVAILABILITY: E NOT SEPARATELY. ONLY AS PART OF COMPLETE PUBLICATION: PLANNING TO FINANCE EDUCATION, VOL. 3, EA 003 538 (EDRS, MF\$0.65; HC\$16.45)

INSTITUTION NAME: NATIONAL EDUCATIONAL FINANCE PROJECT, GAINSVILLE, FLA.

SPONSORING AGENCY NAME: OFFICE OF EDUCATION (DHEW), WASHINGTON, D.C.

ACCESSION NUMBER: ED052101

CLEARINGHOUSE ACCESSION NUMBER: S0001440

PUBLICATION DATE: 71

TITLE: TEACHING PERSONAL ECONOMICS IN THE SOCIAL STUDIES CURRICULUM.

DESCRIPTOR: AMERICAN GOVERNMENT (COURSE); AMERICAN HISTORY; ANNOTATED BIBLIOGRAPHIES; CIVICS; \*CONSUMER ECONOMICS; \*CONSUMER EDUCATION; \*ECONOMIC EDUCATION; ECONOMICS; FUNDAMENTAL CONCEPTS; MONEY MANAGEMENT; SECONDARY GRADES; SOCIAL SCIENCES; \*SOCIAL STUDIES; \*TEACHING GUIDES; TEACHING TECHNIQUES; WORLD HISTORY

EDRS PRICE: DOCUMENT NOT AVAILABLE FROM EDRS.

DESCRIPTIVE NOTE: 95P.

ISSUE: RIEOCT71

ABSTRACT: THE PURPOSES OF THIS GUIDE, FOR USE AT THE SECONDARY LEVEL, ARE TO: 1) DEFINE THE NATURE AND SCOPE OF PERSONAL ECONOMICS, INDICATING SPECIFICALLY SIX MAJOR FORMS OF ECONOMIC ACTIVITY THAT INDIVIDUALS ENGAGE IN; 2) IDENTIFY BASIC IDEAS AND CONCEPTS WITHIN EACH OF THESE SIX CATEGORIES; 3) DESCRIBE A PROCESS OF PERSONAL ECONOMICS DECISION-MAKING; 4) PROVIDE A "PERSONAL ECONOMICS GRID" THAT RELATES THE MAJOR AREAS OF PERSONAL ECONOMIC ACTIVITY TO THE DECISION-MAKING PROCESS, AND TO THE EFFECTS ON THE ECONOMY AS A WHOLE; AND, 5) SUGGEST A METHOD OF TEACHING PERSONAL ECONOMIC UNDERSTANDINGS AND PROVIDE SPECIFIC CURRICULUM APPLICATIONS. THE AREAS OF THE SOCIAL STUDIES CURRICULUM CHOSEN FOR EMPHASIS ARE: CIVICS/GOVERNMENT, AMERICAN AND WORLD HISTORY, ECONOMICS, AND THE OTHER SOCIAL SCIENCES. PART II OF THIS GUIDE SETS OUT THE STRUCTURE, IDEAS, AND CONCEPTS OF PERSONAL ECONOMICS; EXAMINES AN ANALYTICAL FRAMEWORK BY WHICH TEACHERS CAN TRANSLATE THE AIMS AND CONTENT OF THE STRUCTURE INTO VIABLE STUDY UNITS; AND, OFFERS TEACHING SUGGESTIONS FOR USE IN THE THREE SUBJECT AREAS MENTIONED ABOVE. SAMPLE TEACHING UNITS, INCLUDING OBJECTIVES, ECONOMIC OVERVIEW, AND TEACHING TECHNIQUES ARE INCLUDED. PART II IS COMPRISED OF A POSITION PAPER FOR THE PERSONAL ECONOMICS PROJECT, BY MENO LOVENSTEIN; A FEW DIAGRAMS WHICH CAN BE USED AS TOOLS OF ANALYSIS; AND, A SECTION ON SELECTED STUDY MATERIALS, BOTH PRINT AND NON-PRINT, ALL ANNOTATED. (AUTHOR/JLB)

AVAILABILITY: JOINT COUNCIL ON ECONOMIC EDUCATION, 1212 AVENUE OF THE AMERICAS, NEW YORK, NEW YORK 10036 (\$2.50)

INSTITUTION NAME: JOINT COUNCIL ON ECONOMIC EDUCATION, NEW YORK, N.Y.

ACCESSION NUMBER: ED051765  
CLEARINGHOUSE ACCESSION NUMBER: HE002268  
PUBLICATION DATE: FEB 70  
TITLE: THE DEFINITION OF ENDOWMENT INCOME.  
DESCRIPTOR: EDUCATIONAL FINANCE; \*FINANCIAL POLICY; \*HIGHER EDUCATION;  
\*INCOME; \*INVESTMENT; \*MONEY MANAGEMENT; UNIVERSITIES  
IDENTIFIER: \*PRINCETON UNIVERSITY  
EDRS PRICE: EDRS PRICE MF-\$0.65 HC-\$3.29  
DESCRIPTIVE NOTE: 56P.  
ISSUE: RIEOCT71

ABSTRACT: THIS BOOKLET ADDRESSES ITSELF TO TWO BASIC QUESTIONS: (1) WHAT SHOULD BE THE UNIVERSITY'S OBJECTIVE IN INVESTING ENDOWMENT FUNDS? AND (2) WHAT PART OF THE UNIVERSITY'S TOTAL RETURN ON ENDOWMENT SHOULD BE REGARDED AS SPENDABLE INCOME IN ANY GIVEN YEAR? AFTER OUTLINING THE BASIC OBJECTIVE, WHICH SHOULD BE TO OBTAIN THE HIGHEST POSSIBLE TOTAL RATE OF RETURN, THE BOOKLET DEFINES SPENDABLE INCOME AND DISCUSSES THE CURRENT FINANCIAL RULES OF PRINCETON UNIVERSITY, AND THE LEGAL ISSUES, THE ECONOMIC ISSUES AND QUESTIONS OF GENERAL POLICY INVOLVED. IT THEN MAKES A PROPOSAL FOR A REDEFINITION OF ENDOWMENT INCOME AND OUTLINES AND DISCUSSES IN SOME DETAIL THE GENERAL FEATURES OF A "BASIC PLAN." INCLUDED IN THE APPENDICES ARE: (1) A GLOSSARY OF TERMS; (2) HISTORICAL DATA ON THE PERFORMANCE OF THE PRINCETON INVESTMENT POOL; (3) A REVIEW OF PLANS AT OTHER INSTITUTIONS FOR THE TREATMENT OF CAPITAL APPRECIATION; AND (4) NOTES TO ACCOMPANY ILLUSTRATIONS OF THE PROPOSED PLAN FOR A REDEFINITION OF ENDOWMENT INCOME. (AF)

INSTITUTION NAME: PRINCETON UNIV., N.J.

ACCESSION NUMBER: ED051034

CLEARINGHOUSE ACCESSION NUMBER: S0001291

PUBLICATION DATE: 71

TITLE: FINDING COMMUNITY: A GUIDE TO COMMUNITY RESEARCH AND ACTION.

PERSONAL AUTHOR: JONES, W. RON; AND OTHERS

DESCRIPTOR: \*COMMUNITY ACTION; \*COMMUNITY INVOLVEMENT; \*COMMUNITY STUDY; CONSUMER ECONOMICS; CREDIT (FINANCE); ECONOMIC DISADVANTAGEMENT; EDUCATIONAL METHODS; ELEMENTARY GRADES; ENVIRONMENTAL EDUCATION; FOOD STORES; HIGHER EDUCATION; HOUSING; MEDICAL SERVICES; MILITARY SERVICE; POLICE; RESOURCE MATERIALS; SECONDARY EDUCATION; \*SOCIAL PROBLEMS; \*SOCIAL STUDIES; WELFARE SERVICES

IDENTIFIER: ADVERTISING; CORPORATISM; MILITARISM; MILITARY INDUSTRIAL COMPLEX; SOCIAL CONTROL

EDRS PRICE: DOCUMENT NOT AVAILABLE FROM EDRS.

DESCRIPTIVE NOTE: 224P.

ISSUE: RIESEP71

ABSTRACT: FOR THOSE CONCERNED WITH CONTEMPORARY SOCIAL PROBLEMS, WHETHER AS STUDENTS, MEMBERS OF COMMUNITY GROUPS, OR INDIVIDUAL CITIZENS, THIS BOOK ATTEMPTS NOT ONLY TO DESCRIBE THE ISSUES, BUT ALSO TO OFFER SOME STARTING POINTS FOR LOCAL RESEARCH AND ACTION. AS AN EDUCATIONAL TOOL, IT IS BASED ON THE BELIEF THAT A GOOD WAY TO LEARN ABOUT A COMMUNITY IS TO GET INVOLVED WITH IT. IT CAN BE USED IN SOME FORM AT EVERY EDUCATIONAL LEVEL. EACH OF THE ELEVEN CHAPTERS HAS FOUR PARTS: 1) INDICTMENT TO BRIEFLY DESCRIBE THE PROBLEM; 2) READINGS TO SERVE AS EVIDENCE DRAWN FROM DIFFERENT SOURCES; 3) COMMUNITY RESEARCH AND ACTION; AND, 4) ALTERNATIVES TO SHOW EFFORTS OF PEOPLE TO CREATE NEW INSTITUTIONS TO ANSWER THE PROBLEMS RAISED BY THE OLD. THE CORE MATERIAL LIES IN THE RESEARCH AND ACTION SECTIONS; THE RESEARCH QUESTIONS CAN BE USED TO DECIDE WHETHER THE CONDITIONS DESCRIBED IN THE INDICTMENTS AND READINGS EXIST IN YOUR COMMUNITY. FOR EXAMPLE, ONE OF THE ACTIVITIES INCLUDED IN THE CHAPTER ON FOOD COSTS AND QUALITY CONSISTS OF A "FOOD MARKET SURVEY". A CHART IS PROVIDED ON WHICH ONE CAN COMPARE PRICES ON INDIVIDUAL ITEMS IN LOW- AND MIDDLE-INCOME MARKETS, AND FOOD CO-OPS. SOME OF THE OTHER ISSUES COVERED ARE: SELLING PRACTICES AND CREDIT ABUSE, EXPERIENCING THE WELFARE SYSTEM, CONDITION OF AMERICAN HOUSING, THE POLICE, THE DRAFT, AND THE ENVIRONMENT. (AUTHOR/JLB)

AVAILABILITY: JAMES E. FREEL AND ASSOCIATES, 577 COLLEGE AVENUE, PALO ALTO, CALIFORNIA 94306 (\$3.45)

ACCESSION NUMBER: E0050331

CLEARINGHOUSE ACCESSION NUMBER: AC010316

PUBLICATION DATE: 71

TITLE: < EVERYMAN'S ESTATE PLANNING. A SUGGESTED ADULT BUSINESS EDUCATION COURSE.

PERSONAL AUTHOR: CONWAY, JAMES; AND OTHERS

DESCRIPTOR: \*ADULT EDUCATION; \*BUSINESS EDUCATION; \*COURSE CONTENT; \*ESTATE PLANNING; \*GUIDES

EDRS PRICE: EDRS PRICE MF-\$0.65 HC-\$3.29

DESCRIPTIVE NOTE: 56P.

ISSUE: RIESEP71

ABSTRACT: AN INSTRUCTOR'S GUIDE FOR TEACHING ADULTS TO MANAGE THEIR ESTATES IS PRESENTED. TOPICS COVERED ARE: (1) ACCUMULATING AN ESTATE, (2) ESTIMATING THE ESTATE, (3) WILLS, (4) TRUSTS, AND (5) PROBLEMS OF BUSINESS OWNERS, EMPLOYEES, AND PROFESSIONALS. AN APPENDIX IS INCLUDED. (CK)

INSTITUTION NAME: NEW YORK STATE EDUCATION DEPT., ALBANY. BUREAU OF CONTINUING EDUCATION CURRICULUM DEVELOPMENT.

ACCESSION NUMBER: ED050323

CLEARINGHOUSE ACCESSION NUMBER: AC010293

PUBLICATION DATE: APR 71

TITLE: SUGGESTED AREAS WHEREIN THE SCHOOL OF ADULT LEARNING MIGHT OPERATE.

PERSONAL AUTHOR: CROWLEY, DAVID

DESCRIPTOR: > \*ADULT EDUCATION; CREDIT (FINANCE); \*DEVELOPING NATIONS; \*MASS MEDIA; \*UNIVERSITIES; \*VOCATIONAL EDUCATION

IDENTIFIER: BOTSWANA; LESOTHO; SWAZILAND

EDRS PRICE: EDRS PRICE MF-\$0.65 HC-\$3.29

DESCRIPTIVE NOTE: 11P.; PAPER PRESENTED AT CONFERENCE OF THE AFRICAN ADULT EDUCATION ASSOCIATION (3RD, UNIV. OF DAR ES SALAAM, TANZANIA, APRIL 19-24, 1971)

ISSUE: RIESEP71

ABSTRACT: THE UNIVERSITY EXTENSION DEPARTMENT IN BOTSWANA WOULD OPERATE IN THE FIELD OF ADULT EDUCATION. ADULT STUDIES WOULD BE PROGRAMS OF RELEVANT EDUCATIONAL COURSES IN THE EVENINGS, ON A DAY-RELEASE BASIS, ON WEEKENDS, AND, FOR SHORT PERIODS, RESIDENTIALLY. TRAINING WOULD COVER BOTH THE CREDIT UNION WORK NOW BEING CARRIED OUT IN LESOTHO AND SWAZILAND, AS WELL AS TRAINING IN METHODS OF ADULT EDUCATION; UNIVERSITY AND OTHER APPROPRIATE STAFF WOULD BE SECURED TO TRAIN WORKING PEOPLE--NORMALLY IN GOVERNMENT--TO BE MORE EFFECTIVE IN THEIR JOBS. THESE ACTIVITIES WOULD USE FACE-TO-FACE TEACHING METHODS, GROUP-LEARNING METHODS, AND THE AVAILABLE MASS MEDIA. THE METHODS WOULD BE APPLIED TO THE THREE COUNTRIES INVOLVED (BOTSWANA, LESOTHO, AND SWAZILAND) AS AND WHEN IT WOULD BE USEFUL AND AGREEABLE TO DO SO. THE BOTSWANA SCHOOL OF ADULT LEARNING (SOAL) WOULD OPERATE NATIONALLY IN BOTSWANA WITH AND THROUGH EXISTING ORGANIZATIONS. ONE SERVICE THE SOAL MIGHT OFFER IS LOCAL RADIO BROADCASTS. IT MIGHT DISSEMINATE INFORMATION ON THE EXISTENCE OF CONFERENCES. PERMANENT AND TEMPORARY PERSONNEL WOULD BE EMPLOYED TO PERFORM THESE FUNCTIONS. (CK)

INSTITUTION NAME: AFRICAN ADULT EDUCATION ASSOCIATION, LUSAKA (ZAMBIA).

ACCESSION NUMBER: ED049971

CLEARINGHOUSE ACCESSION NUMBER: S0001020

PUBLICATION DATE: MAY 69

TITLE: J STUDY MATERIALS FOR ECONOMIC EDUCATION IN THE SCHOOLS. REPORTS OF MATERIALS EVALUATION COMMITTEES TO THE JOINT COUNCIL ON ECONOMIC EDUCATION.

DESCRIPTOR: ANNOTATED BIBLIOGRAPHIES; \*AUDIOVISUAL AIDS; BANKING; CLASSROOM MATERIALS; CONSUMER ECONOMICS; CREDIT (FINANCE); ECONOMIC CHANGE; \*ECONOMIC EDUCATION; ECONOMIC PROGRESS; \*ECONOMICS; GOVERNMENT ROLE; RESOURCE GUIDES; RURAL ECONOMICS; SECONDARY GRADES; \*SOCIAL STUDIES; \*SUPPLEMENTARY READING MATERIALS

IDENTIFIER: \*INTERNATIONAL TRADE

EDRS PRICE: EDRS PRICE MF-\$0.65 HC NOT AVAILABLE FROM EDRS.

DESCRIPTIVE NOTE: 73P.

ISSUE: RIEAUG71

ABSTRACT: THE MATERIALS EVALUATION COMMITTEE OF THE JOINT COUNCIL REVIEWED BOTH PRINT AND NON-PRINT SUPPLEMENTARY STUDENT MATERIALS FOR ECONOMICS IN ORDER TO MAKE THIS SELECTED LIST OF THOSE MATERIALS THOUGHT TO BE SUITABLE ACCORDING TO: 1) WHETHER THE MATERIALS ARE GENUINELY CONCERNED WITH ECONOMIC MATTERS; 2) WHETHER THEY ARE ANALYTICAL IN NATURE; AND, 3) WHETHER THEY ARE APPROPRIATE FOR SECONDARY SCHOOL STUDENT USE. THEY ARE GROUPED INTO SIX CATEGORIES OR SUB-FIELDS OF ECONOMICS: 1) GENERAL NATURE OF ECONOMICS; 2) MARKETS, PRICES, AND RESOURCE ALLOCATION; 3) INCOME DETERMINATION, STABILIZATION, AND GROWTH; 4) ROLE OF GOVERNMENT AND ECONOMIC INSTITUTIONS; 5) INTERNATIONAL ECONOMICS: TRADE, FINANCE, AND UNDERDEVELOPED NATIONS; AND, 6) COMPARATIVE ECONOMIC SYSTEMS, AND ECONOMIC HISTORY. EACH CITATION IN THE BIBLIOGRAPHY HAS A BRIEF ANNOTATION PROVIDING A DESCRIPTION AND THE APPROPRIATE GRADE LEVEL OF INTENDED USAGE. (CWB)

AVAILABILITY: JOINT COUNCIL ON ECONOMIC EDUCATION, 1212 AVENUE OF THE AMERICAS, NEW YORK, NEW YORK 10036 (\$1.50)

INSTITUTION NAME: JOINT COUNCIL ON ECONOMIC EDUCATION, NEW YORK, N.Y.

ACCESSION NUMBER: ED049583

CLEARINGHOUSE ACCESSION NUMBER: EC032163

PUBLICATION DATE: NOV 70

TITLE: C LEARNING TO MANAGE ONE'S MONEY: A RESOURCE GUIDE FOR IMPLEMENTATION OF THE STATE CURRICULUM FOR THE EDUCABLE MENTALLY RETARDED.

PERSONAL AUTHOR: TOFTE, DONALD; AND OTHERS

DESCRIPTOR: \*EDUCABLE MENTALLY HANDICAPPED; \*EXCEPTIONAL CHILD EDUCATION; MENTALLY HANDICAPPED; \*MONEY MANAGEMENT; RESOURCE GUIDES; \*TEACHING GUIDES

IDENTIFIER: WISCONSIN

EDRS PRICE: EDRS PRICE MF-\$0.65 HC-\$3.29

DESCRIPTIVE NOTE: 77P.

ISSUE: RIEAUG71

ABSTRACT: THE RESOURCE GUIDE IS INTENDED TO ASSIST WISCONSIN TEACHERS IN IMPLEMENTING THE STATE CURRICULUM FOR THE EDUCABLE MENTALLY RETARDED IN ONE OF THE PERSISTING LIFE NEEDS AREAS - MONEY MANAGEMENT. A SELECTION OF TEACHING UNITS DEALING WITH LEARNING TO MANAGE ONE'S MONEY AND RANGING FROM THE PRIMARY THROUGH SECONDARY LEVEL IS PRESENTED. THE UNITS PROVIDE SUGGESTIONS FOR THE TEACHING OF MONEY MANAGEMENT SKILLS AND ATTITUDES APPROPRIATE FOR EACH LEVEL. BEHAVIORAL OBJECTIVES, ACTIVITIES, AND RESOURCE MATERIALS ARE SPECIFIED FOR EACH UNIT. A BIBLIOGRAPHY OF INSTRUCTIONAL MATERIALS RELATED TO MONEY MANAGEMENT IS INCLUDED. (KW)

INSTITUTION NAME: RACINE UNIFIED SCHOOL DISTRICT 1, WIS.

SPONSORING AGENCY NAME: S DBUREAU OF ELEMENTARY AND SECONDARY EDUCATION (OHEW/OE), WASHINGTON, D.C.; WISCONSIN STATE DEPT. OF PUBLIC INSTRUCTION, MADISON. DIV. FOR HANDICAPPED CHILDREN.

ACCESSION NUMBER: ED049425

CLEARINGHOUSE ACCESSION NUMBER: AC010179

PUBLICATION DATE: 69

TITLE: , RELATIONSHIP OF NON-ECONOMIC VARIABLES TO PATTERNS OF SAVING OF FARM FAMILIES IN A PUERTO RICAN COUNTY.

PERSONAL AUTHOR: SEGARRA-ORTIZ, HILDA

DESCRIPTOR: V AGE DIFFERENCES; BEHAVIOR PATTERNS; CAPITAL; DEVELOPED NATIONS; DEVELOPING NATIONS; DOCTORAL THESES; \*FAMILY INCOME; \*FARMERS; \*HABIT FORMATION; HEADS OF HOUSEHOLDS; INVESTIGATIONS; \*INVESTMENT; \*PUERTO RICANS; WORK ATTITUDES

IDENTIFIER: \*PUERTO RICO

EDRS PRICE: DOCUMENT NOT AVAILABLE FROM EDRS.

DESCRIPTIVE NOTE: 158P.; PH.D. THESIS

ISSUE: RIEAUG71

ABSTRACT: THIS STUDY EXAMINED THE RELATIONSHIP BETWEEN INCOME AND SAVING PATTERNS IN RURAL PUERTO RICO. IT WAS HYPOTHESIZED THAT SOCIAL AND PSYCHOLOGICAL VARIABLES ARE RELATED TO SAVING HABITS OF FAMILIES. THE LEVEL OF LIVING AS MEASURED BY A SCALE BASED ON POSSESSIONS WAS FOUND TO BE SIGNIFICANTLY (.33) ASSOCIATED WITH THE SAVING PATTERNS OF THE FAMILY. OTHER RELATED VARIABLES WERE: AGE OF MALE AND LAND OWNERSHIP, FAMILY SIZE, RANKING OF GOALS (MONEY, EDUCATION, SOCIAL LIFE, POLITICS, AND RELIGION), AND THE HOLDING OF A SECOND JOB BY THE MALE HEAD OF THE FAMILY WERE NEGATIVELY RELATED. A TENDENCY TO MANIFEST SATISFACTION WITH THE INCOME WAS SHOWN BUT IT WAS NOT ASSOCIATED WITH SAVING. THOSE WHO SAVED HAD SOME CASH FOR SAVING PURPOSES OR HAD MADE SOME ADDITIONS TO THEIR HOUSES OR FARM BUILDINGS. SINCE MOST OF THE THEORETICAL BACKGROUND OF SAVING RESEARCH IS SUPPORTED BY EMPIRICAL RESEARCH IN DEVELOPED AREAS MORE KNOWLEDGE ABOUT DEVELOPING NATIONS IS NEEDED. (NL)

AVAILABILITY: UNIVERSITY MICROFILMS, 300 N. ZEEB RD., ANN ARBOR, MICHIGAN, 48106

INSTITUTION NAME: CORNELL UNIV., ITHACA, N.Y.

ACCESSION NUMBER: ED048470

CLEARINGHOUSE ACCESSION NUMBER: VT012544

PUBLICATION DATE: JUN 70

TITLE: PILOT PATTERN FOR HOME MANAGEMENT INSTRUCTION IN AREA VOCATIONAL SCHOOL CURRICULA BASED ON PROBLEMS OF YOUNG HOMEMAKERS EMPLOYED FULL-TIME IN CLERICAL AND SALES OCCUPATIONS. (CONTINUATION OF NO. 28 AND 51). FINAL REPORT.

PERSONAL AUTHOR: THCMAS, VIRGINIA F.; NEWMAN, ANN

DESCRIPTOR: 5 AUDIOVISUAL AIDS; \*AUDIOVISUAL INSTRUCTION; COMMUNITY COLLEGES; \*CONSUMER EDUCATION; \*CORRESPONDENCE STUDY; HIGH SCHOOLS; HOME ECONOMICS EDUCATION; \*HOME MANAGEMENT; MATERIAL DEVELOPMENT; MONEY MANAGEMENT; \*PILOT PROJECTS; VOCATIONAL SCHOOLS

EDRS PRICE: EDRS PRICE MF-\$0.65 HC-\$3.29

DESCRIPTIVE NOTE: 25P.

ISSUE: RIEJUN71

ABSTRACT: P A TOTAL OF 107 STUDENTS FROM A COMPREHENSIVE VOCATIONAL FACILITY, A COMMUNITY COLLEGE, AND HIGH SCHOOL DAY AND NIGHT CLASSES PARTICIPATED IN A 6-WEEK PILOT PROJECT TO TEST CURRICULUM MATERIALS AND IMPLEMENT AN INSTRUCTIONAL METHOD CONSISTING OF NINE AUDIOVISUAL INSTRUCTIONAL PACKETS ON MANAGEMENT SUPPLEMENTED BY CORRESPONDENCE WITH A MASTER TEACHER. REACTIONS OBTAINED THROUGH INTERVIEWS WITH THE TEACHERS AND QUESTIONNAIRES ADMINISTERED TO THE STUDENTS REVEALED THAT THE TEACHERS FOUND THE MATERIALS INTERESTING, HELPFUL, AND MOST SUCCESSFUL WHEN USED BY SMALL GROUPS. ABOUT 30 PERCENT OF THE STUDENTS REPORTED NEW KNOWLEDGE ABOUT FIXED AND FLEXIBLE EXPENSES, BUDGETING, OPPORTUNITY COST, WORK SIMPLIFICATION, IMPULSE BUYING, AND INTERRELATED EXPENSES, WHILE 26 PERCENT REPORTED NEW KNOWLEDGE ABOUT HUMAN RESOURCES, GOALS, AND VALUES AND 20 PERCENT ABOUT STANDARDS AND LEVELS OF LIVING. IT WAS RECOMMENDED THAT THE MATERIALS BE USED IN OTHER TYPES OF EDUCATIONAL CENTERS, CONTINUOUS CORRESPONDENCE BETWEEN MASTER TEACHER AND STUDENTS BE ENCOURAGED, AND ADDITIONAL UNITS INCORPORATING ON-THE-JOB MANAGEMENT TASKS BE CREATED. SEVERAL PROJECT MATERIALS ARE APPENDED. (SB)

INSTITUTION NAME: IOWA STATE UNIV. OF SCIENCE AND TECHNOLOGY, AMES. DEPT. OF HOME ECONOMICS EDUCATION.

SPONSORING AGENCY NAME: IOWA STATE DEPT. OF PUBLIC INSTRUCTION, DES MOINES.

ACCESSION NUMBER: E0048454

CLEARINGHOUSE ACCESSION NUMBER: VT012249

PUBLICATION DATE: JUN 70

TITLE: NEW WORKERS IN THE BANKING INDUSTRY: A MINORITY REPORT.

PERSONAL AUTHOR: CORWIN, R. DAVID

DESCRIPTOR: W \*BANKING; \*CAREER OPPORTUNITIES; \*EMPLOYMENT OPPORTUNITIES; ENTRY WORKERS; MANPOWER UTILIZATION; \*MINORITY GROUPS; NEGRO EMPLOYMENT; OCCUPATIONAL MOBILITY; PROMOTION (OCCUPATIONAL); SPANISH AMERICANS; \*WHITE COLLAR OCCUPATIONS

IDENTIFIER: NEW YORK CITY

EDRS PRICE: EDRS PRICE MF-\$0.65 HC-\$6.58

DESCRIPTIVE NOTE: 138P.

ISSUE: RIEJUN71

ABSTRACT: \* TO INVESTIGATE THE EFFECTS OF THE EMPLOYMENT POLICIES AND PRACTICES OF NEW YORK CITY BANKS UPON MINORITY EMPLOYMENT, SIX BANKS WERE SELECTED ON THE BASIS OF THEIR HIGHER THAN AVERAGE MINORITY GROUP EMPLOYMENT. NEARLY 200 INTERVIEWS WERE CONDUCTED WITH BANK PERSONNEL, INCLUDING POLICY FORMULATORS, POLICY EXECUTORS, AND LOWER LEVEL PERSONNEL. THESE NONSTRUCTURED INTERVIEWS, EACH OF WHICH WAS SHAPED ACCORDING TO THE PERSON INTERVIEWED, WERE SUPPLEMENTED BY DATA COLLECTED INDEPENDENTLY BY A FEW OF THE BANKS. THE RESULTS SHOW THAT MANY MINORITY WORKERS HAVE BEEN EMPLOYED RECENTLY, BUT WITH QUITE LIMITED UPGRADING AND CAREER MOBILITY. EQUAL PROMOTION OPPORTUNITIES WILL REQUIRE THE COMPLETE DEDICATION OF MANAGEMENT, WITH PROMOTION FROM WITHIN, ACCOMPANIED BY THE NECESSARY TRAINING TO PROVIDE CAREER OPPORTUNITIES FOR ENTRY MINORITY WORKERS. RECOMMENDATIONS INCLUDE: (1) ESTABLISHING AN INTERNSHIP PROGRAM PROVIDING COLLEGE TUITION PLUS A SALARY FOR PART TIME EMPLOYMENT AND FULL TIME SUMMER EMPLOYMENT, AND (2) PROVIDING A VARIETY OF SERVICES SUCH AS DAY CARE, LEGAL, AND MEDICAL SERVICES FOR EMPLOYEES. (BH)

INSTITUTION NAME: NEW YORK UNIV., N.Y.

SPONSORING AGENCY NAME: & DMANPOWER ADMINISTRATION (DDL), WASHINGTON, D.C.  
OFFICE OF MANPOWER RESEARCH.

ACCESSION NUMBER: ED048225

CLEARINGHOUSE ACCESSION NUMBER: SP007140

TITLE: HOME ECONOMICS; SENIOR DIVISION. CURRICULUM RP-S.6.

DESCRIPTOR: F CLOTHING INSTRUCTION; CONSUMER EDUCATION; \*CURRICULUM GUIDES;  
\*FAMILY LIFE EDUCATION; \*GRADE 11; \*GRADE 12; HIGH SCHOOL CURRICULUM; \*HOME  
ECONOMICS EDUCATION; HOMEMAKING SKILLS; MONEY MANAGEMENT

EDRS PRICE: EDRS PRICE MF-\$0.65 HC-\$3.29

DESCRIPTIVE NOTE: 37P.

ISSUE: RIEJUN71

ABSTRACT: GRADES OR AGES: GRADES 11 AND 12. SUBJECT MATTER: HOME ECONOMICS  
(CONSUMER ECONOMICS AND MANAGEMENT, FAMILY DEVELOPMENT, AND HOUSING).  
ORGANIZATION AND PHYSICAL APPEARANCE: THE GUIDE HAS TWO CHAPTERS; ONE FOR GRADE  
11 SUBDIVIDED INTO TWO SECTIONS: 1) FAMILY DEVELOPMENT AND 2) TEXTILES AND  
CLOTHING, AND ONE FOR GRADE 12, ALSO IN TWO SECTIONS: 1) SOME MAJOR PROBLEMS IN  
WORLD NUTRITION, AND CONSUMER ECONOMICS AND MANAGEMENT FOR MODERN FAMILIES AND  
2) HOUSING AND INTERIOR DESIGN. THE GUIDE IS OFFSET PRINTED AND SADDLE STITCHED  
WITH A SOFT COVER. OBJECTIVES AND ACTIVITIES: OBJECTIVES ARE LISTED AT THE  
BEGINNING OF EACH SECTION. THE TIME ALLOTMENT FOR EACH UNIT IS INDICATED,  
FOLLOWED BY AN OUTLINE OF SUGGESTED ACTIVITIES. INSTRUCTIONAL MATERIALS: A LIST  
OF RESOURCES IS GIVEN FOR EACH UNIT, WHICH INCLUDES BOOKS, FILMS, RECORDINGS,  
AND CURRENT PUBLICATIONS, AS WELL AS GUEST SPEAKERS AND VISITS TO MUSEUMS AND  
HISTORICAL SOCIETIES. STUDENT ASSESSMENT: NO PROVISION IS MADE. (MBM)

INSTITUTION NAME: ONTARIO DEPT. OF EDUCATION, TORONTO.

ACCESSION NUMBER: ED046822

CLEARINGHOUSE ACCESSION NUMBER: .S0000528

PUBLICATION DATE: NOV 70

TITLE: SUGGESTED GUIDELINES FOR CONSUMER EDUCATION. GRADES K THROUGH 12.

DESCRIPTOR: COMMUNITY RESOURCES; CONSUMER ECONOMICS; \*CONSUMER EDUCATION; CURRICULUM DEVELOPMENT; \*CURRICULUM GUIDES; \*ECONOMIC EDUCATION; ELEMENTARY GRADES; INDIVIDUALIZED CURRICULUM; INTERDISCIPLINARY APPROACH; KINDERGARTEN; \*LEARNING ACTIVITIES; MONEY MANAGEMENT; \*RESOURCE GUIDES; SECONDARY GRADES; TEAM TEACHING; THEMATIC APPROACH

EDRS PRICE: EDRS PRICE MF-\$0.65 HC NOT AVAILABLE FROM EDRS.

DESCRIPTIVE NOTE: 63P.

ISSUE: RIEMAY71

ABSTRACT: THIS CURRICULUM GUIDE, IN ADDITION TO OFFERING A BRIEF RATIONALE AND INTRODUCTION TO CONSUMER EDUCATION, PRESENTS SPECIFIC SUGGESTIONS FOR INITIATING OR DEVELOPING AN INDIVIDUAL PROGRAM. THERE ARE GENERALLY CONSIDERED TO BE FOUR POSSIBLE METHODS OF IMPLEMENTATION: 1) THE INDIVIDUAL TEACHER; 2) A TEAM APPROACH; 3) AN INTERDISCIPLINARY STRUCTURE; OR, 4) ONE THAT INVOLVES ALL RELEVANT AGENTS IN THE SOCIAL SYSTEM. CONSIDERATION IS GIVEN TO ESTABLISHING INSTRUCTIONAL OBJECTIVES AND CREATING THE NECESSARY CLIMATE CONDUCIVE TO TEACHING AND LEARNING. EACH TEACHER MUST DEVELOP HIS OWN COURSE CONTENT BASED ON THE NEEDS AND INTERESTS OF HIS STUDENTS, BUT FOUR INTERRELATED, BROAD TOPICS WITH INTRODUCTORY CONCEPTS ARE SUGGESTED HERE: 1) THE CONSUMER AS AN INDIVIDUAL; 2) THE CONSUMER AS A MEMBER OF SOCIETY; 3) HIS ALTERNATIVES IN THE MARKETPLACE; AND, 4) HIS RIGHTS AND RESPONSIBILITIES. EACH TOPIC AREA INCLUDES SAMPLES OF VARIOUS TYPES OF LEARNING ACTIVITIES DIVIDED INTO GRADES OF K-3, 4-6, 7-9, AND 10-12. NOTING THAT CURRICULUM DEVELOPMENT IN CONSUMER EDUCATION REQUIRES THE ASSISTANCE AND SUPPORT OF MANY, THE ROLES PLAYED BY VARIOUS AGENTS ARE DISCUSSED--THE ADMINISTRATOR, TEACHER, FEDERAL GOVERNMENT, AND CONSUMER ORGANIZATIONS. USE OF OUTSIDE RESOURCES IS ENCOURAGED, AND AN ANNOTATED LISTING OF INSTRUCTIONAL AND INSTITUTIONAL RESOURCES IS INCLUDED. (JLB)

AVAILABILITY: - SUPERINTENDENT OF DOCUMENTS, U.S. GOVERNMENT PRINTING OFFICE, WASHINGTON, D.C. 20402 (\$0.65)

INSTITUTION NAME: PRESIDENT'S COMMITTEE ON CONSUMER INTERESTS, WASHINGTON, D.C.

ACCESSION NUMBER: ED046095

CLEARINGHOUSE ACCESSION NUMBER: EA003219

PUBLICATION DATE: 70

TITLE: COST-BENEFIT ANALYSIS IN EDUCATIONAL PLANNING. FUNDAMENTALS OF EDUCATIONAL PLANNING SERIES NO. 13.

PERSONAL AUTHOR: WOODHALL, MAUREEN

DESCRIPTOR: 1 \*COST EFFECTIVENESS; DEVELOPING NATIONS; ECONOMICS; EDUCATIONAL ADMINISTRATION; EDUCATIONAL BENEFITS; \*EDUCATIONAL PLANNING; \*INVESTMENT; PRODUCTIVITY; \*RESOURCE ALLOCATIONS

EDRS PRICE: DOCUMENT NOT AVAILABLE FROM EDRS.

DESCRIPTIVE NOTE: 49P.

ISSUE: RIEMAY71

ABSTRACT: C THE PURPOSE OF COST-BENEFIT ANALYSIS IS TO PROVIDE A GUIDE FOR RATIONAL RESOURCE ALLOCATION BY ASSESSING THE FUTURE BENEFITS OF AN INVESTMENT AGAINST THE COSTS INCURRED IN THE PRESENT. FOR EDUCATIONAL PLANNERS, THIS TYPE OF ANALYSIS IS MADE DIFFICULT BY THE NONECONOMIC COSTS AND BENEFITS IN EDUCATION AND ALSO BY THE EXTENSIVE TIME-LAG THAT EXISTS BETWEEN EDUCATIONAL INVESTMENTS AND REALIZED BENEFITS. IN DEVELOPING COUNTRIES WHERE RESOURCES ARE LIMITED AND INVESTMENT DEMANDS ARE GREAT, COST-BENEFIT ANALYSIS PROVIDES A USEFUL FRAMEWORK FOR COMPARING RETURNS FROM EDUCATIONAL INVESTMENTS WITH THOSE FROM OTHER TYPES OF INVESTMENTS. (RA)

REPORT NUMBER: IIEP-70-II-13-A

AVAILABILITY: UNIPUB, INC., P.O. BOX 433, NEW YORK, NEW YORK 10016 (8-2708, \$2.00)

INSTITUTION NAME: D UNITED NATIONS EDUCATIONAL, SCIENTIFIC, AND CULTURAL ORGANIZATION, PARIS (FRANCE). INTERNATIONAL INST. FOR EDUCATIONAL PLANNING.

SPONSORING AGENCY NAME: DSWEDISH INTERNATIONAL DEVELOPMENT AUTHORITY (SIDA).

ACCESSION NUMBER: ED045923

CLEARINGHOUSE ACCESSION NUMBER: AC008899

PUBLICATION DATE: 67

TITLE: C FARMER'S INCENTIVES FOR ADOPTION OF RECOMMENDED FARM PRACTICES IN WHEAT CROP IN ALIGARH INTENSIVE AGRICULTURAL DISTRICT, INDIA.

PERSONAL AUTHOR: VIDYARTHY, GOPAL SARAN

DESCRIPTOR: \*ADOPTION (IDEAS); AGRICULTURAL PRODUCTION; \*AGRICULTURAL SKILLS; CREDIT (FINANCE); DEVELOPING NATIONS; DOCTORAL THESES; \*FARMERS; FERTILIZERS; \*GRAINS (FOOD); INDIVIDUAL CHARACTERISTICS; MASS MEDIA; \*MOTIVATION; SAMPLING; SOCIOECONOMIC INFLUENCES; TECHNOLOGY

IDENTIFIER: \*INDIA

EDRS PRICE: DOCUMENT NOT AVAILABLE FROM EDRS.

DESCRIPTIVE NOTE: 299P.; PH. D. THESIS

ISSUE: RIEMAY71

ABSTRACT: THIS STUDY WAS UNDERTAKEN TO IDENTIFY FARMER INCENTIVES THAT LED THEM TO ADOPT WHEAT CROP PRACTICES IN ALIGARH INTENSIVE AGRICULTURAL DISTRICT PROGRAM: THE ASSOCIATION BETWEEN THE FARMER'S CHARACTERISTICS AND ADOPTION GROUPS; THE INCENTIVES THAT LEAD THE FARMERS TO ADOPT RECOMMENDED WHEAT CROP PRACTICES; RELATIONSHIP BETWEEN IDENTIFIED INCENTIVES AND ADOPTION GROUPS; DIS-INCENTIVES THAT PREVENT THE FARMERS FROM ADOPTING WHEAT CROP PRACTICES; ASSOCIATION BETWEEN FARMERS CHARACTERISTICS AND INCENTIVES; AND COMMUNICATION COURSES AND CHANNELS THROUGH WHICH FARMERS RECEIVE INCENTIVE INFORMATION. A SAMPLE OF 200 FARMERS, 10 FROM EACH OF THE 20 VILLAGES IN THE BLOCK STUDIED, WAS SELECTED AND INFORMATION OBTAINED THROUGH INTERVIEWS. THE FINDINGS OF THE STUDY REVEALED THAT AMONG FARMERS CHARACTERISTICS, FORMAL EDUCATION, SIZE OF HOLDING OWNED, ORGANIZATIONAL MEMBERSHIP, CASTE, EXTENSION AGENCY, CONTACTS, AND ECONOMIC STATUS WERE FOUND TO BE ASSOCIATED WITH HIGH-ADOPTION-GROUP FARMERS. AGE WAS NOT FOUND TO BE AN IMPORTANT CHARACTERISTIC ASSOCIATED WITH ADOPTION GROUPS. (PT)

AVAILABILITY: UNIVERSITY MICROFILMS, 300 N. ZEEB RD., ANN ARBOR, MICHIGAN, 48106 (ORDER NO. 68-679, MF \$3.85, XEROGRAPHY \$13.50)

INSTITUTION NAME: CORNELL UNIV., ITHACA, N.Y.

ACCESSION NUMBER: ED045922

CLEARINGHOUSE ACCESSION NUMBER: ACO08898

PUBLICATION DATE: 68

TITLE: P A MODEL FOR EDUCATION IN AGRICULTURE BELOW COLLEGE LEVEL FOR THAILAND WITH EMPHASIS ON EDUCATION IN AGRICULTURE IN THE PRIVATE AGRICULTURAL SCHOOL.

PERSONAL AUTHOR: TESNA, DHARM

DESCRIPTOR: \*AGRICULTURAL EDUCATION; AGRICULTURAL OCCUPATIONS; CURRICULUM GUIDES; \*DEVELOPING NATIONS; DOCTORAL THESES; \*EDUCATIONAL BENEFITS; FARMERS; INVESTIGATIONS; INVESTMENT; LAND SETTLEMENT; MODELS; OBJECTIVES; \*PRIVATE SCHOOLS; PUBLIC POLICY; \*PUBLIC SCHOOLS; STUDENTS

IDENTIFIER: THAILAND

EDRS PRICE: DOCUMENT NOT AVAILABLE FROM EDRS.

DESCRIPTIVE NOTE: 430P.; PH.D. THESIS, UNIV. OF WISCONSIN, 1968

ISSUE: RIEMAY71

ABSTRACT: @ THE PURPOSE OF THE STUDY WAS TO DEVELOP A MODEL FOR A PRIVATELY SUPPORTED INSTITUTION TEACHING AGRICULTURE IN THAILAND. INFORMATION WAS OBTAINED FROM RELATED AGENCIES IN THAILAND AND INTERNATIONAL SOURCES ABOUT THE NEEDS AND PROBLEMS OF EDUCATION IN AGRICULTURE. THE PRIMARY INQUIRY FOCUSED ON THE VALUE OF THE EDUCATION IN AGRICULTURE TO THAILAND AND A CURRICULUM GUIDE WAS DEVELOPED BASED ON THE IMPLICATION OF EDUCATIONAL THEORIES AND PRACTICES. IT WAS CONCLUDED THAT AGRICULTURAL EDUCATION WAS WORTH CONSIDERABLE INVESTMENT BECAUSE OF ITS POTENTIAL CONTRIBUTION TO THE PEOPLE BOTH SOCIALLY AND ECONOMICALLY; AND THAT IT SHOULD BE A PRIMARY CONCERN OF THE GOVERNMENT IN THE ADMINISTRATION OF RURAL EDUCATION. A DISCREPANCY EXISTED BETWEEN STUDENT GOALS AND GOALS SET AT THE NATIONAL LEVEL. SPECIAL EDUCATION IN AGRICULTURE OFFERED TO THE SELF-SETTLEMENT STUDENTS IN THE FARM SETTLEMENT PROGRAMS, AND THE PILOT PROJECTS OF INTEGRATING AGRICULTURE INTO ACADEMIC HIGH SCHOOL CURRICULUM, SEEMED VERY PROMISING. A THAI PRIVATE AGRICULTURAL SCHOOL SHOULD AIM TO TEACH BOTH THOSE WHO ARE ALREADY IN FARMING AND THOSE WHO EVENTUALLY WILL DO SO. (PT).

AVAILABILITY: UNIVERSITY MICROFILMS, 300 N. ZEEB RD., ANN ARBOR, MICHIGAN 48106 (ORDER NO. 68-7135; MF \$5.50, XEROGRAPHY \$19.35)

ACCESSION NUMBER: ED045848

CLEARINGHOUSE ACCESSION NUMBER: VT012352

PUBLICATION DATE: 70

TITLE: COST-BENEFIT ANALYSIS AND THE ECONOMICS OF INVESTMENT IN HUMAN RESOURCES. AN ANNOTATED BIBLIOGRAPHY.

PERSONAL AUTHOR: WOOD, W. D.; CAMPBELL, H. F.

DESCRIPTOR: \*ANNOTATED BIBLIOGRAPHIES; \*COST EFFECTIVENESS; \*ECONOMIC RESEARCH; \*HUMAN RESOURCES; INVESTMENT; LITERATURE REVIEWS; RESOURCE MATERIALS; THEORIES; VOCATIONAL EDUCATION

EDRS PRICE: EDRS PRICE MF-\$1.00 HC NOT AVAILABLE FROM EDRS.

DESCRIPTIVE NOTE: 217P.

ISSUE: RIEAPR71

ABSTRACT: THIS ANNOTATED BIBLIOGRAPHY PRESENTS 389 CITATIONS OF PERIODICAL ARTICLES, MONOGRAPHS, AND BOOKS AND REPRESENTS A SURVEY OF THE LITERATURE AS RELATED TO THE THEORY AND APPLICATION OF COST-BENEFIT ANALYSIS. LISTINGS ARE ARRANGED ALPHABETICALLY IN THESE EIGHT SECTIONS: (1) HUMAN CAPITAL, (2) THEORY AND APPLICATION OF COST-BENEFIT ANALYSIS, (3) THEORETICAL PROBLEMS IN MEASURING BENEFITS AND COSTS, (4) INVESTMENT CRITERIA AND THE SOCIAL DISCOUNT RATE, (5) SCHOOLING, (6) TRAINING, RETRAINING AND MOBILITY, (7) HEALTH, AND (8) POVERTY AND SOCIAL WELFARE. INDIVIDUAL ENTRIES INCLUDE AUTHOR, TITLE, SOURCE INFORMATION, "HEADINGS" OF THE VARIOUS SECTIONS OF THE DOCUMENT WHICH PROVIDE A BRIEF INDICATION OF CONTENT, AND AN ANNOTATION. THIS BIBLIOGRAPHY HAS BEEN DESIGNED TO SERVE AS AN ANALYTICAL REFERENCE FOR BOTH THE ACADEMIC SCHOLAR AND THE POLICY-MAKER IN THIS AREA. (AUTHOR/JS)

REPORT NUMBER: BIBLIOG-SER-NO-5

AVAILABILITY: INDUSTRIAL RELATIONS CENTRE, QUEEN'S UNIVERSITY, KINGSTON, ONTARIO, CANADA (\$10.00)

INSTITUTION NAME: QUEEN'S UNIV., KINGSTON (ONTARIO). INDUSTRIAL RELATIONS CENTRE.

ACCESSION NUMBER: ED045793

CLEARINGHOUSE ACCESSION NUMBER: U0011144

PUBLICATION DATE: 70

TITLE: PEDAGOGY OF THE OPPRESSED.

PERSONAL AUTHOR: FREIRE, PAULO

DESCRIPTOR: Q \*ADULT EDUCATION; ADULT EDUCATION PROGRAMS; ADULT EDUCATORS;  
BANKING; \*EDUCATIONAL PHILOSOPHY; \*EDUCATIONAL THEORIES; \*ILLITERACY;  
ILLITERATE ADULTS

EDRS PRICE: DOCUMENT NOT AVAILABLE FROM EDRS.

DESCRIPTIVE NOTE: \$ 186P.; TRANSLATED FROM THE ORIGINAL PORTUGUESE MANUSCRIPT  
BY MYRA BERGMAN RAMOS IN 1968

ISSUE: RIEAPR71

ABSTRACT: IN THE COURSE OF HIS WORK AND TRAVELS IN THE THIRD WORLD AND AS A RESULT OF HIS STUDIES IN THE PHILOSOPHY OF EDUCATION, THE AUTHOR OF THIS BOOK EVOLVED A THEORY FOR THE EDUCATION OF ILLITERATES, ESPECIALLY ADULTS, BASED ON THE CONVICTION THAT EVERY HUMAN BEING, NO MATTER HOW "IGNORANT" OR SUBMERGED IN THE "CULTURE OF SILENCE," IS CAPABLE OF LOOKING CRITICALLY AT HIS WORLD IN A DIALOGICAL ENCOUNTER WITH OTHERS, AND THAT PROVIDED WITH THE PROPER TOOLS FOR SUCH AN ENCOUNTER, HE CAN GRADUALLY PERCEIVE HIS PERSONAL AND SOCIAL REALITY AND DEAL CRITICALLY WITH IT. AS THE ILLITERATE LEARNS AND IS ABLE TO MAKE SUCH STATEMENTS, HIS WORLD BECOMES RADICALLY TRANSFORMED, AND HE IS NO LONGER WILLING TO BE A MERE OBJECT RESPONDING TO CHANGES AROUND HIM. HE IS MORE LIKELY TO DECIDE TO TAKE UPON HIMSELF, WITH HIS FELLOW MEN, THE STRUGGLE TO CHANGE THE STRUCTURES OF SOCIETY THAT UNTIL NOW HAVE SERVED TO OPPRESS HIM. IN THE PREFACE, THE AUTHOR STRESSES THAT: "THE PEDAGOGY OF THE OPPRESSED... IS A TASK FOR RADICALS; IT CANNOT BE CARRIED OUT BY SECTARIANS." THE BOOK ITSELF DISCUSSES A JUSTIFICATION FOR A PEDAGOGY OF THE OPPRESSED, CRITICIZES THE "BANKING" CONCEPT OF EDUCATION AS AN INSTRUMENT OF OPPRESSION, DESCRIBES THE ESSENCE OF EDUCATION AS THE PRACTICE OF FREEDOM, AND PUTS FORTH A THEORY OF CULTURAL ACTION. (AUTHOR/JW)

AVAILABILITY: HERDER AND HERDER, 232 MADISON AVENUE, NEW YORK, N.Y. 10016  
(\$5.95)

ACCESSION NUMBER: ED045055

CLEARINGHOUSE ACCESSION NUMBER: HE001900

PUBLICATION DATE: NOV 70

TITLE: HARVARD AND MONEY; A MEMORANDUM ON ISSUES AND CHOICES.

DESCRIPTOR: S \*EDUCATIONAL FINANCE; \*FINANCIAL NEEDS; \*FINANCIAL POLICY;  
FINANCIAL PROBLEMS; \*HIGHER EDUCATION; INVESTMENT; \*MONEY MANAGEMENT; RESOURCE  
ALLOCATIONS; TUITION

IDENTIFIER: \*HARVARD UNIVERSITY

EDRS PRICE: EDRS PRICE MF-\$0.25 HC-\$1.95

DESCRIPTIVE NOTE: 37P.

ISSUE: RIEAPR71

ABSTRACT: THIS REPORT DISCUSSES SOME OF THE FINANCIAL ISSUES AND CHOICES WITH WHICH HARVARD UNIVERSITY WILL HAVE TO COPE IN AN ENVIRONMENT OF INCREASED STRINGENCY: ISSUES OF MONEY-ALLOCATION, MONEY RAISING, AND MONEY MANAGEMENT. PART I PRESENTS HIGHLIGHTS OF HARVARD'S RECENT FINANCIAL HISTORY AND ITS PROSPECTS IN QUANTITATIVE TERMS. PART II PRESENTS SOME GENERAL GUIDELINES FOR THE DISCUSSION. PART III DISCUSSES MONEY SPENDING AND RAISES SUCH ISSUES AS: (1) SHOULD "EVERY TUB ON ITS OWN BOTTOM" (ETOB) REMAIN THE PRINCIPAL RULE OF ALLOCATION; (2) IF THE SCOPE FOR CENTRAL DECISIONS WIDENS, WHAT MACHINERY IS LIKELY TO PRODUCE GOOD CHOICES; AND (3) SHOULD PART OF THE UNIVERSITY'S MONEY BE SPENT ON NON-HARVARD CHARITIES? PART IV DEALS WITH MONEY RAISING AND SUCH QUESTIONS AS: (1) WHAT STRATEGY WILL RAISE THE MOST GIFT MONEY FROM PRIVATE SOURCES; (2) IS IT POSSIBLE TO LOOSEN THE LINK BETWEEN THE WAY MONEY IS RAISED AND HOW IT IS SPENT; (3) GOVERNMENT MONEY; (4) THE LEVEL OF STUDENT TUITION; AND (5) IMPROVED EXPLOITATION OF HARVARD'S PHYSICAL PLANT. THE FINAL SECTION DEALS WITH MONEY SPENDING AND SUCH QUESTIONS AS IF ONLY MONEY MATTERED, WHAT CRITERIA AND WHAT MACHINERY WOULD BE APPROPRIATE FOR GUIDING INVESTMENT OF HARVARD'S PORTFOLIO; AND IF NOT ONLY MONEY MATTERS, WHAT NON-FINANCIAL GUIDELINES SHOULD HARVARD OBSERVE. (AF)

INSTITUTION NAME: HARVARD UNIV., CAMBRIDGE , MASS. UNIV. COMMITTEE ON  
GOVERNANCE.

ACCESSION NUMBER: ED044503

CLEARINGHOUSE ACCESSION NUMBER: VT011812

PUBLICATION DATE: JUL 70

TITLE: \$ THE DEVELOPMENT OF A SIMULATION GAME FOR TEACHING A UNIT ON THE USE OF CONSUMER CREDIT.

PERSONAL AUTHOR: CLEMENTS, IRENE ZACHRY

DESCRIPTOR: 8 COMPARATIVE ANALYSIS; \*CONCEPT TEACHING; \*CONSUMER ECONOMICS; CREDIT (FINANCE); DATA COLLECTION; \*EDUCATIONAL GAMES; HIGH SCHOOL STUDENTS; HOME ECONOMICS EDUCATION; \*MONEY MANAGEMENT; \*SIMULATION; TEACHING METHODS; VOCATIONAL EDUCATION TEACHERS

EDRS PRICE: DOCUMENT NOT AVAILABLE FROM EDRS.

DESCRIPTIVE NOTE: 196P.

ISSUE: RIEMAR71

ABSTRACT: D MONEY AND CREDIT MANAGEMENT IS A PROBLEM WHICH THE TEENAGER MUST FACE AS A MEMBER OF HIS PRESENT FAMILY AND, IN THE NOT-TOO-DISTANT FUTURE, IN A HOME OF HIS OWN. TO HELP TEACH CONSUMER CREDIT AND MONEY MANAGEMENT IN HIGH SCHOOL VOCATIONAL HOMEMAKING CLASSES, A SIMULATION GAME WAS DEVELOPED USING PROCEDURES AND STEPS LISTED BY VARIOUS GAME DEVELOPERS AND INCORPORATING CONCEPTS AND GENERALIZATIONS SELECTED FROM THE OKLAHOMA CONSUMER EDUCATION CURRICULUM GUIDE FOR VOCATIONAL HOMEMAKING TEACHERS. A CONTROL GROUP OF HOMEMAKING CLASSES, RATING SCALES, AND THE MANN-WHITNEY U STATISTICAL PROCEDURE WERE ALSO USED TO MEASURE THE EFFECTIVENESS OF THE GAME. AMONG THE FINDINGS WERE THAT TEACHERS HELD GENERALLY FAVORABLE OPINIONS OF THE EDUCATIONAL VALUE OF THE GAME, AND THAT STUDENTS CONSIDERED THE MOTIVATIONAL QUALITIES AND RELEVANCE OF GAME MATERIALS TO BE ABOVE AVERAGE. HOWEVER, IT WAS ALSO REVEALED THAT THERE WERE NO SIGNIFICANT SCORE DIFFERENCES BETWEEN THE TWO TEST GROUPS. IT SEEMS THAT SIMULATION GAMES ARE A FEASIBLE METHOD FOR TEACHING CONSUMER CREDIT AND MONEY THIS ED.D. DISSERTATION WAS SUBMITTED TO OKLAHOMA STATE UNIVERSITY. (AUTHOR/JS)

AVAILABILITY: | UNIVERSITY MICROFILMS, INC., 300 NORTH ZEEB ROAD, ANN ARBOR, MICHIGAN 48106

ACCESSION NUMBER: ED043828

CLEARINGHOUSE ACCESSION NUMBER: AC008549

PUBLICATION DATE: SEP 70

TITLE: CONSUMER CREDIT PRACTICES OF SELECTED HOME DEMONSTRATION CLUB MEMBERS IN MADISON COUNTY, TENNESSEE. A RESEARCH SUMMARY OF A GRADUATE STUDY.

PERSONAL AUTHOR: HATCHER, ESTER L.; DOTSON, ROBERT S.

DESCRIPTOR: 7 \*ADOPTION (IDEAS); BIBLIOGRAPHIES; \*CONSUMER EDUCATION; CREDIT (FINANCE); FAMILY INCOME; \*HOMEMAKERS CLUBS; \*HOUSEWIVES; INFORMATION SOURCES; NEGROES; PARTICIPANT CHARACTERISTICS; PURCHASING; RURAL AREAS; RURAL FARM RESIDENTS; STATISTICAL DATA

IDENTIFIER: TENNESSEE

EDRS PRICE: EDRS PRICE MF-\$0.50 HC-\$2.25

DESCRIPTIVE NOTE: 43P.

ISSUE: RIEMAR71

ABSTRACT: 9 NINETY SELECTED NEGRO HOME DEMONSTRATION CLUB MEMBERS ACTIVE IN MADISON COUNTY, TENNESSEE IN 1969 WERE STUDIED TO DETERMINE THEIR CONSUMER CREDIT PRACTICES. SPECIFIC PURPOSES WERE TO: CHARACTERIZE CLUB MEMBERS IN HIGH, MIDDLE, AND LOW INCOME GROUPS; DETERMINE WHICH RECOMMENDED PRACTICES THEY WERE USING; AND IDENTIFY SOME OF THE FACTORS THAT INFLUENCED THEM TO ADOPT OR REJECT THE PRACTICES. IT WAS FOUND THAT ALL MEMBERS WERE INTERESTED IN THE 34 PRACTICES AND ALL WERE USING ABOUT ONE THIRD OF THEM. HIGH INCOME RESPONDENTS WERE CLOSER TO PRACTICE ADOPTION THAN THE LOW INCOME RESPONDENTS ON 29 OF THE 34 RECOMMENDED PRACTICES. HOME DEMONSTRATION CLUB MEETINGS, TELEVISION, AND THE DAILY NEWSPAPER WERE THE MAJOR SOURCES OF INFORMATION ON CREDIT PRACTICES USED BY ALL RESPONDENTS. THE MAJORITY (94%) OF ALL RESPONDENTS WERE INTERESTED IN ATTENDING ONE OR MORE MEETINGS ON CONSUMER CREDIT. (STATISTICAL TABLES AND A BIBLIOGRAPHY ARE INCLUDED.) (PT)

INSTITUTION NAME: TENNESSEE UNIV., KNOXVILLE. AGRICULTURAL EXTENSION SERVICE.

ACCESSION NUMBER: ED043129

CLEARINGHOUSE ACCESSION NUMBER: EA003080

PUBLICATION DATE: 69

TITLE: THE FUTURE FINANCING OF HIGHER EDUCATION IN THE STATE OF INDIANA.  
LONG-RANGE NEEDS AND RESOURCES. WORKING PAPERS.

PERSONAL AUTHOR: KEITH, HARRY LINCOLN; CHAMBERS, M. M.

DESCRIPTOR: L COSTS; \*EDUCATIONAL FINANCE; \*FEDERAL AID; FEES; \*GRANTS;  
\*HIGHER EDUCATION; INCOME; INVESTMENT; OPERATING EXPENSES; \*STATE AID; TAXES;  
TUITION

EDRS PRICE: EDRS PRICE MF-\$0.50 HC-\$4.45

DESCRIPTIVE NOTE: 87P.

ISSUE: RIEFEB71

ABSTRACT: ? THIS STUDY DOCUMENTS THE SECOND OF THREE PHASES OF THE INDIANA HIGHER EDUCATION FACILITIES COMPREHENSIVE PLANNING STUDY. PAPERS COMPRISING THIS SECOND PHASE OF THE STUDY ARE DEVOTED TO LONG-RUN FORECASTS OF NEEDS AND RESOURCES AND RELATED SIGNIFICANT CONSIDERATIONS. THIS PORTION OF THE STUDY FOCUSES ON FINANCING HIGHER EDUCATION. CONSIDERATION IS GIVEN TO THE FOLLOWING BASIC SOURCES OF INCOME: STUDENT TUITION AND FEES, FEDERAL AND STATE ALLOCATIONS, PRIVATE GIFTS AND GRANTS, AND ENDOWMENTS. IN MAKING REVENUE SOURCE PROJECTIONS FOR PUBLIC AND PRIVATE INSTITUTIONS IN INDIANA, THE REPORT ANTICIPATES THAT TOTAL INCOME WILL INCREASE ANNUALLY IN ACTUAL DOLLAR AMOUNTS WHILE THE PROPORTIONAL SHARE OF EACH SOURCE OF INCOME IS EXPECTED TO CHANGE. APPENDIXES OFFER TABLES COMPARING VARIOUS ASPECTS OF STATES' FUNDING OF HIGHER EDUCATION. A RELATED DOCUMENT IS EA 003 081. (JF)

INSTITUTION NAME: # INDIANA ADVISORY COMMISSION ON ACADEMIC FACILITIES,  
BLOOMINGTON.; INDIANA CONFERENCE ON HIGHER EDUCATION, INDIANAPOLIS.

ACCESSION NUMBER: ED042954

CLEARINGHOUSE ACCESSION NUMBER: AC008493

PUBLICATION DATE: 69

TITLE: BUSINESS GAMES HANDBOOK.

PERSONAL AUTHOR: GRAHAM, ROBERT G.; GRAY, CLIFFORD F.

DESCRIPTOR: AEROSPACE INDUSTRY; AGRICULTURE; BANKING; BIBLIOGRAPHIES; \*BUSINESS; COMPUTERS; \*DECISION MAKING; FORESTRY; \*INDUSTRY; INSURANCE OCCUPATIONS; \*MANAGEMENT DEVELOPMENT; \*MANAGEMENT GAMES; PARTICIPATION; PETROLEUM INDUSTRY; RETAILING; SIMULATION; TRANSPORTATION; WHOLESALING

EDRS PRICE: DOCUMENT NOT AVAILABLE FROM EDRS.

DESCRIPTIVE NOTE: 480P.

ISSUE: RIEFE871

ABSTRACT: THE AIM OF THIS HANDBOOK IS TO PROVIDE TRAINING DIRECTORS AND ALL OTHERS INTERESTED IN BUSINESS GAMES WITH AN ORGANIZED LISTING AND DESCRIPTION OF BUSINESS GAMES AND THEIR SOURCES; AND TO PROVIDE A SOURCE OF SUFFICIENT DATA TO HELP THEM SELECT GAMES FOR A PARTICULAR PURPOSE. THE GAMES ARE CATEGORIZED AS GENERAL PURPOSE GAMES, USED IN MANAGEMENT AND DECISION MAKING; AND PARTICULAR PURPOSE GAMES, DEVELOPED FOR USE IN DECISION MAKING IN PARTICULAR OCCUPATIONAL AREAS. THE BOOK IS DIVIDED INTO THREE PARTS. THE FIRST PART INCLUDES INTRODUCTORY READINGS AIMED AT INTRODUCING THE CONCEPT OF THE GAME, USE OF GENERAL AND SPECIAL PURPOSE GAMES; AND INDUSTRY USE OF GAMES FOR TRAINING. THE SECOND PRESENTS ABSTRACTS OF MORE THAN 200 GAMES CURRENTLY BEING USED--DESCRIPTION, PURPOSE, AND ADMINISTRATION OF THE GAME, SOURCES OF INFORMATION, AND DECISIONS MADE BY THE PARTICIPANT. OCCUPATIONAL AREAS COVERED BY INDUSTRIAL GAMES INCLUDE: ADVERTISING, AEROSPACE, AGRIBUSINESS, BANKING, FOREST PRODUCTS, INSURANCE, PETROLEUM, TRANSPORTATION, AND RETAILING AND WHOLESALING. THE THIRD PART CONTAINS A BIBLIOGRAPHY OF ARTICLES AND BOOKS. (PT)

AVAILABILITY: ; AMERICAN MANAGEMENT ASSOCIATION, INC., 135 WEST 50TH STREET, NEW YORK, N.Y. 10020 (\$22.00)

ACCESSION NUMBER: ED041559

CLEARINGHOUSE ACCESSION NUMBER: HE001688

PUBLICATION DATE: MAR 69

TITLE: THE LAW AND THE LORE OF ENDOWMENT FUNDS. REPORT TO THE FORD FOUNDATION. THE EDUCATIONAL ENDOWMENT SERIES.

PERSONAL AUTHOR: CARY, WILLIAM L.; BRIGHT, CRAIG B.

DESCRIPTOR: EDUCATIONAL ECONOMICS; \*EDUCATIONAL FINANCE; FINANCIAL POLICY; \*FOUNDATION PROGRAMS; \*HIGHER EDUCATION; \*INVESTMENT; LAWS; \*PRIVATE FINANCIAL SUPPORT; TRUSTS (FINANCIAL)

EDRS PRICE: EDRS PRICE MF-\$0.50 HC-\$4.20

DESCRIPTIVE NOTE: 82P.

ISSUE: RIEDEC70

ABSTRACT: THIS REPORT EXAMINES THE LAW GOVERNING ENDOWMENT FUNDS IN AN ATTEMPT TO DETERMINE ITS BEARING ON THE FORMULATION OF A SOUND UNIVERSITY INVESTMENT POLICY, I.E. WHETHER THE LAW IS A NEUTRAL FACTOR, OR WHETHER THE LAW LIMITS THE FLEXIBILITY OF DIRECTORS OF EDUCATIONAL INSTITUTIONS AND FORECLOSES CHOICES OTHERWISE OPEN TO THEM. PART I OF THE REPORT DEALS WITH THE MEANING OF "INCOME" AND DISCUSSES THE MORAL ISSUES INVOLVED, TERMS OF TYPICAL DONATIVE INSTRUMENTS, THE LAW IN GENERAL, CASES INVOLVING AND NOT INVOLVING ADMINISTRATION OF FUNDS; THE EXISTING LAW GOVERNING CHARITABLE CORPORATIONS, THE CORPORATE AND OTHER DEFINITIONS OF INCOME, FINANCIAL AND INVESTMENT TRENDS, CLASSIFICATION OF REALIZED APPRECIATION, AND MEANS OF CLASSIFYING REALIZED GAINS AS INCOME. PART II DEALS WITH OTHER LEGAL PROBLEMS AFFECTING ENDOWMENT FUNDS, AND DISCUSSES PERMISSIBLE INVESTMENTS, THE FEAR OF LIABILITY, AND DELEGATION OF INVESTMENT RESPONSIBILITY. THE REPORT CONCLUDES THAT THERE ARE NO LEGAL IMPEDIMENTS HAMPERING MANAGERS OF EDUCATIONAL ENDOWMENT FUNDS IN THEIR EFFORTS TO DEVELOP SOUND INVESTMENT POLICIES. THE APPENDIX DEALS MORE EXTENSIVELY WITH CASES NOT INVOLVING ADMINISTRATION OF FUNDS. (AF)

AVAILABILITY: FORD FOUNDATION, OFFICE OF REPORTS, 320 EAST 43RD STREET, NEW YORK, NEW YORK 10017

INSTITUTION NAME: FORD FOUNDATION, NEW YORK, N.Y.

ACCESSION NUMBER: ED039376

CLEARINGHOUSE ACCESSION NUMBER: AA000554

PUBLICATION DATE: JUL 70

TITLE: PARENT, HOME, AND FAMILY LIFE EDUCATION.

DESCRIPTOR: \*ANNOTATED BIBLIOGRAPHIES; CONSUMER EDUCATION; EDUCATIONAL NEEDS; \*FAMILY LIFE EDUCATION; \*HOME ECONOMICS EDUCATION; INTERESTS; LOW INCOME GROUPS; MONEY MANAGEMENT; NONPROFESSIONAL PERSONNEL; \*PARENT EDUCATION; PARENT ROLE; PARTICIPATION; PERIODICALS; PROFESSIONAL PERSONNEL; TRAINING

EDRS PRICE: EDRS PRICE MF-\$0.50 HC-\$4.45

DESCRIPTIVE NOTE: 87P. CURRENT INFORMATION SOURCES, 30.

ISSUE: RIEOCT70

ABSTRACT: THIS 149 ITEM BIBLIOGRAPHY ON PARENT, HOME, AND FAMILY LIFE EDUCATION BEGINS WITH DESCRIPTIONS OF A NUMBER OF PERIODICALS AND BIBLIOGRAPHIES, AND SEVERAL STUDIES OF TRENDS IN HOME ECONOMICS EDUCATION. THESE ARE FOLLOWED BY 27 SURVEYS OF ROLE PERCEPTION, NEEDS, INTERESTS, AND PARTICIPATION; 25 STUDIES ON THE TRAINING OF PROFESSIONALS AND NONPROFESSIONALS FOR HOME MANAGEMENT, PARENT, AND FAMILY LIFE EDUCATION; 17 SPECIAL PROGRAMS FOR LOW INCOME GROUPS; NINE REPORTS ON CONSUMER EDUCATION AND MONEY MANAGEMENT; AND 56 OTHER ITEMS CONCENTRATING ON PARENT EDUCATION (INCLUDING PARENT CHILD RELATIONSHIPS AND THE TEACHING ROLE OF PARENTS). ALSO INCLUDED ARE INSTRUCTIONS FOR ORDERING FROM THE ERIC DOCUMENT REPRODUCTION SERVICE, AND A LIST OF ERIC/AE PUBLICATIONS. (LY)

INSTITUTION NAME: SYRACUSE UNIV., N.Y. ERIC CLEARINGHOUSE ON ADULT EDUCATION.

ACCESSION NUMBER: ED038195

CLEARINGHOUSE ACCESSION NUMBER: RC004204

PUBLICATION DATE: DEC 66

TITLE: RECREATION AS AN INDUSTRY. APPALACHIAN RESEARCH REPORT NO. 2.

DESCRIPTOR: BUSINESS CYCLES; \*ECONOMIC CHANGE; ECONOMIC RESEARCH;  
EXPENDITURES; \*INDUSTRY; INVESTMENT; JOB MARKET; NATURAL RESOURCES;  
\*RECREATION; \*RURAL AREAS; \*TOURISM

IDENTIFIER: \*APPALACHIA

EDRS PRICE: EDRS PRICE MF-\$0.75 HC-\$7.10

DESCRIPTIVE NOTE: 140P.

ISSUE: RIEAUG70

ABSTRACT: 2 THE ROLE WHICH RECREATION AS AN INDUSTRY CAN PLAY IN ECONOMIC DEVELOPMENT OF AN AREA -- THROUGH CREATION OF JOBS, GENERATION OF INCOMES, AND STIMULATION OF PUBLIC AND PRIVATE INVESTMENT -- IS THE PRIMARY CONCERN OF THIS 1966 STUDY. THE DOCUMENT ESTABLISHES THE TOURISM-RECREATION INDUSTRY AS BEING RESOURCE-BASED, WITH ENTERPRISES WHICH ARE MAINLY TRADES AND SERVICES AND WHICH ALONE CAN RARELY PROVIDE A BASE FOR A VIABLE ECONOMY. HOWEVER, THE TOURISM INDUSTRY CAN PROVIDE SUPPLEMENTARY BENEFITS TO A LOCAL ECONOMY BASED ON MANUFACTURING, MINING, OR AGRICULTURE. THE REPORT EXAMINES THE DIRECT AND INDIRECT ECONOMIC EFFECTS OF EXPENDITURES ARISING FROM TOURISM RECREATION, AND DEVELOPMENTAL EFFECTS AS TO THE ESTABLISHMENT OF TOURIST ATTRACTIONS. THE DOCUMENT IS APPENDED WITH AN ANNOTATED BIBLIOGRAPHY AND WITH DATA RELATED TO APPALACHIAN MULTIPLIERS (ESTIMATED INDIRECT EFFECTS OF EMPLOYMENT INCOME AS IT CIRCULATES AND RECIRCULATES). (AN)

REPORT NUMBER: AR-2

INSTITUTION NAME: NATHAN (ROBERT R.) ASSOCIATES, INC., WASHINGTON, D.C.;  
RESOURCE PLANNING ASSOCIATES, WASHINGTON, D.C.

SPONSORING AGENCY NAME: DAPPALACHIAN REGIONAL COMMISSION, WASHINGTON, D.C.

ACCESSION NUMBER: ED037636

CLEARINGHOUSE ACCESSION NUMBER: AC006581

PUBLICATION DATE: 69

TITLE: THE AGE OF DISCONTINUITY; GUIDELINES TO OUR CHANGING SOCIETY.

PERSONAL AUTHOR: DRUCKER, PETER F.

DESCRIPTOR: AGRICULTURE; DEVELOPING NATIONS; ECONOMICS; \*EDUCATION;  
EMPLOYMENT; GOVERNMENT ROLE; INDUSTRY; INVESTMENT; \*KNOWLEDGE LEVEL; LABOR  
UNIONS; LIVING STANDARDS; MANAGEMENT; MONEY SYSTEMS; NEGROES; \*ORGANIZATIONS  
(GROUPS); PRODUCTIVITY; PUBLIC POLICY; \*SOCIAL CHANGE; \*TECHNOLOGY; YOUTH

EDRS PRICE: DOCUMENT NOT AVAILABLE FROM EDRS.

DESCRIPTIVE NOTE: 413P.

ISSUE: RIEAUG70

ABSTRACT: T CONCENTRATING ON THE SOCIAL DIMENSION OF HUMAN EXPERIENCE AND EXISTENCE, THIS BOOK PROBES CERTAIN PROFOUND CHANGES OCCURRING IN CONTEMPORARY TECHNOLOGY, ECONOMY, SOCIETY, POLITICS, AND EDUCATION. THE AUTHOR DISCUSSES FOUR MAJOR DISCONTINUITIES: (1) THE IMPACT OF THE NEW TECHNOLOGY ON THE INDUSTRIAL STRUCTURE; (2) THE SHIFT FROM AN "INTERNATIONAL ECONOMY," TO A "WORLD ECONOMY" WHICH AS YET LACKS POLICY, THEORY, OR INSTITUTIONS; (3) A NEW SOCIOPOLITICAL REALITY, EMBRACING BUSINESS, GOVERNMENT, AND OTHER PLURALISTIC INSTITUTIONS, WHICH POSES DRASTIC POLITICAL, PHILOSOPHICAL, AND SPIRITUAL CHALLENGES; (4) THE RISING IMPORTANCE OF KNOWLEDGE AND OF FORMAL EDUCATION, WITH RESULTING IMPLICATIONS FOR WORK, LIFE, LEISURE, AND LEADERSHIP. NUMEROUS CHANGES ARE URGED, AMONG THEM THE DE-EMPHASIS OF ACADEMIC AND FEDERAL GOVERNMENTAL DOMINANCE, AND MORE ATTENTION TO CONTINUING EDUCATION AND OTHER APPROACHES TO MAKING EDUCATION MORE FLEXIBLE AND RELEVANT. A SUBJECT INDEX IS ALSO INCLUDED. (LY)

AVAILABILITY: \$ HARPER AND ROW, PUBLISHERS, INC., 49 EAST 33RD STREET, NEW YORK, NEW YORK 10016 (\$7.95)

ACCESSION NUMBER: ED037560

CLEARINGHOUSE ACCESSION NUMBER: VT010364

PUBLICATION DATE: 69

TITLE: CONSUMER EDUCATION BIBLIOGRAPHY.

DESCRIPTOR: \*ANNOTATED BIBLIOGRAPHIES; CONSUMER ECONOMICS; \*CONSUMER  
EDUCATION; CREDIT (FINANCE); INSTRUCTIONAL MATERIALS; MONEY MANAGEMENT;  
RESEARCH

EDRS PRICE: EDRS PRICE MF-\$0.75 HC NOT AVAILABLE FROM EDRS.

DESCRIPTIVE NOTE: 178P.

ISSUE: RIEJUL70

ABSTRACT: THIS ANNOTATED BIBLIOGRAPHY IS A LISTING OF MORE THAN 2,000 BOOKS, BOOKLETS, PAMPHLETS, FILMS, FILMSTRIPS, AND OTHER MATERIALS IN THE FIELD OF CONSUMER INTERESTS AND EDUCATION. IT IS INTENDED FOR USE BY EDUCATORS, LIBRARIANS, EXECUTIVES AND OTHER PERSONNEL IN BUSINESS AND INDUSTRY, RESEARCHERS, WRITERS, AND HOUSEWIVES. MAJOR CATEGORIES ARE: (1) CONSUMER CLASSICS, (2) ROLE OF THE CONSUMER--IMPACT OF CONSUMERS ON THE ECONOMY AND INFLUENCES OF THE MARKETPLACE ON CONSUMPTION, (3) CONSUMER BEHAVIOR--FACTORS THAT MOTIVATE AND STIMULATE CONSUMERS, (4) AGENCIES AND ORGANIZATIONS--SERVICES TO CONSUMERS, (5) MONEY MANAGEMENT--AIDS TO PERSONAL AND FAMILY FINANCIAL PLANNING, (6) CONSUMER GOODS AND SERVICES--PURCHASES AND USE, (7) CREDIT--PRINCIPLES FOR USE, SOURCES, AND COSTS, (8) DEBTOR PROBLEMS--GARNISHMENT AND BANKRUPTCY, (9) TAXATION--EFFECTS ON CONSUMER AND CONSUMPTION, (10) LEGAL RIGHTS AND RESPONSIBILITIES, (11) ISSUES AND PERSPECTIVES, (12) FRAUDS, QUACKERY, AND DECEPTION, AND (13) CONSUMER EDUCATION--METHODS AND MATERIALS. (JK)

AVAILABILITY: ? SUPERINTENDENT OF DOCUMENTS, U.S. GOVERNMENT PRINTING OFFICE, WASHINGTON, D.C. 20402 (PR36.8:C76/B47, \$.65)

INSTITUTION NAME: YONKERS PUBLIC LIBRARY, N.Y.

SPONSORING AGENCY NAME: DPRESIDENT'S COMMITTEE ON CONSUMER INTERESTS, WASHINGTON, D.C.

ACCESSION NUMBER: ED034140

CLEARINGHOUSE ACCESSION NUMBER: ACO06107

PUBLICATION DATE: 69

TITLE: \* INTERNATIONAL MANPOWER DEVELOPMENT: A ROLE FOR PRIVATE ENTERPRISE IN FOREIGN ASSISTANCE.

PERSONAL AUTHOR: WEINTRAUB, LEON

DESCRIPTOR: BIBLIOGRAPHIES; \*BUSINESS; \*DEVELOPING NATIONS; ECONOMIC FACTORS; FOREIGN STUDENTS; GOVERNMENT ROLE; HUMAN RESOURCES; INVESTMENT; \*MANPOWER DEVELOPMENT; NATIONAL PROGRAMS; \*PRIVATE FINANCIAL SUPPORT; SKILL DEVELOPMENT; STATISTICAL DATA; \*TECHNICAL ASSISTANCE

IDENTIFIER: AGENCY FOR INTERNATIONAL DEVELOPMENT; \*LATIN AMERICA

EDRS PRICE: DOCUMENT NOT AVAILABLE FROM EDRS.

DESCRIPTIVE NOTE: 135P.

ISSUE: RIEAPR70

ABSTRACT: AMERICAN PRIVATE ENTERPRISE IS OFTEN IN A BETTER POSITION THAN THE GOVERNMENT FOREIGN AID ESTABLISHMENT AND THE U.S. AGENCY FOR INTERNATIONAL DEVELOPMENT TO PROVIDE ASSISTANCE IN MANPOWER TRAINING PROGRAMS IN THE DEVELOPING NATIONS. SURVEY OF VARIOUS AMERICAN FIRMS' PROGRAMS IN LATIN AMERICA REVEALS A WIDE VARIETY OF TYPES AND TOPICS OF TRAINING PROGRAMS, DIRECTED TOWARD THE EFFECTIVE ACQUISITION AND DEVELOPMENT OF SKILLS. PRIVATE TRAINING PROGRAMS AND SIMILAR GOVERNMENTAL EFFORTS SHOULD BE VIEWED AS COMPLEMENTARY RATHER THAN AS COMPETITIVE. ALTHOUGH GOVERNMENT PROGRAMS MAY TRY TO ACHIEVE AND MAINTAIN A FRAMEWORK OF EQUITY AND STABILITY WITHIN WHICH ECONOMIC DEVELOPMENT WILL BE ENCOURAGED, INDIVIDUAL PRIVATE FIRMS CAN MAKE THEIR OWN EFFORTS TO "FLESH OUT" ECONOMIC DEVELOPMENT AT VARIOUS LEVELS FROM PAPER PLANS TO LIVING REALITY. (A BIBLIOGRAPHY IS INCLUDED.) (AUTHOR/MF)

AVAILABILITY: ( FREDERICK A. PRAEGER, PUBLISHERS, 111 FOURTH AVENUE, NEW YORK, N.Y. 10003

ACCESSION NUMBER: ED034124

CLEARINGHOUSE ACCESSION NUMBER: AC006028

PUBLICATION DATE: 68

TITLE: & RETURNS TO HUMAN AND RESEARCH CAPITAL, UNITED STATES AGRICULTURE, 1949-1964.

PERSONAL AUTHOR: FISHELSON, GIDEON

DESCRIPTOR: ADOPTION(IDEAS); \*AGRICULTURAL EDUCATION; CORN (FIELD CROP); CORRELATION; \*COST EFFECTIVENESS; DOCTORAL THESES; \*HUMAN CAPITAL; INPUT OUTPUT ANALYSIS; INVESTIGATIONS; INVESTMENT; PRODUCTIVITY; \*PUBLIC EDUCATION; RESOURCES; \*RURAL EXTENSION; SCIENTIFIC RESEARCH; VOCATIONAL AGRICULTURE

EDRS PRICE: DOCUMENT NOT AVAILABLE FROM EDRS.

DESCRIPTIVE NOTE: 121P.; PH. D. THESIS

ISSUE: RIEAPR70

ABSTRACT: THIS STUDY ESTIMATED RATES OF RETURN TO PUBLIC INVESTMENTS IN HUMAN AND RESEARCH CAPITAL (FORMAL SCHOOLING AND EXTENSION AND VOCATIONAL AGRICULTURAL EDUCATION) IN THE UNITED STATES AGRICULTURAL INDUSTRY. (SOUTHERN STATES WERE EXCLUDED BECAUSE OF DEMOGRAPHIC AND EDUCATIONAL FACTORS THAT WOULD HAVE BIASED THE VARIABLES.) OUTPUT PER FARM WAS DEFINED IN TERMS OF HUMAN CAPITAL, RESEARCH AT STATE AGRICULTURAL EXPERIMENT STATIONS, AND INPUTS OF LAND, LABOR, MACHINERY, OTHER EXPENDITURES, AND FERTILIZER. THE LAG DISTRIBUTION OF RESEARCH WAS IDENTIFIED WITH THE RATE OF ADOPTION OF HYBRID CORN IN CORN BELT STATES. VALUES OF MARGINAL PRODUCT RANGED FROM \$0.25 TO \$0.61 PER DOLLAR PER YEAR (SCHOOLING), \$4.96 TO \$19.86 (EXTENSION AND VOCATIONAL AGRICULTURAL EDUCATION), AND \$5.81 TO \$15.28 (RESEARCH). RANGES FOR INTERNAL RATES OF RETURN WERE 9.6% TO 61%, 196% TO 636%, AND 24.6% TO 43.1%, RESPECTIVELY. CONCLUSIONS JUSTIFIED ADDITIONAL INVESTMENTS IN THESE KINDS OF EDUCATION AND RESEARCH. (AUTHOR/LY)

AVAILABILITY: UNIVERSITY MICROFILMS, 300 N. ZEEB RD., ANN ARBOR, MICHIGAN, 48106 (ORDER NO. 69-7656, MF \$3.00, XEROGRAPHY \$6.00)

INSTITUTION NAME: NORTH CAROLINA UNIV., RALEIGH. N.C. STATE UNIV.

ACCESSION NUMBER: ED033125

CLEARINGHOUSE ACCESSION NUMBER: TE001553

PUBLICATION DATE: 69

TITLE: BUSINESS POLICIES AND PROCEDURES OF HIGH SCHOOL NEWSPAPERS.

PERSONAL AUTHOR: CAMPBELL, LAURENCE R.

DESCRIPTOR: BUSINESS SKILLS; COCURRICULAR ACTIVITIES; EXPENDITURES;  
\*FACULTY ADVISORS; FINANCIAL NEEDS; \*FINANCIAL POLICY; \*FINANCIAL PROBLEMS;  
FINANCIAL SUPPORT; \*JOURNALISM; MONEY MANAGEMENT; \*SCHOOL NEWSPAPERS

EDRS PRICE: EDRS PRICE MF-\$1.00 HC-\$11.00

DESCRIPTIVE NOTE: 218P.

ISSUE: RIEFEB70

ABSTRACT: E THE PURPOSE OF THIS INQUIRY WAS TO IDENTIFY THE CURRENT BUSINESS POLICIES AND PROCEDURES OF HIGH SCHOOL NEWSPAPERS IN THE UNITED STATES AND TO DETERMINE WHETHER SUCH AN APPRAISAL COULD BE USED TO ACHIEVE HIGHER STANDARDS IN BOTH EDUCATION AND JOURNALISM. MOST OF THE DATA WAS GATHERED IN EARLY 1968 BY QUESTIONNAIRES SENT TO 548 PUBLIC AND 68 NON-PUBLIC SCHOOLS LISTED IN THE STATE DIRECTORIES OF MAINE, VIRGINIA, OHIO, MISSOURI, TEXAS, AND CALIFORNIA. THE FIVE AREAS STUDIED WERE THE NEWSPAPER'S FINANCIAL STATUS, EXPENDITURES, CIRCULATION, ADVERTISING, AND SUBSIDIES AND OTHER SOURCES OF REVENUE. SOME CONCLUSIONS MADE FROM THE STUDY WERE THAT (1) MANY HIGH SCHOOLS HAVE NOT SOLVED THE PROBLEM OF FINANCING THEIR NEWSPAPERS THROUGH STUDENT SUPPORT, SUBSIDIES, OR ADVERTISING, (2) BUSINESS MANAGEMENT IS FREQUENTLY CASUAL BECAUSE FEW ADVISORS HAVE SPECIFIC PREPARATION IN BUSINESS PROCEDURES AND THE STAFF IS MORE INTERESTED IN EDITORIAL ACTIVITIES, AND (3) SCHOOLS WHICH OFFER JOURNALISM COURSES AND SCHOOLS WHOSE NEWSPAPER ADVISORS HAVE A MINOR IN COLLEGE JOURNALISM ARE MORE SUCCESSFUL IN BUSINESS OPERATIONS THAN THOSE LACKING SUCH ADVANTAGES. (LH)

INSTITUTION NAME: QUILL AND SCROLL FOUNDATION, IOWA CITY, IOWA.

ACCESSION NUMBER: ED032992

CLEARINGHOUSE ACCESSION NUMBER: RC003750

PUBLICATION DATE: 69

TITLE: E SYSTEM ANALYSIS, PROGRAM DEVELOPMENT, AND COST-EFFECTIVENESS MODELING OF INDIAN EDUCATION FOR THE BUREAU OF INDIAN AFFAIRS. VOLUME III, PLANNING AND COST-EFFECTIVENESS MODELING FOR BIA SCHOOLS.

DESCRIPTOR: \*ADMINISTRATOR GUIDES; \*COMPUTER ORIENTED PROGRAMS; \*COST EFFECTIVENESS; DATA COLLECTION; ECONOMIC DEVELOPMENT; EDUCATIONAL FACILITIES; EDUCATIONAL PLANNING; ENROLLMENT PROJECTIONS; EQUIPMENT; \*MODELS; MONEY MANAGEMENT; PERSONNEL NEEDS; POPULATION TRENDS; PROGRAM DEVELOPMENT; \*SYSTEMS ANALYSIS

IDENTIFIER: \*BUREAU OF INDIAN AFFAIRS

EDRS PRICE: EDRS PRICE MF-\$1.00 HC NOT AVAILABLE FROM EDRS.

DESCRIPTIVE NOTE: 227P.

ISSUE: RIEFEB70

ABSTRACT: NINE MODELS DEVELOPED PRINCIPALLY FOR USE AT THE CENTRAL LEVEL OF THE BUREAU OF INDIAN AFFAIRS IN EVALUATING THE COSTS AND COST-EFFECTIVENESS OF ALTERNATIVE POLICIES AND PROGRAMS ARE DESCRIBED IN THIS DOCUMENT. THE 9 MODELS ARE: (1) POPULATION PROJECTION MODEL, (2) ENROLLMENT PROJECTION MODEL, (3) FACILITIES PLANNING MODEL, (4) ECONOMIC PROJECTION MODEL, (5) FACILITIES LOCATION MODEL, (6) PERSONNEL PROJECTION MODEL, (7) EQUIPMENT PROJECTION MODEL, (8) FINANCE MANAGEMENT INFORMATION SYSTEM MODEL, AND (9) SCHOOL INVESTMENT MODEL. THE FUNCTION OF THE MODELS IS TO ASSEMBLE DATA IN FORMATS USEFUL TO PLANNERS. THEY ARE DESIGNED TO BE PROGRAMMED ON COMPUTERS, AND THEIR DESCRIPTIONS ARE AN AID FOR COMPUTER PROGRAMMERS. FOR EACH MODEL DESCRIPTIONS INCLUDE A DISCUSSION OF MODEL OBJECTIVES, INPUTS, PROCESS, AND OUTPUT. FLOW CHARTS FOR THE VARIOUS MODELS ARE ALSO INCLUDED. RELATED DOCUMENTS ARE RC 003 749, RC 003 751, AND RC 003 752. NOT AVAILABLE IN HARD COPY DUE TO MARGINAL LEGIBILITY OF ORIGINAL DOCUMENT. (SW)

INSTITUTION NAME: ABT ASSOCIATES, INC., CAMBRIDGE, MASS.

SPONSORING AGENCY NAME: DBUREAU OF INDIAN AFFAIRS (DEPT. OF INTERIOR), WASHINGTON, D.C.

ACCESSION NUMBER: ED032832  
CLEARINGHOUSE ACCESSION NUMBER: HE001118  
PUBLICATION DATE: AUG 69  
TITLE: MANAGING EDUCATIONAL ENDOWMENTS. REPORT TO THE FORD FOUNDATION.  
DESCRIPTOR: % ADMINISTRATION; \*EDUCATIONAL FINANCE; \*FINANCIAL POLICY;  
\*HIGHER EDUCATION; \*MONEY MANAGEMENT; \*TRUSTEES  
IDENTIFIER: \*ENDOWMENTS  
EDRS PRICE: DOCUMENT NOT AVAILABLE FROM EDRS.  
DESCRIPTIVE NOTE: 65P.  
ISSUE: RIEFEB70

ABSTRACT: IN AUTUMN OF 1967, THE FORD FOUNDATION FORMED AN ADVISORY COMMITTEE ON ENDOWMENT MANAGEMENT TO STUDY AND REPORT ON PROBLEMS OF UNIVERSITY ENDOWMENT MANAGEMENT. ALTHOUGH THE COMMITTEE UNANIMOUSLY ENDORSED THE BASIC THEMES OF THIS REPORT, IT REFLECTS A RANGE OF VIEWS ABOUT THE HISTORY, STYLE AND CONSEQUENCES OF INVESTMENT POLICY DECISIONS. COLLEGES AND UNIVERSITIES IN THE US HAVE A POOR RECORD OF ENDOWMENT MANAGEMENT BECAUSE PRIMARY EMPHASIS HAS BEEN GIVEN TO AVOIDING LOSSES AND SUSTAINING INCOME. THE MOST IMPORTANT PRESENT RESPONSIBILITY OF TRUSTEES OF THESE INSTITUTIONS WITH RESPECT TO ENDOWMENTS SHOULD BE TO SHIFT THEIR OBJECTIVE TO MAXIMIZING THE LONG-TERM TOTAL RETURN. THE TOTAL RETURN CAN BE INCREASED SUFFICIENTLY TO PERMIT A LARGER ANNUAL CONTRIBUTION TO OPERATIONS, A GREATER LONG-TERM GROWTH, AND A SIGNIFICANT INCREASE IN THE FUTURE SAFETY OF THE ENDOWMENT. TEN MAJOR PRINCIPLES AND POLICIES TO GOVERN THE ACTION OF TRUSTEES ARE SET FORTH. APPENDICES CONTAIN SUPPLEMENTARY COMMENTS BY COMMITTEE MEMBERS; TABLES ON INVESTMENT PERFORMANCE OF COLLEGE ENDOWMENTS; A PLAN FOR ENDOWMENT SUPPORT OF OPERATIONS; AND THE UNIT METHOD OF MEASURING INVESTMENT RESULTS. (JS)

AVAILABILITY: FORD FOUNDATION, OFFICE OF REPORTS, 320 EAST 43RD STREET, NEW YORK, N. Y. 10017

INSTITUTION NAME: FORD FOUNDATION, NEW YORK, N.Y.

ACCESSION NUMBER: ED031152

CLEARINGHOUSE ACCESSION NUMBER: HE001022

PUBLICATION DATE: 1 NOV 68

TITLE: HIGHER EDUCATION ACCOUNTING MANUAL. UTAH COORDINATING COUNCIL OF HIGHER EDUCATION.

DESCRIPTOR: ACCOUNTING; BUDGETING; ELECTRONIC DATA PROCESSING; \*FINANCIAL POLICY; \*HIGHER EDUCATION; \*MONEY MANAGEMENT; \*RECORDKEEPING; STATISTICAL DATA; \*UNIVERSITY ADMINISTRATION

EDRS PRICE: EDRS PRICE MF-\$1.00 HC-\$10.90

DESCRIPTIVE NOTE: 216P.

ISSUE: RIEDEC69

ABSTRACT: RECOGNITION OF A CRITICAL NEED FOR ACCURATE AND DETAILED INFORMATION TO REFINE THE PROCESS OF BUDGETING FUNDS FOR HIGHER EDUCATION IN UTAH LED TO THE PREPARATION OF THIS ACCOUNTING MANUAL FOR UNIVERSITIES AND COLLEGES IN THE STATE. THE MANUAL PRESENTS GUIDELINES FOR THE UNIFORM ACCOUNTING AND REPORTING OF FINANCIAL AND STATISTICAL DATA, AND IS BASED ON THE PREMISE THAT AUTOMATIC DATA PROCESSING WILL BE USED BY ALL INSTITUTIONS ON A DIRECT OR A TIME-SHARED BASIS FOR FISCAL, BUDGET CONTROL, AND MANAGEMENT AND PLANNING PURPOSES. THE GUIDELINES CLOSELY FOLLOW THE 3 BASIC OBJECTIVES OF HIGHER EDUCATION AND PROVIDE INSTITUTIONS WITH THE MEANS TO REPORT THE FACTUAL INFORMATION REQUIRED IN THE DEVELOPMENT OF A STATE MASTER PLAN. THEY WOULD ENABLE EACH COLLEGE OR UNIVERSITY ADMINISTRATOR TO DETERMINE (1) THE COMPARATIVE COST OF EDUCATING AN INDIVIDUAL STUDENT BY DEPARTMENT OR SCHOOL, LEVEL OF INSTRUCTION, AND CLASS OR SECTION, (2) THE COST, BY PROJECT, OF ORGANIZED RESEARCH AND THE AMOUNT OF STATE FUNDS INCLUDED IN SUCH COSTS, (3) THE COST OF PUBLIC SERVICE PROVIDED BY THE INSTITUTION, AND (4) THE PROFITS OR LOSSES OF AUXILIARY ENTERPRISES. THE MANUAL CONTAINS DESCRIPTIONS OF PRIMARY ACCOUNTING CLASSIFICATIONS AND THEIR SUB-AREAS, INSTRUCTIONS OR SUGGESTIONS RELATING TO THE PREPARATION OF BUDGETS AND FINANCIAL REPORTS ON A UNIFORM BASIS, AND GUIDELINES FOR THE DEVELOPMENT OF MANAGEMENT INFORMATION. (WM)

INSTITUTION NAME: UTAH COORDINATING COUNCIL OF HIGHER EDUCATION, SALT LAKE CITY.

ACCESSION NUMBER: ED030992

CLEARINGHOUSE ACCESSION NUMBER: EC003264

PROGRAM AREA: 40

PUBLICATION DATE: NOV 68

TITLE: PLANNING AN ARITHMETIC CURRICULUM FOR THE EDUCABLE MENTALLY RETARDED. SPECIAL EDUCATION CURRICULUM DEVELOPMENT CENTER; AN IN-SERVICE TRAINING PROGRAM.

DESCRIPTOR: \*CURRICULUM; CURRICULUM GUIDES; EDUCABLE MENTALLY HANDICAPPED; ELEMENTARY SCHOOL STUDENTS; \*EXCEPTIONAL CHILD EDUCATION; MATHEMATICAL APPLICATIONS; MATHEMATICAL CONCEPTS; MATHEMATICAL MODELS; \*MATHEMATICS; \*MENTALLY HANDICAPPED; MONEY MANAGEMENT; PRACTICAL MATHEMATICS; SECONDARY SCHOOL STUDENTS; SEQUENTIAL LEARNING; \*TEACHING METHODS; TIME

EDRS PRICE: EDRS PRICE MF-\$0.75 HC-\$7.30

DESCRIPTIVE NOTE: 144P.

ISSUE: RIEDEC69

ABSTRACT: THE GUIDE, INTENDED AS A MODEL FOR TEACHERS WHO WILL DEVELOP THEIR OWN ARITHMETIC CURRICULAR MATERIALS, INTRODUCES CONCEPTS SEQUENTIALLY FROM SIMPLE TO COMPLEX AND CONTINUES THEM FROM ONE LEVEL TO THE NEXT AT INCREASINGLY MORE DIFFICULT AND ABSTRACT LEVELS. THE PROGRAM IS ARBITRARILY CUT INTO FOUR LEVELS TO CORRESPOND TO SCHOOL DIVISIONS: PRIMARY (AGES 6 TO 9), INTERMEDIATE (AGES 9 TO 12), JUNIOR HIGH (AGES 12 TO 14), AND SENIOR HIGH (AGES 14 TO ADULTHOOD) WHICH IS ORIENTED TO JOB REQUIREMENTS AND MONEY MANAGEMENT. IT PRESENTS CONCEPTS OR SKILLS TO BE DEVELOPED, SUGGESTS TEACHING METHODS AND AIDS, AND INDICATES PRACTICAL WAYS FOR STUDENTS TO USE THESE CONCEPTS AND SKILLS. THREE SAMPLE UNITS PRESENT 10 TO 14 LESSONS ON THE PERSONAL APPROACH TO NUMBERS (PRIMARY LEVEL), TIME (INTERMEDIATE LEVEL), AND CHECKING ACCOUNT PROCEDURES (SENIOR HIGH LEVEL). (LE)

GRANT NUMBER: OEG-3-7-002883-0499

BUREAU NUMBER: BR-6-2883-7

INSTITUTION NAME: ) IOWA UNIV., IOWA CITY.; SPECIAL EDUCATION CURRICULUM DEVELOPMENT CENTER, IOWA CITY, IOWA.

SPONSORING AGENCY NAME: IOWA STATE DEPT. OF PUBLIC INSTRUCTION, DES MOINES.; OFFICE OF EDUCATION (DHEW), WASHINGTON, D.C.

ACCESSION NUMBER: ED030984

CLEARINGHOUSE ACCESSION NUMBER: EA002414

PUBLICATION DATE: 69

TITLE: GUIDE FOR SUCCESSFUL BONDING. MONOGRAPH 2.

PERSONAL AUTHOR: TEN HAKEN, RICHARD E.

DESCRIPTOR: \*ADMINISTRATOR GUIDES; BIBLIOGRAPHIES; \*BOND ISSUES; CREDIT (FINANCE); \*EDUCATIONAL FINANCE; FINANCIAL SERVICES; INVESTMENT; LEGAL AID; \*SCHOOL DISTRICTS

EDRS PRICE: DOCUMENT NOT AVAILABLE FROM EDRS.

DESCRIPTIVE NOTE: 44P.

ISSUE: RIEDEC69

ABSTRACT: Z THIS MONOGRAPH PROVIDES AN INTRODUCTION TO THE PROCEDURES OF BONDING. ALTHOUGH IT WAS PREPARED FOR SCHOOL SYSTEMS WITHIN THE STATE OF NEW YORK, THE INFORMATION WHICH IT CONTAINS IS OF GENERAL APPLICABILITY. THE IMPORTANCE OF OBTAINING THE SERVICES OF A NATIONAL BONDING ATTORNEY AND A FINANCIAL CONSULTANT IS DISCUSSED. THE GUIDE OUTLINES THE MEANING OF CREDIT RATINGS BY SUCH INSTITUTIONS AS MOODY'S AND STANDARD AND POOR'S AND REVEALS HOW SUCH RATINGS ARE OBTAINED. IMPORTANT CONSIDERATIONS IN PUBLICITY AND NOTICE OF SALE ARE PRESENTED IN ADDITION TO A DISCUSSION OF THE PROSPECTUS. THE TIMING OF BOTH THE SALE AND THE DELIVERY OF THE BONDS IS DISCUSSED ALONG WITH WAYS OF INVESTING TEMPORARILY EXCESS FUNDS. SEVERAL CHECKLISTS FOR BONDING PROCEDURES ARE APPENDED TO THE GUIDE. THESE COVER LEGAL SERVICES, FINANCIAL PLANNING, SELECTED CREDIT RATINGS, PROSPECTUS, PUBLICITY AND NOTICE OF BOND SALE, AND THE ACTUAL BOND SALE. A BIBLIOGRAPHY CONTAINING 33 ENTRIES ON BONDING IS ALSO APPENDED. (DE)

AVAILABILITY: A CENTRAL NEW YORK SCHOOL STUDY COUNCIL, SYRACUSE UNIVERSITY, 218 SLOCUM HALL, COLLEGE PLACE, SYRACUSE, NEW YORK 13210 (\$2.95).

INSTITUTION NAME: CENTRAL NEW YORK SCHOOL STUDY COUNCIL, SYRACUSE.

ACCESSION NUMBER: ED030054

CLEARINGHOUSE ACCESSION NUMBER: AC004725

PUBLICATION DATE: 64

TITLE: ESTATE PLANNING; A SUGGESTED OUTLINE FOR AN ADULT GROUP. BULLETIN 151.

DESCRIPTOR: BUSINESS EDUCATION; \*ESTATE PLANNING; ETHICAL VALUES; INSURANCE PROGRAMS; INVESTMENT; LEGAL PROBLEMS; TAXES; \*TEACHING GUIDES; TRUSTS (FINANCIAL); WILLS

EDRS PRICE: EDRS PRICE MF-\$0.25 HC-\$2.75

DESCRIPTIVE NOTE: 53P.

ISSUE: RIENOV69

ABSTRACT: THIS COURSE OUTLINE ON ESTATE PLANNING IS DESIGNED FOR TEACHERS AND LEADERS IN NEW YORK STATE PUBLIC SCHOOL ADULT EDUCATION PROGRAMS. BASIC ELEMENTS IN ESTATE PLANNING (INVENTORY, OBJECTIVES, ANALYSIS, PROBLEM AREAS, ADMINISTRATION, AND OTHERS) ARE OUTLINED, FOLLOWED BY INFORMATION AND GUIDELINES ON ACCUMULATING AN ESTATE, CONSERVING AN ESTATE, MAKING WILLS, CREATING TRUSTS, AND THE SPECIAL PROBLEMS OF BUSINESSMEN AND EMPLOYEES. SUCH ASPECTS AS ESTATE TAXES, ALLOWABLE TAX REDUCTIONS AND EXEMPTIONS, AND PROPERTY THAT CAN OR CANNOT BE INCLUDED IN A WILL, ARE CONSIDERED. ALSO INCLUDED ARE SUGGESTED CLASSROOM TECHNIQUES FOR INSTRUCTORS, POINTERS FOR DISCUSSION LEADERS, AND THE AMERICAN BAR ASSOCIATION'S INFORMATION OPINION A OF 1959, PERTAINING TO PROFESSIONAL ETHICS IN ESTATE PLANNING. (LY)

INSTITUTION NAME: NEW YORK STATE EDUCATION DEPT., ALBANY. BUREAU OF BUSINESS AND DISTRIBUTIVE EDUCATION.

ACCESSION NUMBER: E0030019

CLEARINGHOUSE ACCESSION NUMBER: AC002778

PUBLICATION DATE: 68

TITLE: FAMILY FINANCE EDUCATION: AN INTERDISCIPLINARY APPROACH. VOLUME II.

PERSONAL AUTHOR: GIBBS, MARY S., ED.; AND OTHERS, ED.

DESCRIPTOR: BUDGETING; \*CONSUMER EDUCATION; CREDIT (FINANCE); ESTATE PLANNING; FAMILY INCOME; \*FAMILY RESOURCES; FIELD TRIPS; FINANCIAL SERVICES; HOUSING; \*INSTRUCTIONAL MATERIALS; INSURANCE PROGRAMS; \*INTERDISCIPLINARY APPROACH; INVESTMENT; \*MONEY MANAGEMENT; RESEARCH

EDRS PRICE: DOCUMENT NOT AVAILABLE FROM EDRS.

DESCRIPTIVE NOTE: 185P.

ISSUE: RIENOV69

ABSTRACT: VOLUME II OF A TWO-PART SERIES RELATED TO FAMILY FINANCE EDUCATION PROVIDES MATERIALS FOR STUDY AND DISCUSSION IN THE 1968 WORKSHOP. IN PART I, MEMBERS OF THE ADVISORY COUNCIL PRESENT THEIR VIEWPOINTS CONCERNING AN INTERDISCIPLINARY APPROACH TO EDUCATION IN FAMILY FINANCE. PART II PRESENTS BASIC AND CURRENT INFORMATION RELATED TO PRINCIPAL AREAS OF MONEY MANAGEMENT--INDIVIDUALS AS CONSUMERS; DECISION MAKING; BUDGETS; SELECTING AND FINANCING THE HOME; INSTALLMENT BUYING; LIFE, HEALTH, UNEMPLOYMENT, AND OLD AGE INSURANCE; CREDIT UNIONS; THE STOCK MARKET; AND ESTATE PLANNING. PART III COVERS FIELD TRIPS MADE IN 1966 AND 1967 TO EIGHT FINANCIAL INSTITUTIONS IN INDIANAPOLIS AND TERRE HAUTE. BASED ON THESE TRIPS, INFORMATION IS PRESENTED ON CONSUMER FINANCE INDUSTRY, LIFE INSURANCE, AND HANDLING FINANCIAL TRANSACTIONS. PART IV, ON EDUCATIONAL IMPLICATIONS, COVERS NEW DIMENSIONS IN CONSUMER EDUCATION, THE RIGHT TO CONSUME EQUITABLY, THE STOCK MARKET, ACTION RESEARCH, AND A PLAN FOR CONDUCTING CLASSROOM RESEARCH. VOLUME I IS AC 002 096. (EB)

AVAILABILITY: \$ CENTER FOR EDUCATION IN FAMILY FINANCE, INDIANA STATE UNIV., TERRE HAUTE, INDIANA 47809

INSTITUTION NAME: ( INDIANA STATE UNIV., TERRE HAUTE. CENTER FOR EDUCATION IN FAMILY FINANCE.

ACCESSION NUMBER: EDO29950

CLEARINGHOUSE ACCESSION NUMBER: VT007114

PUBLICATION DATE: MAY 68

TITLE: E CONSUMER CREDIT IN FAMILY FINANCIAL MANAGEMENT. PROCEEDINGS OF A NATIONAL WORKSHOP (UNIVERSITY OF WISCONSIN, OCTOBER 9-12, 1967).

DESCRIPTOR: J \*CONFERENCE REPORTS; \*CONSUMER ECONOMICS; \*CONSUMER EDUCATION; \*CREDIT (FINANCE); FINANCIAL PROBLEMS; FINANCIAL SERVICES; \*HOME ECONOMICS EDUCATION; MONEY MANAGEMENT; SPEECHES; TEACHER WORKSHOPS; WORKBOOKS

EDRS PRICE: EDRS PRICE MF-\$0.75 HC-\$9.10

DESCRIPTIVE NOTE: 180P.

ISSUE: RIEOCT69

ABSTRACT: THE SOCIAL INVENTION OF CONSUMER CREDIT HAS EXPANDED GREATLY DURING THE PAST 20 YEARS WITH RESULTING ABUSES SUCH AS PERSONAL OVEREXTENSION OF CREDIT OR LENDERS TAKING AN UNFAIR ADVANTAGE OF LESS KNOWLEDGEABLE CONSUMERS. WITH THE NEW TYPES OF CREDIT AND GREAT AMOUNTS OF MONEY INVOLVED, IT IS ESSENTIAL FOR CONSUMERS, DISTRIBUTORS, AND EDUCATORS TO UNDERSTAND THE ROLE OF CONSUMER CREDIT IN OUR ECONOMY. THE VIEWPOINTS AND COMMENTS OF 35 ATTORNEYS, FAMILY FINANCE SPECIALISTS, EDUCATORS, GOVERNMENT OFFICIALS, BUSINESS REPRESENTATIVES, HOME ECONOMISTS, AND EXPERTS IN CONSUMER CREDIT WERE PRESENTED AT A NATIONAL WORKSHOP ATTENDED BY 200 HOME ECONOMICS LEADERS. PRESENTATIONS ARE CLASSIFIED ACCORDING TO: (1) CONSUMER CREDIT IN THE UNITED STATES ECONOMY, (2) PROBLEM USERS OF CREDIT, (3) GUIDELINES FOR USING CREDIT, (4) TEACHING CONSUMER CREDIT IN MONEY MANAGEMENT, AND (5) OVERVIEW. A WORKBOOK ON CONSUMER CREDIT, A BIBLIOGRAPHY, CHARTS AND TABLES, A ROSTER OF PARTICIPANTS AND A LIST OF REGIONAL AND STATE FOLLOW-UP MEETINGS ARE INCLUDED IN THE DOCUMENT. (FP)

AVAILABILITY: AMERICAN HOME ECONOMICS ASSOCIATION, 1600 TWENTIETH STREET, N.W., WASHINGTON, D.C. 20009 (\$2.00)

INSTITUTION NAME: AMERICAN HOME ECONOMICS ASSOCIATION, WASHINGTON, D.C.

ACCESSION NUMBER: ED028536

CLEARINGHOUSE ACCESSION NUMBER: EA002147

PUBLICATION DATE: 2 FEB 68

TITLE: L PROCEEDINGS OF THE WORKSHOP FOR SCHOOL BUSINESS OFFICIALS: THEME, SCHOOL BUDGETING (STATE UNIVERSITY OF NEW YORK AT BUFFALO, FEBRUARY 2, 1968).

PERSONAL AUTHOR: KISER, CHESTER, ED.; SPENGLER, JAMES R., ED.

DESCRIPTOR: \*BUDGETING; \*COMMUNITY SUPPORT; CONFERENCE REPORTS; ECONOMIC FACTORS; \*LEGAL PROBLEMS; \*MONEY MANAGEMENT; PUBLIC RELATIONS; SCHOOL COMMUNITY RELATIONSHIP; \*SCHOOL DISTRICTS; SCHOOL TAXES; TABLES (DATA)

EDRS PRICE: EDRS PRICE MF-\$0.50 HC-\$4.15

DESCRIPTIVE NOTE: 81P.

ISSUE: RIESEP69

ABSTRACT: ) FOUR PAPERS FROM A WORKSHOP FOR SCHOOL BUSINESS OFFICIALS FOCUS ATTENTION ON SCHOOL BUDGETING. LEGAL PROBLEMS UNCOVERED IN EXAMINING FORMAL AND ORAL AUDIT REPORTS OF MANY SCHOOL DISTRICTS ARE DISCUSSED IN A PRESENTATION ON THE LEGAL PITFALLS IN BUDGETING. SECONDLY, EFFICIENT AND EFFECTIVE MONEY MANAGEMENT PROCEDURES ARE DISCUSSED WITH SPECIFIC EXAMPLES SHOWING HOW WISE MONEY MANAGEMENT RESULTS IN REDUCED TAXES. NEXT, METHODS OF PRESENTING BUDGETS TO SCHOOL BOARDS AND TO THE PUBLIC RECEIVE ATTENTION, WITH ADVANTAGES AND DISADVANTAGES OF VARIOUS TYPES OF PRESENTATIONS CONSIDERED. FINALLY, AN ECONOMIST COMMENTS ON ECONOMIC FORCES AND TRENDS THAT WILL AFFECT SCHOOL BUDGETS IN THE IMMEDIATE AND LONGRANGE FUTURE. AN APPENDIX SHOWS THE ATTENDANCE OF THE CONFERENCE AS WELL AS RESULTS OF CRITIQUE QUESTIONNAIRES FILLED OUT BY CONFERENCE PARTICIPANTS. (TT)

INSTITUTION NAME: I NEW YORK STATE ASSOCIATION OF SCHOOL BUSINESS OFFICIALS, INC., WESTERN N.Y. CHAPTER.; WESTERN NEW YORK SCHOOL STUDY COUNCIL, BUFFALO.

ACCESSION NUMBER: E0028347

CLEARINGHOUSE ACCESSION NUMBER: AC003964

PUBLICATION DATE: 66

TITLE: EDUCATION AND HUMAN RESOURCE DEVELOPMENT.

PERSONAL AUTHOR: RAO, V.K.R.V.

DESCRIPTOR: ADULT EDUCATION; AGRICULTURAL EDUCATION; \*DEVELOPING NATIONS;  
\*ECONOMIC DEVELOPMENT; EDUCATIONAL OBJECTIVES; \*EDUCATIONAL PLANNING;  
EDUCATIONAL TECHNOLOGY; HIGHER EDUCATION; \*HUMAN RESOURCES; INVESTMENT;  
LIBRARIES; \*MANPOWER DEVELOPMENT; PARENT ROLE

IDENTIFIER: \*INDIA

EDRS PRICE: DOCUMENT NOT AVAILABLE FROM EDRS.

DESCRIPTIVE NOTE: 220P.

ISSUE: RIESEP69

ABSTRACT: M THIS BOOK, WRITTEN BY AN INDIAN ECONOMIST, ATTEMPTS TO SHOW THE ROLE EDUCATION AND EDUCATIONAL PLANNING CAN PLAY IN HUMAN RESOURCE DEVELOPMENT. THOUGH THE VOLUME IS WRITTEN IN THE INDIAN CONTEXT AND THE LAST SECTION IS ON PURELY INDIAN PROBLEMS (LANGUAGE, YOUTH, AND SOCIAL INTEGRATION), THE BROAD POLICIES IT DEALS WITH, THE LOGIC IT CONTAINS, AND THE FACTS WHICH ARE USED FOR ILLUSTRATION ARE INTENDED TO HAVE RELEVANCE TO THE DEVELOPING ECONOMIES IN GENERAL AND ESPECIALLY TO NATIONS IN ASIA AND AFRICA WHICH ARE TRYING TO ACCELERATE THEIR ECONOMIC GROWTH THROUGH PLANNED EFFORT. AFTER DISCUSSING THE CONNECTION BETWEEN ECONOMIC GROWTH, HUMAN RESOURCE DEVELOPMENT, AND EDUCATION, THE BOOK DEALS WITH SUCH SPECIFIC PROBLEMS AS MANPOWER PLANNING, EDUCATION AS INVESTMENT, THE PLACE OF HIGHER EDUCATION, AND THE TECHNOLOGY OF EDUCATION. TWO APPENDIXES INCLUDE (1) A REPRODUCTION OF THE AUTHOR'S ADDRESS TO A CONFERENCE OF STATE EDUCATION MINISTERS HELD IN JUNE 1965; CONTAINING HIS THINKING ON EDUCATIONAL POLICIES AND PRIORITIES IN INDIA'S FOURTH PLAN; AND (2) 12 TABLES AND TWO GRAPHS ALL BEARING ON THE INDIAN SITUATION, BUT ALSO ON OTHER DEVELOPING COUNTRIES. (SE)

AVAILABILITY: + ALLIED PUBLISHERS, 15 GRAHAM RD., BALLARD ESTATE, BOMBAY, INDIA (RS 15.00)

ACCESSION NUMBER: E0028332

CLEARINGHOUSE ACCESSION NUMBER: AC003761

PUBLICATION DATE: APR 68

TITLE: LOCAL GOVERNMENT IN-SERVICE TRAINING; AN ANNOTATED BIBLIOGRAPHY.

PERSONAL AUTHOR: STOUT, RONALD M., ED.

DESCRIPTOR: ADMINISTRATIVE PERSONNEL; \*ANNOTATED BIBLIOGRAPHIES; CLERICAL OCCUPATIONS; \*COMMUNITY; FINANCE OCCUPATIONS; FIRE FIGHTERS; \*GOVERNMENT EMPLOYEES; \*INSERVICE EDUCATION; OCCUPATIONS; POLICE; PROFESSIONAL PERSONNEL; PUBLIC FACILITIES; PUBLIC HEALTH; \*PUBLIC OFFICIALS; SPECIALISTS; WELFARE

EDRS PRICE: DOCUMENT NOT AVAILABLE FROM EDRS.

DESCRIPTIVE NOTE: 88P.

ISSUE: RIESEP69

ABSTRACT: 0 THIS BIBLIOGRAPHY ON INSERVICE TRAINING IS DIVIDED INTO FOUR MAJOR CATEGORIES: (1) LOCAL GOVERNMENT TRAINING IN GENERAL; (2) TRAINING GENERALIST OFFICIALS AND ADMINISTRATORS; (3) TRAINING PERSONNEL IN FUNCTIONAL FIELDS; (4) BIBLIOGRAPHIES. COVERAGE INCLUDES ELECTED REPRESENTATIVES AND EXECUTIVES; APPOINTED MANAGERS, EXECUTIVES, AND SUPERVISORS; AND INTERNS AND TRAINEES; TOGETHER WITH SUCH SERVICES AND SPECIALIZED FUNCTIONS AS: CORRECTIONS, JUVENILE DELINQUENCY, PROBATION, AND PAROLE; FINANCE AND RECORDS; FIRE PROTECTION; PUBLIC HEALTH; LIBRARY SERVICES; PLANNING, HOUSING, AND COMMUNITY DEVELOPMENT; POLICE EDUCATION; PUBLIC WORKS; PARKS AND RECREATION; WATER AND SEWAGE; AND WELFARE. THERE IS AN INDEX OF PERSONAL AND CORPORATE AUTHORS. (LY)

AVAILABILITY: GRADUATE SCHOOL OF PUBLIC AFFAIRS, STATE UNIVERSITY OF NEW YORK, 1223 WESTERN AVENUE, ALBANY, NEW YORK 12203

INSTITUTION NAME: STATE UNIV. OF NEW YORK, ALBANY. GRADUATE SCHOOL OF PUBLIC AFFAIRS.

SPONSORING AGENCY NAME: DGOVERNMENT AFFAIRS FOUNDATION, INC., ALBANY, N.Y.

ACCESSION NUMBER: ED028324

CLEARINGHOUSE ACCESSION NUMBER: AC003322

PUBLICATION DATE: OCT-68

TITLE: A COMPARISON OF THE EFFECTIVENESS OF FACE-TO-FACE AND REMOTE TEACHING IN COMMUNICATING EDUCATIONAL INFORMATION TO ADULTS. EXTENSION STUDY 4.

PERSONAL AUTHOR: BLACKWOOD, HELEN; TRENT, CURTIS

DESCRIPTOR: ADULT LEARNING; AGE GROUPS; ATTITUDES; COMPARATIVE ANALYSIS; FEMALES; KNOWLEDGE LEVEL; \*LECTURE; MONEY MANAGEMENT; \*PARTICIPANT CHARACTERISTICS; \*PROGRAM EFFECTIVENESS; RESEARCH; \*RURAL EXTENSION; SCHEDULING; \*TELEPHONE INSTRUCTION

EDRS PRICE: EDRS PRICE MF-\$0.25 HC-\$0.90

DESCRIPTIVE NOTE: 16P.

ISSUE: RIESEP69

ABSTRACT: RESEARCH STUDIED THE EFFECTIVENESS OF CLASS LECTURE AS COMPARED TO TELELECTURE, AND THE ASSOCIATION BETWEEN AMOUNT LEARNED AND THE PERSONAL AND SITUATIONAL FACTORS OF AGE, LEVEL OF EDUCATION, TIME OF DAY, AND ATTITUDE. PRETESTS AND POSTTESTS COLLECTED LEVEL OF KNOWLEDGE AND PERSONAL INFORMATION FROM 71 WOMEN DURING A SHORT COURSE ON MONEY MANAGEMENT GIVEN BY UNIVERSITY EXTENSION SPECIALISTS IN REND COUNTY. THE SAMPLE WAS RANDOMLY DIVIDED INTO AN EXPERIMENTAL AND CONTROL GROUP. IT WAS FOUND THAT NO SIGNIFICANT DIFFERENCE IN AMOUNT OF LEARNING EXISTED. SEVERAL TENDENCIES, NOT STATISTICALLY SIGNIFICANT, WERE REVEALED: AGE WAS NEGATIVELY ASSOCIATED WITH AMOUNT LEARNED; LEVEL OF EDUCATION WAS POSITIVELY ASSOCIATED WITH PRE AND POSTTEST SCORES; SCORES WERE HIGHER IN THE AFTERNOON THAN MORNING, ALTHOUGH ATTITUDES WERE HIGHER IN THE MORNING. IT WAS CONCLUDED THAT EITHER TEACHING TECHNIQUE COULD BE USED RESULTING IN SIMILAR AMOUNTS OF LEARNING. IMPLICATIONS FOR EXTENSION WORKERS AND USE OF REMOTE TEACHING TECHNIQUES ARE INCLUDED. (PT)

INSTITUTION NAME: KANSAS STATE UNIV., MANHATTAN. EXTENSION SERVICE.

ACCESSION NUMBER: ED028322

CLEARINGHOUSE ACCESSION NUMBER: AC003299

PUBLICATION DATE: JAN 68

TITLE: A CONSPECTUS OF MANAGEMENT COURSES.

DESCRIPTOR: AUTOMATION; \*COLLEGES; COMMUNICATION SKILLS; COMPUTERS;  
\*CONTINUING EDUCATION CENTERS; \*COURSE DESCRIPTIONS; CREDIT COURSES; DECISION  
MAKING; ECONOMICS; HUMAN RELATIONS; \*MANAGEMENT DEVELOPMENT; MARKETING;  
MATHEMATICS; MONEY MANAGEMENT; PERSONNEL; PRODUCTIVITY; PSYCHOLOGY; SOCIOLOGY;  
STUDENT COSTS; \*UNIVERSITIES

IDENTIFIER: DIPLOMA IN MANAGEMENT STUDIES; GREAT BRITAIN

EDRS PRICE: DOCUMENT NOT AVAILABLE FROM EDRS.

DESCRIPTIVE NOTE: 308P.; SEVENTH EDITION.

ISSUE: RIESEP69

ABSTRACT: \$ THIS CATALOG OF MANAGEMENT COURSES LISTS ONLY DIPLOMA IN  
MANAGEMENT STUDIES AVAILABLE IN THE BRITISH ISLES AT BUSINESS SCHOOLS,  
UNIVERSITIES, COLLEGES OF TECHNOLOGY, COMMERCE, AND FURTHER EDUCATION, AND  
SELECTED INDEPENDENT COLLEGES, MANAGEMENT CONSULTANTS CENTERS, ADULT EDUCATION  
COLLEGES, PROFESSIONAL INSTITUTIONS, AND PRIVATE ORGANIZATIONS. THE INFORMATION  
IS PRESENTED IN THREE SECTIONS--(1) REFERENCE GRID PAGES, (2) INSTITUTION  
PAGES, AND (3) COURSE DESCRIPTIONS, UNDER THE TYPE OF INSTITUTION WHICH GIVES  
THEM (UNIVERSITIES, COLLEGES, OR INDEPENDENT CENTERS), AND INCLUDES TITLES,  
NAMES AND ADDRESSES OF CENTERS, DURATION, MANAGEMENT LEVEL, QUALIFICATION  
REQUIRED, COSTS, AND FREQUENCY. NO UNDERGRADUATE COURSES AND ONLY THOSE OF FIVE  
DAYS OR LONGER ARE LISTED UNDER THE FIVE CATEGORIES OF GENERAL MANAGEMENT,  
FUNCTIONAL MANAGEMENT (FINANCES, PRODUCTION, MARKETING, PERSONNEL, TRAINING),  
MANAGEMENT TECHNIQUES (AUTOMATION, COMPUTERS, MANAGEMENT SERVICES), MANAGEMENT  
SKILLS (COMMUNICATIONS, DECISION MAKING, HUMAN RELATIONS), AND BACKGROUND  
COURSES (MATHEMATICS, ECONOMICS, SOCIOLOGY, PSYCHOLOGY). (PT)

AVAILABILITY: BRITISH INSTITUTE OF MANAGEMENT, MANAGEMENT HOUSE, 80 FETTER  
LANE, LONDON, E.C. 4, ENGLAND (63S).

INSTITUTION NAME: BRITISH INST. OF MANAGEMENT, LONDON (ENGLAND).

ACCESSION NUMBER: ED028260

CLEARINGHOUSE ACCESSION NUMBER: VT007727

PUBLICATION DATE: 66

TITLE: TECHNOLOGICAL TRENDS IN MAJOR AMERICAN INDUSTRIES. BULLETIN NO. 1474.

DESCRIPTOR: / AUTOMATION; BIBLIOGRAPHIES; \*COLLECTIVE BARGAINING; CYBERNETICS; DEMAND OCCUPATIONS; ECONOMIC RESEARCH; EMPLOYMENT OPPORTUNITIES; \*EMPLOYMENT PATTERNS; EMPLOYMENT PROJECTIONS; EMPLOYMENT TRENDS; \*INDUSTRY; INVESTMENT; MANPOWER UTILIZATION; \*OCCUPATIONS; PRODUCTION TECHNIQUES; PRODUCTIVITY; SKILL OBSOLESCENCE; \*TECHNOLOGICAL ADVANCEMENT; TECHNOLOGY

EDRS PRICE: EDRS PRICE MF-\$1.25 HC NOT AVAILABLE FROM EDRS.

DESCRIPTIVE NOTE: 274P.

ISSUE: RIEAUG69

ABSTRACT: THIS BULLETIN APPRAISES SOME OF THE MAJOR TECHNOLOGICAL CHANGES EMERGING AMONG AMERICAN INDUSTRIES, AND IT PROJECTS THE IMPACT OF THESE CHANGES OVER THE NEXT 5 TO 10 YEARS ON PATTERNS OF EMPLOYMENT, OCCUPATIONS, AND ISSUES REQUIRING LABOR-MANAGEMENT ADJUSTMENT. THE BULLETIN EXTENDS AND UPDATES THE REPORT, "TECHNOLOGICAL TRENDS IN 36 MAJOR AMERICAN INDUSTRIES," WHICH WAS ISSUED IN 1964 FOR THE PRESIDENT'S ADVISORY COMMITTEE ON LABOR-MANAGEMENT POLICY. MAJOR INDUSTRIES ARE COVERED IN 40 SEPARATE REPORTS IN THE BULLETIN, SOME COVERING GROUPS OF RELATED INDUSTRIES, AND THE EMPHASIS IN EACH REPORT IS ON THE OUTLOOK FOR TECHNOLOGICAL CHANGES. STATISTICAL DATA PERTAINING TO PRODUCTIVITY, PRODUCTION, EMPLOYMENT TRENDS, INVESTMENT, AND RESEARCH DEVELOPMENT, ALL OF WHICH PROVIDE A QUANTITATIVE BASIS FOR ASSESSING THE IMPLICATIONS OF TECHNOLOGICAL CHANGE, ARE SHOWN IN CHARTS AND TABLES AND ARE ANALYZED IN THE TEXT. AMONG THE IMPLICATIONS WERE: (1) ALL INDUSTRIES WILL BE AFFECTED, TO SOME DEGREE, BY CHANGES IN EQUIPMENT, METHODS OF PRODUCTION, MATERIALS, AND PRODUCTS, (2) EMPLOYMENT PROSPECTS IN THE INDUSTRIES STUDIED ARE GENERALLY FAVORABLE, AND (3) PROSPECTIVE TECHNOLOGICAL CHANGES WILL CONTINUE TO REDUCE THE PROPORTION OF JOBS INVOLVING PRIMARILY PHYSICAL AND MANUAL ABILITY AND TO INCREASE THE NEED FOR JOBS REQUIRING ABILITY TO WORK WITH DATA AND INFORMATION. (ET)

AVAILABILITY: SUPERINTENDENT OF DOCUMENTS, U.S. GOVERNMENT PRINTING OFFICE, WASHINGTON, D.C. 20402 (BLS 1474, \$1.50)

SPONSORING AGENCY NAME: DBUREAU OF LABOR STATISTICS (DEPT. OF LABOR), WASHINGTON, D.C.

ACCESSION NUMBER: ED027649

CLEARINGHOUSE ACCESSION NUMBER: EC001955

PUBLICATION DATE: 64

TITLE: DEVELOPING A WORK-EXPERIENCE PROGRAM FOR SLOW LEARNING YOUTH. A REPORT OF A THREE YEAR EXTENSION AND IMPROVEMENT PROJECT.

PERSONAL AUTHOR: MCPHERSON, HOYT; STEPHENS, THOMAS M.

DESCRIPTOR: # CHILD CARE OCCUPATIONS; CUSTODIAN TRAINING; EDUCABLE MENTALLY HANDICAPPED; EMPLOYER ATTITUDES; \*EXCEPTIONAL CHILD RESEARCH; FOOD SERVICE OCCUPATIONS; HEALTH OCCUPATIONS; JOB PLACEMENT; \*MENTALLY HANDICAPPED; MONEY MANAGEMENT; PARENT COUNSELING; TEACHER ROLE; VOCATIONAL ADJUSTMENT; VOCATIONAL COUNSELING; \*VOCATIONAL EDUCATION; VOCATIONAL REHABILITATION; \*WORK STUDY PROGRAMS

IDENTIFIER: DAYTON; OHIO

EDRS PRICE: EDRS PRICE MF-\$0.25 HC-\$2.55

DESCRIPTIVE NOTE: 49P.

ISSUE: RIEAUG69

ABSTRACT: A WORK EXPERIENCE PROGRAM FOR EDUCABLE MENTALLY HANDICAPPED YOUTH IN SPECIAL CLASSES INCLUDED 215 STUDENTS, 138 OF THEM IN 11TH GRADE (105 BOYS, 33 GIRLS) AND 77 IN 12TH GRADE (47 BOYS, 30 GIRLS). THEIR MEAN CHRONOLOGICAL AGE WAS 18-6 YEARS AND THEIR MEAN IQ WAS 73 WITH A RANGE OF 52 TO 82. THE PROGRAM COORDINATOR OF THE OHIO STATE DEPARTMENT OF SPECIAL EDUCATION DEVELOPED THE WORK STUDY PROGRAM; COORDINATED IT WITH THE BUREAU OF VOCATIONAL REHABILITATION, THE CITIZENS' ADVISORY COMMITTEE, AND THE TECHNICAL ADVISORY COMMITTEE; OBTAINED JOB PLACEMENT; AND SHARED SUPERVISORY RESPONSIBILITIES WITH THE TEACHER-COUNSELORS, WHO WERE ASSIGNED TO PARTICIPATING SCHOOLS. OF THE UNSKILLED JOB PLACEMENTS OBTAINED, 50% WERE IN FOOD SERVICE AREAS AND 30% IN PORTER OR CUSTODIAL AREAS. HOSPITAL PLACEMENTS WERE ALSO RECOMMENDED; SERVICE STATIONS AND DOMESTIC HOMES WERE NOT. THE GROSS ANNUAL EARNINGS OF STUDENTS WERE \$118,000. SUCCESS WAS RELATED TO ON THE JOB SUPERVISION, AND THE TEACHER-COUNSELOR'S INTERVIEW WITH EACH STUDENT ON PAY DAY WAS IMPORTANT. IN A FOLLOWUP STUDY OF 73 GRADUATES OF THE SPECIAL CLASSES, 89% OF THE 44 WHO HAD PARTICIPATED IN THE PROGRAM WERE WORKING WHILE ONLY 35% OF THE 29 WHO HAD NOT PARTICIPATED WERE WORKING. (SN)

INSTITUTION NAME: J DAYTON PUBLIC SECONDARY SCHOOLS, OHIO. VOCATIONAL REHABILITATION OF THE MENTALLY RETARDED.; OHIO BUREAU OF VOCATIONAL REHABILITATION, DAYTON.

ACCESSION NUMBER: ED027476

CLEARINGHOUSE ACCESSION NUMBER: AC003965

PUBLICATION DATE: 39

TITLE: MASTERS OF THEIR OWN DESTINY; THE STORY OF THE ANTIGONISH MOVEMENT OF ADULT EDUCATION THROUGH ECONOMIC COOPERATION.

PERSONAL AUTHOR: COADY, M. M.

DESCRIPTOR: COMMUNITY DEVELOPMENT; \*COOPERATIVES; CREDIT (FINANCE); DISCUSSION GROUPS; \*ECONOMIC DEVELOPMENT; EDUCATIONAL ATTITUDES; FARMERS; FISHERIES; \*HISTORICAL REVIEWS; \*LABOR EDUCATION; LOCAL UNIONS; MASS INSTRUCTION; POLITICAL POWER; POWER STRUCTURE; REGIONAL PROGRAMS; SOCIOECONOMIC STATUS; \*UNIVERSITY EXTENSION

IDENTIFIER: \*ANTIGONISH MOVEMENT; NOVA SCOTIA; ST FRANCIS XAVIER UNIVERSITY

EDRS PRICE: EDRS PRICE MF-\$0.75 HC-\$8.95

DESCRIPTIVE NOTE: 177P.

ISSUE: RIEAUG69

ABSTRACT: < THE BOOK RECORDS THE DEVELOPMENT OF THE PROGRAM OF ADULT EDUCATION AND ECONOMIC COOPERATION SPONSORED BY ST. FRANCIS XAVIER UNIVERSITY IN ANTIGONISH, NOVA SCOTIA. THE PROGRAM DATES FROM 1853 WHEN A CATHOLIC THEOLOGICAL SCHOOL WAS ESTABLISHED AT ARICHAT. IN 1855 THE SCHOOL WAS TRANSFERRED TO ANTIGONISH, NAMED ST. FRANCIS XAVIER, ENLARGED AND CONVERTED INTO A LIBERAL ARTS COLLEGE. BY 1939, THE FACULTY WAS KNOWN FOR ITS INTEREST IN THE PEOPLE OF ITS CONSTITUENCY. S.F.X. EXTENSION WORKERS ORGANIZED MASS MEETINGS AND SMALL CLASSES ENROLLING FARMERS, MINERS, AND FACTORY WORKERS IN ECONOMICALLY ORIENTED ADULT EDUCATION PROGRAMS. THE STUDY CLUBS PROVED AN ADEQUATE MEANS FOR ORGANIZING LABOR AND CREDIT UNIONS AND ECONOMIC COOPERATIVES. EVENTUALLY, THE PEOPLE OWNED THEIR OWN LOBSTER FACTORIES AND MARKETING COOPERATIVES; ECONOMIC POWER OF THE MASSES WAS BEING ACHIEVED. BASIC TO THE PHILOSOPHY OF THE S.F.X. EXTENSION PROGRAM WAS THE BELIEF THAT EDUCATIONAL EMPHASIS SHOULD BE ON THE MATERIAL AND ECONOMIC SO THAT ULTIMATELY THE COMMON MAN WOULD BE FREE TO DEVOTE HIS TIME AND ENERGIES TO CULTURAL PURSUITS. ALTHOUGH THE PROGRAM REPUDIATES MARXISM, ECONOMIC COOPERATIVES ARE ADVOCATED, SINCE THEY REWARD THE MEMBERS ACCORDING TO THE PEOPLE'S CREATIVE AND PRODUCTIVE ABILITY. (THE BOOK CONTAINS A REVISION OF STATISTICS CORRECT TO THE END OF 1960.) (SE)

ACCESSION NUMBER: ED027464

CLEARINGHOUSE ACCESSION NUMBER: ACO03775

PUBLICATION DATE: 68

TITLE: SMALL BUSINESS MANAGEMENT. PART I, A SUGGESTED COURSE OUTLINE.

DESCRIPTOR: S \*BUSINESS EDUCATION; \*COURSE CONTENT; CREDIT (FINANCE);  
CURRICULUM GUIDES; \*DISTRIBUTIVE EDUCATION; MERCHANDISING; MONEY MANAGEMENT;  
\*ORGANIZATION SIZE (GROUPS); PUBLICIZE; RECORDKEEPING; SALESMANSHIP; \*TEACHING  
TECHNIQUES

EDRS PRICE: EDRS PRICE MF-\$0.50 HC-\$3.95

DESCRIPTIVE NOTE: 77P.; REVISED EDITION.

ISSUE: RIEAUG69

ABSTRACT: IN THIS CURRICULUM GUIDE ON SMALL BUSINESS MANAGEMENT, LESSONS (INCLUDING SPECIFIC COURSE CONTENT AND TEACHING SUGGESTIONS) ARE DEVELOPED AROUND GENERAL TRAITS AND PRACTICES CONDUCIVE TO SUCCESS IN SMALL BUSINESSES, LOANS AND OTHER SOURCES OF CAPITAL, BUDGETING AND PLANNING, RECORDKEEPING, MARKETING AND SELLING, ADVERTISING AND SALES PROMOTION, AND CREDIT AND COLLECTIONS. REFERENCES AND TEACHING MATERIALS ARE LISTED. (FREE COPIES ARE AVAILABLE TO NEW YORK STATE SCHOOL PERSONNEL WHEN ORDERED THROUGH A SCHOOL ADMINISTRATOR FROM THE PUBLICATION DISTRIBUTION UNIT, STATE EDUCATION BUILDING, ALBANY, NEW YORK 12224.) (LY)

INSTITUTION NAME: NEW YORK STATE EDUCATION DEPT., ALBANY. BUREAU OF BASIC CONTINUING EDUCATION.

ACCESSION NUMBER: ED026614

CLEARINGHOUSE ACCESSION NUMBER: AC003816

PUBLICATION DATE: 67

TITLE: EFFECTS OF THE 1965 REVISION OF UNDERGRADUATE STANDARDS OF THE AMERICAN ASSOCIATION OF COLLEGIATE SCHOOLS OF BUSINESS ON EVENING COLLEGES.

PERSONAL AUTHOR: BARTON, WILLIAM DAVID, JR.

DESCRIPTOR: \*ACADEMIC STANDARDS; \*ACCREDITATION (INSTITUTIONS); ADULT STUDENTS; \*BUSINESS EDUCATION; CREDIT COURSES; DOCTORAL THESES; EDUCATIONAL FINANCE; \*EVENING COLLEGES; PART TIME TEACHERS; \*PROFESSIONAL ASSOCIATIONS; PROFESSIONAL EDUCATION; PROGRAM PLANNING; TEACHER QUALIFICATIONS

EDRS PRICE: DOCUMENT NOT AVAILABLE FROM EDRS.

DESCRIPTIVE NOTE: 225P.; ED. D. THESIS.

ISSUE: RIEJUL69

ABSTRACT: THE PURPOSES OF THIS STUDY WERE TO DETERMINE THE IMPACT OF THE 1965 REVISED STANDARDS FOR THE ACCREDITATION OF UNDERGRADUATE PROGRAMS OF THE AMERICAN ASSOCIATION OF COLLEGIATE SCHOOLS OF BUSINESS (AACSB) UPON EVENING COLLEGE PROGRAMS, AND DELINEATE IMPLICATIONS FOR EVENING COLLEGES. A BRIEF QUESTIONNAIRE WAS USED TO EXAMINE THE GENERAL EFFECTS OF THE STANDARDS UPON EVENING COLLEGES. THE DEANS OF FIVE OF THE 26 INSTITUTIONS SELECTED FOR IN-DEPTH STUDY, WERE INTERVIEWED. MAJOR FINDINGS SHOWED THAT AACSB REVISED STANDARDS HAD LITTLE OR NO EFFECT ON EVENING PROGRAMS OF NINE INSTITUTIONS; ONLY TWO OF THE 26 INSTITUTIONS FILED A FLIGHT PLAN WITH THE EXECUTIVE COMMITTEE OF AACSB; 14 OF THE 16 MADE CONSIDERABLE USE OF REGULAR FULL-TIME FACULTY IN THEIR EVENING PROGRAMS PRIOR TO THE REVISION OF STANDARDS; FOUR OF THE BUSINESS DEANS AT THE CASE-STUDY SCHOOLS REPORTED AN INSTITUTIONAL COMMITMENT TO THE ACCREDITATION OF EACH OF THEIR PROFESSIONAL PROGRAMS; AND FOUR OF THE BUSINESS DEANS FELT THAT AACSB AFFILIATION WAS VITAL TO THE DEVELOPMENT OF THEIR PROGRAM. ONE OF THE IMPLICATIONS WAS THAT EVENING COLLEGES MUST FIND WAYS TO MEET STANDARDS WITHOUT RESTRICTION OF BUSINESS PROGRAMS FOR ADULTS. (AUTHOR/NL)

AVAILABILITY: UNIVERSITY MICROFILMS, 300 N. ZEEB RD., ANN ARBOR, MICHIGAN 48106 (ORDER NO. 68-3727, MF \$3.00, XEROGRAPHY \$10.15).

INSTITUTION NAME: TENNESSEE UNIV., KNOXVILLE.

ACCESSION NUMBER: ED026483

CLEARINGHOUSE ACCESSION NUMBER: VT006296

PUBLICATION DATE: 67

TITLE: MANAGEMENT PROBLEMS OF YOUNG EMPLOYED HOMEMAKERS.

PERSONAL AUTHOR: HUNSICKER, NORMA ANN

DESCRIPTOR: \*CLERICAL WORKERS; CONSUMER EDUCATION; EDUCATIONAL PLANNING;  
FAMILY MANAGEMENT; \*HOME ECONOMICS EDUCATION; \*HOME MANAGEMENT; MASTERS THESES;  
MONEY MANAGEMENT; PERSONAL ADJUSTMENT; QUESTIONNAIRES; SURVEYS; \*WORKING WOMEN

EDRS PRICE: EDRS PRICE MF-\$0.75 HC-\$7.25

DESCRIPTIVE NOTE: 143P.

ISSUE: RIEJUN69

ABSTRACT: H IN ORDER TO GATHER INFORMATION FOR CURRICULUM DECISIONS, 250 EMPLOYED HOMEMAKERS BETWEEN 16 AND 24 YEARS OF AGE WERE QUESTIONED ABOUT TIME AND MONEY MANAGEMENT PROBLEMS. THOSE SURVEYED HAD ASSUMED THE DUAL ROLE FOR LESS THAN THREE YEARS AND HAD AN AVERAGE ANNUAL FAMILY INCOME OF \$6,000 TO \$7,000. VERY FEW HAD CHILDREN. MOST FREQUENTLY INDICATED MONEY PROBLEMS INCLUDED: (1) EMERGENCY FUNDS, (2) ANTICIPATING FUTURE NEEDS, AND (3) STAYING WITHIN THE BUDGET. ONE-THIRD EXPERIENCED DIFFICULTY WITH PURCHASING DECISIONS. BECAUSE OF THE NATURE OF THE SAMPLE THE EXPECTED TIME MANAGEMENT PROBLEMS CONCERNING TIME FOR THE CHILDREN, TO CONTINUE THE HOMEMAKER'S EDUCATION, AND DECIDING WHAT PAID HELP TO USE, HAD NOT OCCURRED. PARTICIPANTS REPORTED LITTLE DIFFICULTY IN FINDING TIME FOR ROUTINE HOUSEHOLD TASKS AND PERSONAL AND FAMILY RECREATION AND INADEQUATE TIME FOR RESTING, IRONING, SEASONAL HOME CARE, AND CLOTHING CARE. EDUCATIONAL IMPLICATIONS OF THE FINDINGS ARE: (1) MANAGEMENT INSTRUCTION IS NEEDED AT THE SECONDARY AND POST-SECONDARY LEVEL, (2) EXISTING PROGRAMS SHOULD BE EVALUATED TO DETERMINE IF THEY MEET THE NEEDS OF THE DUAL ROLE, AND (3) LEARNING EXPERIENCES SHOULD INCLUDE FAMILY ADJUSTMENT, REALISTIC-FLEXIBLE-SPENDING PLANS, CARE AND USE OF EQUIPMENT, CONSUMER EDUCATION, AND ORGANIZATION. THE DATA IN TABULAR FORM, A BIBLIOGRAPHY, LETTERS, AND THE QUESTIONNAIRE ARE INCLUDED IN THE DOCUMENT. (FP)

INSTITUTION NAME: IOWA STATE UNIV. OF SCIENCE AND TECHNOLOGY, AMES.

ACCESSION NUMBER: ED025701

CLEARINGHOUSE ACCESSION NUMBER: AC003500

PUBLICATION DATE: 68

TITLE: \* MANAGERIAL AND SUPERVISORY EDUCATIONAL NEEDS IN BUSINESS AND INDUSTRY IN PENNSYLVANIA .

DESCRIPTOR: \*ADMINISTRATIVE PERSONNEL; BANKING; \*BUSINESS; CONSTRUCTION INDUSTRY; \*EDUCATIONAL NEEDS; \*INDUSTRY; INSURANCE OCCUPATIONS; MANUFACTURING INDUSTRY; RESEARCH PROJECTS; TELEPHONE COMMUNICATIONS INDUSTRY; TRANSPORTATION

IDENTIFIER: \*PENNSYLVANIA

EDRS PRICE: EDRS PRICE MF-\$2.75 HC-\$35.10

DESCRIPTIVE NOTE: 704P.

ISSUE: RIEJUN69

ABSTRACT: THIS DOCUMENT PRESENTS SELF-PERCEIVED NEEDS OF MANAGERS AND FIRST LINE SUPERVISORS IN THE FOLLOWING PENNSYLVANIA INDUSTRIES: CHEMICAL, RUBBER, AND PLASTIC PRODUCTS; BANKING; APPAREL, TEXTILE, AND LEATHER; CONSTRUCTION; DEPARTMENT STORES; ELECTRICAL MACHINERY; FABRICATED METAL PRODUCTS; INSURANCE; MACHINERY (EXCEPT ELECTRICAL); TRANSPORTATION EQUIPMENT; GAS AND ELECTRICAL UTILITIES; PETROLEUM REFINING; PRIMARY METALS; PROFESSIONAL, SCIENTIFIC, AND CONTROLLING INSTRUMENTS; RAILROADS; STONE, CLAY, AND GLASS PRODUCTS; TELEPHONE AND TELEGRAPH; AND TRANSPORTATION. RECOMMENDATIONS BASED ON THE INFORMATION OBTAINED THROUGH QUESTIONNAIRES ARE OFFERED TO THE UNIVERSITY, BUSINESS AND INDUSTRY, INDIVIDUAL MANAGERS AND SUPERVISORS, AND PROFESSIONAL ASSOCIATIONS. (NL)

REPORT NUMBER: M-63-M-81

INSTITUTION NAME: PENNSYLVANIA STATE UNIV., UNIVERSITY PARK. CONTINUING EDUCATION

ACCESSION NUMBER: ED024178

CLEARINGHOUSE ACCESSION NUMBER: EC002670

PROGRAM AREA: 40

PUBLICATION DATE: 67

TITLE: E HOMEMAKING FOR THE EDUCABLE MENTALLY RETARDED GIRL; IN-SERVICE TRAINING MATERIALS FOR TEACHERS OF THE EDUCABLE MENTALLY RETARDED.

PERSONAL AUTHOR: MEYEN, EDWARD L.; CARR, DONALD L.

DESCRIPTOR: CHILD CARE; CLOTHING INSTRUCTION; \*CONSUMER EDUCATION; \*CURRICULUM; CURRICULUM GUIDES; EDUCABLE MENTALLY HANDICAPPED; \*EXCEPTIONAL CHILD EDUCATION; FOODS INSTRUCTION; \*HOMEMAKING EDUCATION; HYGIENE; INSTRUCTIONAL MATERIALS; \*MENTALLY HANDICAPPED; MONEY MANAGEMENT; NUTRITION; PERSONALITY; SELF CARE SKILLS; TEACHING METHODS

EDRS PRICE: EDRS PRICE MF-\$0.75 HC-\$6.65

DESCRIPTIVE NOTE: 131P.

ISSUE: RIEAPR69

ABSTRACT: < DESIGNED FOR USE WITH EDUCABLE MENTALLY HANDICAPPED GIRLS, THE GUIDE STRESSES THE IMPORTANCE OF CERTAIN HOMEMAKING AREAS. THEY INCLUDE GROOMING AND PERSONALITY, HOME MANAGEMENT, FOODS AND NUTRITION, CLOTHING, AND CHILD CARE. FOR EACH AREA, AN OUTLINE OF SUGGESTED CONTENT IS PROVIDED, SPECIFYING SUB-UNITS, GENERAL OBJECTIVES, AND ACTIVITIES. SAMPLE LESSONS, ADDITIONAL RESOURCE MATERIALS, AND A LIST OF FILMS AND FILMSTRIPS ARE ALSO INCLUDED FOR EACH AREA. SIXTY-ONE REFERENCES AND ADDITIONAL GENERAL RESOURCES ARE LISTED. FORMS ARE PROVIDED FOR TEACHER EVALUATION OF THE GUIDE. (LE)

GRANT NUMBER: DEG-3-7-002883-0499

BUREAU NUMBER: BR-6-2883-4

INSTITUTION NAME: K IOWA STATE DEPT. OF PUBLIC INSTRUCTION, DES MOINES.; IOWA UNIV., IOWA CITY.; SPECIAL EDUCATION CURRICULUM DEVELOPMENT CENTER, IOWA CITY, IOWA.

SPONSORING AGENCY NAME: DOFFICE OF EDUCATION (DHEW), WASHINGTON, D.C.

ACCESSION NUMBER: E0024869

CLEARINGHOUSE ACCESSION NUMBER: AC002912

PUBLICATION DATE: 68

TITLE: A LONGITUDINAL STUDY OF PRERETIREMENT EDUCATION.

PERSONAL AUTHOR: HUNTER, WOODROW W.

DESCRIPTOR: \*ADJUSTMENT PROBLEMS; \*ADULT EDUCATION PROGRAMS;  
BIBLIOGRAPHIES; CHANGING ATTITUDES; DECISION MAKING; FAMILY RELATIONSHIP;  
\*GROUP DISCUSSION; HEALTH; LABORERS; LEISURE TIME; MONEY MANAGEMENT; \*RESEARCH;  
\*RETIREMENT; SOCIAL RELATIONS; WORK ATTITUDES

IDENTIFIER: \*DETROIT

EDRS PRICE: EDRS PRICE MF-\$0.75 HC-\$6.50

DESCRIPTIVE NOTE: 128P.

ISSUE: RIEMAY69

ABSTRACT: IN A LONGITUDINAL STUDY OF PRERETIREMENT EDUCATION, ONE OF TWO GROUPS HAD A GROUP DISCUSSION PROGRAM FOR 10 WEEKLY SESSIONS. VOLUNTEER PARTICIPANTS WERE MALE, HOURLY-RATED WORKERS, 60-68 YEARS OLD, EMPLOYED IN THE DETROIT AREA AUTOMOBILE ASSEMBLY PLANTS. DISCUSSION CENTERED ON WORK AND RETIREMENT, MONEY MANAGEMENT, PHYSICAL AND MENTAL HEALTH, LIVING ARRANGEMENTS, RELATIONSHIPS WITH FAMILY AND FRIENDS, LEGAL ISSUES, FREE TIME, AND COMMUNITY PROGRAMS. DATA WERE COLLECTED BY INTERVIEW WITH ALL SUBJECTS BEFORE RETIREMENT, SIX TO 12 MONTHS, AND 18 TO 24 MONTHS AFTER RETIREMENT. RESULTS SHOWED THAT THE PRERETIREMENT EDUCATION SIGNIFICANTLY REDUCED RETIREMENT DISSATISFACTION AND HEALTH WORRIES, AND ENCOURAGED PARTICIPATION IN ACTIVITIES WITH FAMILY AND FRIENDS. WITH BOTH EXPERIMENTAL AND CONTROL GROUPS, THERE WAS AN INCREASE IN THE HUSBANDS' POWER IN FAMILY DECISION MAKING AFTER RETIREMENT. CERTAIN TENTATIVE FINDINGS, SUCH AS THE SUGGESTION THAT THE PROGRAM WAS MORE EFFECTIVE WITH WELL EDUCATED WHITES, INDICATE THAT FURTHER STUDY IS NEEDED.  
(JF)

REPORT NUMBER: PROJ-151

INSTITUTION NAME: MICHIGAN UNIV., ANN ARBOR. DIV. OF GERONTOLOGY.

SPONSORING AGENCY NAME: DWELFARE ADMINISTRATION, WASHINGTON, D.C. (DHEW).

ACCESSION NUMBER: ED023979

CLEARINGHOUSE ACCESSION NUMBER: AC002855

PUBLICATION DATE: 67

TITLE: CHANGE AND PROGRESS. A COMPARATIVE STUDY: HOUSING PROJECT SURVEY  
1964-1966, ST. LOUIS, MISSOURI.

PERSONAL AUTHOR: HUNTER, STARLEY

DESCRIPTOR: AGE; CLOTHING; CONSUMER EDUCATION; EDUCATIONAL BACKGROUND;  
EMPLOYMENT LEVEL; \*FAMILY CHARACTERISTICS; FAMILY INCOME; \*HOMEMAKING  
EDUCATION; INFORMATION SOURCES; MONEY MANAGEMENT; NUTRITION; \*PUBLIC HOUSING  
RESIDENTS; STATISTICAL DATA; \*UNIVERSITY EXTENSION; \*URBAN EXTENSION

IDENTIFIER: MISSOURI; ST. LOUIS

EDRS PRICE: EDRS PRICE MF-\$0.25 HC-\$2.50

DESCRIPTIVE NOTE: 48P.

ISSUE: RIEAPR69

ABSTRACT: IN 1964, AND AGAIN IN 1966, A SURVEY WAS MADE OF SAMPLE POPULATIONS OF FAMILIES LIVING IN A PUBLIC HOUSING PROJECT IN ST. LOUIS, MISSOURI. THE PURPOSE WAS TO FIND FAMILY CHARACTERISTICS, THEIR HOMEMAKING PRACTICES, AND THE EFFECTS OF EXTENSION CLASSES IN HOME MANAGEMENT AND FAMILY ECONOMICS, CLOTHING, AND FOOD AND NUTRITION. IN 1966, IT WAS FOUND THAT THERE WAS A HIGHER PROPORTION OF HOMEMAKERS UNDER 30, FEWER WITH LESS THAN A FOURTH GRADE EDUCATION, AND MORE EMPLOYED HOMEMAKERS; INCOMES WERE SLIGHTLY HIGHER BUT THERE WAS A LOWER LEVEL OF LIVING. PARTICIPANTS IN THE HOMEMAKING CLASSES IN 1966, IN CONTRAST TO NONPARTICIPANTS, HAD A HIGHER PROPORTION OF TWO PARENT FAMILIES, WERE BETWEEN 30 AND 59 YEARS OF AGE, HAD INCOMES OF \$2,000 OR MORE, HAD TWO FULL TIME WORKERS OR ONE OR TWO PART TIME WORKERS, HAD LARGER FAMILIES, SPENT MORE FOR FOOD BUT DID NOT HAVE HIGHER QUALITY DIETS, AND KNEW OF MEDICARE AND EDUCATIONAL AND RECREATIONAL FACILITIES. THE MOST EFFECTIVE MEANS OF SPREADING INFORMATION ABOUT THE EXTENSION CLASSES HAD BEEN FLYERS AND LEAFLETS, FOLLOWED BY TELEVISION, NEWSPAPERS, AND THE HOUSING DIGEST. (PT)

INSTITUTION NAME: MISSOURI UNIV., COLUMBIA. EXTENSION DIV.

ACCESSION NUMBER: ED023973

CLEARINGHOUSE ACCESSION NUMBER: AC002786

PUBLICATION DATE: 68

TITLE: INTERNATIONAL COMMUNITY DEVELOPMENT STATISTICAL BULLETIN. SPRING 1968 GENERAL EDITION.

DESCRIPTOR: AGRICULTURE; BUSINESS; CLASSIFICATION; COMMUNITY BENEFITS; \*COMMUNITY DEVELOPMENT; CONSTRUCTION (PROCESS); \*DEVELOPING NATIONS; EDUCATION; HEALTH; HOUSING; INDUSTRY; INVESTMENT; \*NATIONAL PROGRAMS; PARTICIPATION; PUBLIC FACILITIES; \*STATISTICAL DATA; WELFARE SERVICES

IDENTIFIER: D BOLIVIA; DOMINICAN REPUBLIC; FRANCE; GREECE; HONDURAS; INDIA; KOREA; LEBANON; MEXICO; TAIWAN; TANZANIA; \*UNITED STATES; VIET NAM

EDRS PRICE: DOCUMENT NOT AVAILABLE FROM EDRS.

DESCRIPTIVE NOTE: 227P.

ISSUE: RIEAPR69

ABSTRACT: THE SPRING 1968 GENERAL EDITION OF THE INTERNATIONAL COMMUNITY DEVELOPMENT STATISTICAL BULLETIN DESCRIBES ITS REPORTING SYSTEM BASED ON THE INTERNATIONAL STANDARD CLASSIFICATION OF COMMUNITY DEVELOPMENT ACTIVITIES AND A SPECIAL PROJECT REGISTRATION AND PROGRESS FORM; BRIEFLY SUMMARIZES OVERALL INTERNATIONAL DATA; AND PRESENTS STATISTICS ON PROGRAMS IN BOLIVIA, THE DOMINICAN REPUBLIC, FRANCE, GREECE, HONDURAS, INDIA, KOREA, LEBANON, MEXICO, TAIWAN, TANZANIA, THE UNITED STATES, AND VIET NAM. DATA ARE REPORTED ON PUBLIC WORKS, AGRICULTURE, EDUCATION, HEALTH, WELFARE, HOUSING, INDUSTRY AND COMMERCE, AND MISCELLANEOUS TOPICS. MAIN CATEGORIES INTO WHICH THESE DATA ARE ORGANIZED INCLUDE ECONOMIC ANALYSES, PUBLIC INFORMATION, TIME-DEPENDENT INFORMATION (PROGRAM TRENDS AND PROGRESS FOR GIVEN PERIODS OR FROM INCEPTION TO THE PRESENT TIME), GEOGRAPHIC AREAS (ZONES OR COMMUNITIES), SOCIAL PROGRESS AND INTANGIBLE VALUES, AND REPORTS BY FIELD WORKERS. THE TABLES ARE GROUPED BY COUNTRY, ALPHABETICALLY, WITH EACH SECTION PRECEDED BY A BRIEF SUMMARY OF THE HIGHLIGHTS OF THE PROGRAM COVERED. TABLES AND SUMMARIES IN SPANISH ARE FOLLOWED BY ENGLISH TRANSLATIONS, OR HAVE BILINGUAL HEADINGS. (LY)

AVAILABILITY: < COMMUNITY DEVELOPMENT FOUNDATION, 345 E. 46TH ST., NEW YORK, N.Y. 10017.

INSTITUTION NAME: COMMUNITY DEVELOPMENT FOUNDATION, NEW YORK, N.Y.

ACCESSION NUMBER: ED022857

CLEARINGHOUSE ACCESSION NUMBER: VT003961

PUBLICATION DATE: FEB 66

TITLE: THE EMPLOYMENT IMPACT OF TECHNOLOGICAL CHANGE. TECHNOLOGY AND THE AMERICAN ECONOMY, APPENDIX VOLUME II.

DESCRIPTOR: 2 AGRICULTURE; AUTOMATION; BANKING; DIFFUSION; ECONOMIC CLIMATE; \*EMPLOYMENT; INCOME; \*INDUSTRY; \*INNOVATION; JOB SKILLS; LEISURE TIME; LITERATURE REVIEWS; STEEL INDUSTRY; \*TECHNOLOGICAL ADVANCEMENT; TECHNOLOGY; UNEMPLOYMENT; \*WORKING HOURS

IDENTIFIER: DICTIONARY OF OCCUPATIONAL TITLES

EDRS PRICE: EDRS PRICE MF-\$1.50 HC NOT AVAILABLE FROM EDRS.

DESCRIPTIVE NOTE: 369P.

ISSUE: RIEFEB69

ABSTRACT: ELEVEN DESCRIPTIVE STUDIES PREPARED BY INDEPENDENT EXPERTS AND DEALING WITH THE EMPLOYMENT IMPACT OF TECHNOLOGICAL CHANGE ARE PRESENTED. PART I CONTAINS (1) AN ANALYSIS, AT THE ESTABLISHMENT LEVEL, OF EMPLOYMENT-INCREASING GROWTH OF OUTPUT AND EMPLOYMENT-DECREASING GROWTH OF OUTPUT PER MAN-HOUR, (2) CASE STUDIES OF THE ELAPSED TIME INVOLVED IN THE PROCESS OF INVENTION, INNOVATION, AND DIFFUSION OF SELECTED NEW TECHNOLOGIES, AND (3) A REVIEW OF LITERATURE, ON THIS SAME SUBJECT BY EDWIN MANSFIELD. PART II DEALS WITH THE EMPLOYMENT IMPACT OF TECHNOLOGICAL DEVELOPMENTS OCCURRING IN AGRICULTURE, BANKING, AND STEEL-MAKING AND INCLUDES AN EVALUATION AND SPECULATIONS FOR THE FUTURE IN THREE PAPERS. PART III TREATS THE IMPACT UPON SKILL REQUIREMENTS IN SELECTED AUTOMATIC INSTALLATIONS, EXAMINES THE SAME PROBLEM BY LOOKING AT THE RAW DATA UPON WHICH THE 1949 AND 1960 EDITIONS OF THE "DICTIONARY OF OCCUPATIONAL TITLES" WERE BASED, AND EXAMINES CHANGES OCCURRING IN THE NATURE OF WORK. PART IV EXAMINES CURRENT ISSUES RELATED TO SHORTENING THE BASIC WORKWEEK AND COMPARES THE POSSIBILITIES FOR GROWTH IN INCOME OR LEISURE IN AN ECONOMY WHERE THE OUTPUT OF AN HOUR'S WORK DOUBLES IN LESS THAN A QUARTER CENTURY. OTHER APPENDICES TO VT 003 962 ARE VT 003 960 AND VT 005 794-VT 005 797. (EM)

AVAILABILITY: SUPERINTENDENT OF DOCUMENTS, U.S. GOVERNMENT PRINTING OFFICE, WASHINGTON, D.C. 20402 (GPO Y3.T22--2T22/APP/II. \$2.50)

INSTITUTION NAME: NATIONAL COMMISSION ON TECHNOLOGY, AUTOMATION AND ECONOMIC PROGRESS, WASHINGTON, D.C.

ACCESSION NUMBER: ED022117

CLEARINGHOUSE ACCESSION NUMBER: ACO02614

PUBLICATION DATE: APR 67

TITLE: SO WHO NEEDS MONEY TO FIGHT POVERTY, A COLLECTION OF NO-COST, LOW-COST IDEAS.

DESCRIPTOR: 9 \*CONSUMER EDUCATION; \*EMPLOYMENT PROGRAMS; FINANCIAL SUPPORT; GUIDES; MONEY MANAGEMENT; \*POVERTY PROGRAMS; \*PROGRAM COSTS; RECREATIONAL PROGRAMS; SELF HELP PROGRAMS; \*YOUTH PROGRAMS

EDRS PRICE: EDRS PRICE MF-\$0.25 HC-\$2.12

DESCRIPTIVE NOTE: 51P.

ISSUE: RIEFEB69

ABSTRACT: ONE OF A SERIES THAT CAN BE USED BY NEW JERSEY COMMUNITY ACTION WORKERS, THIS TRAINING MANUAL FOR ANTIPOVERTY WORK IS A COLLECTION OF LOW-COST, NO-COST PROGRAMS FOCUSING ON CONSUMER EDUCATION AND ASSISTANCE, FUND RAISING, EMPLOYMENT AND EDUCATION (INCLUDING CREATIVE WRITING AND TEACHER AIDE TRAINING), YOUTH SERVICES, AND RECREATION. EXAMPLES OF COMMUNITY ACTION PROGRAMS OUTSIDE NEW JERSEY ARE ALSO INCLUDED, TOGETHER WITH A CHECKLIST AND ADVICE ON PROGRAM PLANNING. (LY)

INSTITUTION NAME: NEW JERSEY COMMUNITY ACTION TRAINING INST., TRENTON.

ACCESSION NUMBER: ED022044

CLEARINGHOUSE ACCESSION NUMBER: VT005649

PUBLICATION DATE: 67

TITLE: CONSUMER EDUCATION, MATERIALS FOR AN ELECTIVE COURSE.

PERSONAL AUTHOR: BREGMAN, HENRY; AND OTHERS

DESCRIPTOR: Z BIBLIOGRAPHIES; BUDGETING; CLOTHING; \*CONSUMER EDUCATION;  
\*CURRICULUM GUIDES; ECONOMICS; FOOD; GRADE 12; HOUSING; INSURANCE PROGRAMS;  
INTERDISCIPLINARY APPROACH; \*MONEY MANAGEMENT; PURCHASING; RESOURCE MATERIALS;  
\*TEACHING GUIDES

EDRS PRICE: EDRS PRICE MF-\$1.00-HC-\$9.40

DESCRIPTIVE NOTE: 233P.

ISSUE: RIEJAN69

ABSTRACT: AN INTERDISCIPLINARY COURSE TO BE OFFERED IN GRADE 12 TO SERVE AS A CAPSTONE TO THE EFFORTS OF SOCIAL STUDIES, BUSINESS EDUCATION, HOME ECONOMICS, HEALTH EDUCATION, AND INDUSTRIAL ARTS, IN PREPARING CITIZENS TO BE WISE CONSUMERS, WAS DEVELOPED BY A TEAM OF TEACHER CONSULTANTS AND CURRICULUM SPECIALISTS. THE MATERIALS WERE TESTED AND REVISED AFTER CLASSROOM USE AND THE APPRAISAL OF SPECIALISTS FROM NON-PROFIT CONSUMER ORGANIZATIONS. THERE ARE NO FIXED BOUNDARIES NOR MATERIALS THAT MUST BE COVERED IN CONSUMER EDUCATION; THEREFORE IT IS SUGGESTED THAT (1) STUDENT INTERESTS AND NEEDS BE THE INITIAL SUBJECT MATTER CONTENT AND (2) TEAM TEACHING AND PLANNING BE INCORPORATED. CURRICULUM MATERIALS ARE OUTLINED ACCORDING TO SUGGESTED LEARNINGS, PUPIL AND TEACHER ACTIVITIES, SOURCES OF INFORMATION, AND CONCEPTS AND UNDERSTANDINGS. UNIT SUBJECTS ARE: (1) PRINCIPLES OF CONSUMER PURCHASING, (2) PURCHASING FOOD, CLOTHING, FURNITURE, AND APPLIANCES, (3) PURCHASING AND MAINTAINING AN AUTOMOBILE, (4) HOUSING, (5) SHORT TERM CONSUMER CREDIT, (6) BUDGETING AND MONEY MANAGEMENT, (7) FRAUD, QUACKERY, AND DECEPTION, (8) BANKING, SAVINGS AND INVESTMENTS, (9) LIFE AND HEALTH INSURANCE, AND SECURITY PROGRAMS, AND (10) CONSUMER LAW. THE GUIDE CONTAINS A SELECTED BIBLIOGRAPHY OF BOOKS, PAMPHLETS, AND FILMSTRIPS, SLIDES AND TAPES. (FP)

AVAILABILITY: PUBLICATIONS DISTRIBUTION UNIT, STATE EDUCATION DEPARTMENT, ROOM 169, EDUCATION BUILDING, ALBANY, NEW YORK. 12224 (\$1.00)

INSTITUTION NAME: NEW YORK STATE EDUCATION DEPT., ALBANY. BUREAU OF SECONDARY CURRICULUM DEVELOPMENT.

ACCESSION NUMBER: ED021584

CLEARINGHOUSE ACCESSION NUMBER: VT004125

PUBLICATION DATE: 1 APR 67

TITLE: DANGER AUTOMATION AT WORK; REPORT OF THE STATE OF ILLINOIS  
COMMISSION ON AUTOMATION AND TECHNOLOGICAL PROGRESS.

PERSONAL AUTHOR: KARP, WILLIAM

DESCRIPTOR: ADULT VOCATIONAL EDUCATION; \*AUTOMATION; BANKING; \*CHANGE  
AGENTS; ECONOMIC FACTORS; ECONOMIC PROGRESS; EMPLOYMENT OPPORTUNITIES; FIELD  
STUDIES; \*GOVERNMENT ROLE; INSURANCE COMPANIES; INVESTIGATIONS; MEAT PACKING  
INDUSTRY; PROGRAM PLANNING; PUBLIC POLICY; SOCIAL FACTORS; STATE AGENCIES;  
\*TECHNOLOGICAL ADVANCEMENT; VOCATIONAL EDUCATION

IDENTIFIER: ILLINOIS; MANPOWER DEVELOPMENT AND TRAINING ACT PROGRAMS; MDTA  
PROGRAMS

EDRS PRICE: EDRS PRICE MF-\$0.50 HC-\$4.48

DESCRIPTIVE NOTE: 110P.

ISSUE: RIEJAN69

ABSTRACT: THE 74TH ILLINOIS GENERAL ASSEMBLY CREATED THE ILLINOIS  
COMMISSION ON AUTOMATION AND TECHNOLOGICAL PROGRESS TO STUDY AND ANALYZE THE  
ECONOMIC AND SOCIAL EFFECTS OF AUTOMATION AND OTHER TECHNOLOGICAL CHANGES ON  
INDUSTRY, COMMERCE, AGRICULTURE, EDUCATION, MANPOWER, AND SOCIETY IN ILLINOIS.  
COMMISSION MEMBERS VISITED INDUSTRIAL PLANTS AND BUSINESS AND GOVERNMENT  
OFFICES HAVING AUTOMATED AND COMPUTERIZED SYSTEMS. ONE-DAY HEARINGS WERE HELD  
ON THE MEAT PACKING, BANKING, AND INSURANCE INDUSTRIES, AND A 2-DAY HEARING WAS  
HELD ON THE VOCATIONAL EDUCATION AND MANPOWER TRAINING PROGRAMS. THE  
COMMISSION'S INVESTIGATIONS REVEALED THAT (1) TECHNOLOGICAL CHANGE HAS BROUGHT  
ABOUT SUCH EVENTS AS OBSOLESCENCE OF MEATPACKING PLANTS, A DECLINE IN RAILROAD  
JOBS, AND A REDUCTION IN COAL MINING OPERATIONS, (2) THE MANPOWER DEVELOPMENT  
AND TRAINING ACT IS FAILING TO MEET THE NEEDS OF CHANGING INDUSTRIES, (3) THE  
VOCATIONAL EDUCATION SYSTEM IS NOT KEEPING UP WITH CURRENT NEEDS, (4) INDUSTRY  
IS NOT CONTRIBUTING ENOUGH TO RETRAINING WORKERS DISPLACED BY AUTOMATION, (5)  
GOVERNMENT AGENCIES ARE NOT DOING ENOUGH TO CONDUCT RESEARCH INTO NEW  
OCCUPATIONAL FIELDS, AND (6) THE FINANCING OF JOB PROGRAMS MUST BE CHANGED SO  
THAT LOCAL AUTHORITIES CAN BE BROUGHT INTO CLOSER CONTACT WITH THE PROGRAMS.  
BASED ON ITS FINDINGS, THE COMMISSION FORMULATED 22 RECOMMENDATIONS IN THE  
NATURE OF PROPOSALS AND SUGGESTED CHANGES IN PUBLIC POLICY AND PROGRAMS. (HC)

INSTITUTION NAME: ILLINOIS STATE COMMISSION ON AUTOMATION AND TECHNOLOGICAL  
PROGRESS, CHICAGO.

ACCESSION NUMBER: ED021423

CLEARINGHOUSE ACCESSION NUMBER: EF001773

PUBLICATION DATE: 19 APR 68

TITLE: COMPUTER PROGRAMS FOR PREDICTING PRIVATE DEVELOPMENT OF STUDENT HOUSING FACILITIES.

PERSONAL AUTHOR: GRAASKAMP, JAMES A.

DESCRIPTOR: O \*COLLEGE HOUSING; COMPUTER PROGRAMS; COMPUTERS; DATA ANALYSIS;  
\*DORMITORIES; \*FACILITY REQUIREMENTS; HOUSING NEEDS; \*HOUSING PATTERNS;  
\*INVESTMENT

EDRS PRICE: EDRS PRICE MF-\$0.25 HC-\$0.72

DESCRIPTIVE NOTE: 16P.; PAPER PRESENTED AT MIDWEST BUSINESS ADMINISTRATION  
4TH

ISSUE: RIEJAN69

ABSTRACT: LOW COST AS WELL AS TIMELY STATISTICS ARE REQUIRED OF UNIVERSITY POLICY PLANNING DECISIONS REGARDING STUDENT HOUSING. SINCE A DATA BANK ALREADY EXISTED AT THE UNIVERSITY OF WISCONSIN, A STUDY OF STUDENT HOUSING NEEDS COULD READILY BE UNDERTAKEN BY MEANS OF A COMPUTER. THE STUDY DEFINES THE STATUS OF THE EXISTING SUPPLY AND DEMAND IN STUDENT HOUSING IN ORDER TO MEASURE THE SIGNIFICANCE OF CHANGES OCCURRING OVER TIME IN THE PAST OR TO BE EXPECTED IN THE FUTURE. WITH DATA GATHERED, SOLUTIONS REGARDING STUDENT HOUSING POLICY BECOME MORE EVIDENT. INFORMATION CAN BE USED IN ESTIMATING THE DEMAND FOR PARTICULAR TYPES OF HOUSING AS WELL AS FOR SHOWING TRENDS IN STUDENT RESIDENCE LOCATIONS. AN ESSENTIAL QUESTION IS THE DEGREE TO WHICH PRIVATE INVESTMENT CAN BE EXPECTED TO SUPPLY THE SHORTAGE AREAS GIVEN THE RELATIONSHIP BETWEEN RENT PAYING ABILITY OF THE STUDENTS AND THE PROFIT OPPORTUNITIES FOR THE INVESTOR. ONE PRELIMINARY RESULT OF THE STUDY IS THE SELECTION OF A REASONABLE CONSTRUCTION PLAN, RENT SCHEDULE, AND INVESTMENT VALUE FOR EACH CLASS OF SITE IF IT WERE PURCHASED AT AN ESTIMATED ACQUISITION VALUE. (NI)

INSTITUTION NAME: WISCONSIN UNIV., MADISON. SCHOOL OF BUSINESS.

ACCESSION NUMBER: ED021422

CLEARINGHOUSE ACCESSION NUMBER: EF001766

PUBLICATION DATE: AUG 67

TITLE: YOU CAN ACCURATELY PREDICT LAND ACQUISITION COSTS.

PERSONAL AUTHOR: GARRIGAN, RICHARD

DESCRIPTOR: \*BUDGETING; \*CAMPUS PLANNING; CITY PLANNING; COLLEGE PLANNING;  
COMPUTER ORIENTED PROGRAMS; \*EDUCATIONAL FINANCE; LAND USE; \*REAL ESTATE;  
\*URBAN UNIVERSITIES

IDENTIFIER: MADISON; WISCONSIN

EDRS PRICE: DOCUMENT NOT AVAILABLE FROM EDRS.

ISSUE: RIEJAN69

ABSTRACT: LAND ACQUISITION COSTS WERE TESTED FOR PREDICTABILITY BASED UPON THE 1962 ASSESSED VALUATIONS OF PRIVATELY HELD LAND ACQUIRED FOR CAMPUS EXPANSION BY THE UNIVERSITY OF WISCONSIN FROM 1963-1965. BY CORRELATING THE LAND ACQUISITION COSTS OF 108 PROPERTIES ACQUIRED DURING THE 3 YEAR PERIOD WITH--(1) THE ASSESSED VALUE OF THE LAND, (2) THE ASSESSED VALUE OF THE IMPROVEMENTS, (3) THE AREA IN SQUARE FEET, AND (4) A TIME FACTOR RELATED TO THE MONTHS ELAPSED BETWEEN JANUARY 1, 1963 AND THE ACQUISITION OF THE PARCEL, A CORRELATION COEFFICIENT OF 0.97 WAS OBTAINED. USING THESE DEVELOPED VARIABLES THE ESTIMATED ACQUISITION COSTS OF 33 PARCELS SUBSEQUENTLY PURCHASED DURING 1966 VARIED ONLY 2% FROM THE ACTUAL PRICE PAID: \$1,033,535 ESTIMATED VERSUS \$1,012,085 TOTAL ACQUISITION COST. THE PROXIMITY OF ACQUISITION TO ESTIMATED COST MAY BE RELATED TO THE FACT THAT CITY APPRAISERS AND THE APPRAISERS EMPLOYED BY THE UNIVERSITY USE THE SAME VALUATION METHODS. THE FORMULA DEVELOPED FOR ESTIMATING LAND COSTS IS INCLUDED AND EXPLAINED FOR COMPUTER APPLICATION. (NI)

AVAILABILITY: ( HAROLD W. HERMAN, EDITOR, 1050 MERCHANDISE MART, CHICAGO, ILLINOIS. 60654

JOURNAL CITATION: COLLEGE AND UNIVERSITY BUSINESS; V43 N2 AUG 67

ACCESSION NUMBER: ED019585

CLEARINGHOUSE ACCESSION NUMBER: AC002278

PUBLICATION DATE: AUG64

TITLE: ADULT EDUCATION IN FAMILY BUSINESS PRACTICES.

PERSONAL AUTHOR: DRAPER, ARGEN H.

DESCRIPTOR: \*CONSUMER ECONOMICS; EDUCATIONAL BACKGROUND; EDUCATIONAL NEEDS;  
\*FAMILY ATTITUDES; \*FAMILY INCOME; MASTERS THESES; \*MONEY MANAGEMENT; \*PROGRAM  
PLANNING

IDENTIFIER: TEXAS

EDRS PRICE: DOCUMENT NOT AVAILABLE FROM EDRS.

ISSUE: CUMREPT.

ABSTRACT: IN A STUDY OF FAMILY MONEY MANAGEMENT, A QUESTIONNAIRE WAS COMPLETED BY WIVES IN 94 FAMILIES SELECTED AT RANDOM FROM THOSE WHO HAD USED THE SERVICES OF THE EXTENSION OFFICE IN DEAF SMITH COUNTY, TEXAS. ONLY ONE FAMILY IN THE STUDY FOLLOWED ALL OF THE 16 SPECIFIED BUSINESS PRACTICES. IT WAS FOUND THAT, IN GENERAL, FAMILIES WERE FOLLOWING SPECIFIED BUSINESS PRACTICES, PREFERRED FAMILY RECREATION DURING LEISURE TIME, HAD LEARNED ABOUT MONEY MANAGEMENT FROM THEIR PARENTS, AND WANTED THEIR CHILDREN TO LEARN MONEY MANAGEMENT IN A JUNIOR OR SENIOR HIGH SCHOOL COURSE. FINANCES WERE NOT DISCUSSED BEFORE MARRIAGE, HUSBANDS WERE MORE WILLING TO ASSUME INDEBTEDNESS THAN WIVES, EDUCATIONAL BACKGROUND HAD MORE INFLUENCE ON FINANCIAL MANAGEMENT THAN DID FORMAL TRAINING AND LEVEL OF INCOME, AND ALL FAMILIES DESIRED TO BE ABLE TO EDUCATE THEIR CHILDREN. WIVES RATED THEMSELVES AS FAIR FINANCIAL MANAGERS. IMPROVEMENT OF BUSINESS PRACTICES WOULD SOLVE MANY FAMILY DISAGREEMENTS. (THE DOCUMENT INCLUDES SEVEN TABLES, 46 REFERENCES, AND A PLAN FOR AN ADULT EDUCATION PROGRAM TO INCLUDE A VARIETY OF TEACHING TECHNIQUES AND RESOURCE PERSONS OUTLINED IN TWO SECTIONS--BASIC LEARNINGS AND EXPERIENCES AND ACTIVITIES.) THIS DOCUMENT IS A MASTERS THESIS AVAILABLE FROM THE COLLEGE OF HOUSEHOLD ARTS AND SCIENCES, TEXAS WOMEN'S UNIVERSITY, DENTON. 67 PAGES. (AJ)

INSTITUTION NAME: TEXAS WOMENS UNIV., DENTON.

ACCESSION NUMBER: ED019458

CLEARINGHOUSE ACCESSION NUMBER: VT002580

TITLE: LOUISIANA STUDY OF MANPOWER AND TRAINING NEEDS IN FINANCE,  
INSURANCE, AND REAL ESTATE OCCUPATIONS.

PERSONAL AUTHOR: WOFFORD, T.B.

DESCRIPTOR: 6 EDUCATIONAL NEEDS; \*EMPLOYMENT OPPORTUNITIES; EMPLOYMENT  
PROJECTIONS; EMPLOYMENT QUALIFICATIONS; EMPLOYMENT STATISTICS; \*FINANCE  
OCCUPATIONS; \*INSURANCE OCCUPATIONS; \*OCCUPATIONAL SURVEYS; \*REAL ESTATE  
OCCUPATIONS; VOCATIONAL EDUCATION; WAGES

IDENTIFIER: LOUISIANA

EDRS PRICE: EDRS PRICE MF-\$0.50 HC-\$2.84

DESCRIPTIVE NOTE: 69P.

ISSUE: CUMREPT

ABSTRACT: ; TO DETERMINE THE EMPLOYMENT OPPORTUNITIES AND TRAINING NEEDS IN THE FINANCE, INSURANCE, AND REAL ESTATE INDUSTRY OF LOUISIANA, DATA WERE OBTAINED FROM PERSONAL INTERVIEWS OF 102 FIRMS REPRESENTING 25.4 PERCENT OF THE INDUSTRY AND EMPLOYING 7,849 WORKERS. FINDINGS INCLUDED--(1) IN 1965, 30,843 PERSONS WERE EMPLOYED IN 56 DIFFERENT JOBS OR OCCUPATIONS, (2) 26 CLERICAL AND SALE OCCUPATIONS CONTAINED 85 PERCENT OF THE WORKERS, (3) SOME HIGH SCHOOL EDUCATION WAS REQUIRED FOR 10 PERCENT, HIGH SCHOOL GRADUATION FOR 67 PERCENT, SOME COLLEGE FOR 8 PERCENT, AND COLLEGE GRADUATION FOR 4 PERCENT OF THE OCCUPATIONS, (4) NO TRAINING REQUIREMENTS WERE ESTABLISHED FOR 47 PERCENT OF THE OCCUPATIONS, BUT FORMAL INPLANT TRAINING WAS REQUIRED FOR 27 PERCENT, BUSINESS OR TRADE SCHOOL TRAINING FOR 21 PERCENT, APPRENTICESHIP TRAINING FOR 3 PERCENT, AND TECHNICAL SCHOOL TRAINING FOR 2 PERCENT OF THE JOBS, (5) EMPLOYMENT IN 1967 WAS EXPECTED TO BE 107 PERCENT OF THAT IN 1965, AND IN 1970 TO BE 119 PERCENT OF THAT IN 1965, AND (6) IT WAS ESTIMATED THAT 5,931 ADDITIONAL EMPLOYEES WOULD BE NEEDED BY 1970. IT WAS CONCLUDED THAT SCHOOL TRAINING PROGRAMS COULD BE UTILIZED TO PROVIDE TRAINING FOR ANTICIPATED JOBS IN THE FINANCE, INSURANCE, AND REAL ESTATE INDUSTRY. DEFINITIONS OF MAJOR INDUSTRIAL GROUPS AND JOB TITLES IN THE INDUSTRY, AND THE INTERVIEW SCHEDULE ARE INCLUDED. (PS)

INSTITUTION NAME: U LOUISIANA STATE DEPT. OF LABOR, BATON ROUGE. RESEARCH AND STATISTICS UNIT.; LOUISIANA STATE VOCATIONAL CURRICULUM DEVELOPMENT AND RESEARCH CENTER, NATCHITOCHE.

ACCESSION NUMBER: ED018638

CLEARINGHOUSE ACCESSION NUMBER: VT003674

PUBLICATION DATE: MAY67

TITLE: % EDUCATION REGARDING CREDIT FOR AGRICULTURAL PRODUCTION. REPORT NO. 2, SURVEY OF TEACHERS OF AGRICULTURE.

PERSONAL AUTHOR: PHIPPS, LLOYD J. ; AND OTHERS

DESCRIPTOR: 5 ADULT FARMER EDUCATION; \*COURSE CONTENT; \*CREDIT (FINANCE); \*FARM MANAGEMENT; HIGH SCHOOLS; INSTRUCTIONAL AIDS; SURVEYS; \*VOCATIONAL AGRICULTURE; VOCATIONAL AGRICULTURE TEACHERS

IDENTIFIER: ILLINOIS

EDRS PRICE: EDRS PRICE MF-\$0.25 HC-\$0.84

DESCRIPTIVE NOTE: 19P.

ISSUE: CUMREPT

ABSTRACT: TWENTY ILLINOIS AGRICULTURE TEACHERS WHO HAD RECEIVED 3 DAYS OF INTENSIVE INSTRUCTION IN FARM MANAGEMENT INCLUDING THE USE OF CREDIT AND 64 RANDOMLY SELECTED AGRICULTURE TEACHERS WITH MORE THAN 1 YEAR OF TEACHING EXPERIENCE IDENTIFIED STUDY AREAS BEING TAUGHT WHICH RELATED TO THE USE OF AGRICULTURAL PRODUCTION CREDIT AND EDUCATIONAL REFERENCES AND TEACHING AIDS BEING USED IN HIGH SCHOOL AND ADULT PROGRAMS. THE PURPOSE OF THE SURVEY WAS TO PROVIDE INFORMATION FOR DEVELOPING INSTRUCTIONAL UNITS FOR TEACHING AGRICULTURAL PRODUCTION CREDIT. ON THE BASIS OF INFORMATION COLLECTED, FOUR UNITS OF INSTRUCTION WERE DEVELOPED--DETERMINING (1) THE PRESENT SITUATION, (2) WHERE TO USE CREDIT FOR CROPS AND LIVESTOCK, (3) WHERE TO USE CREDIT FOR BUILDINGS, MACHINERY, AND EQUIPMENT AND (4) HOW TO USE CREDIT. IN COMPARING THE TWO GROUPS OF TEACHERS, 75 PERCENT OF THE SPECIALLY PREPARED GROUP AND 18.7 PERCENT OF THE RANDOMLY SELECTED GROUP HAD ADULT EDUCATION CLASSES WITH FARM MANAGEMENT. DIFFERENCES BETWEEN THE RANDOMLY SELECTED GROUP AND THE SPECIALLY PREPARED GROUP IN NUMBER TEACHING THE PREPARED INSTRUCTIONAL UNITS IN HIGH SCHOOLS WERE NOT SIGNIFICANT. ALL FOUR INSTRUCTIONAL UNITS WERE TAUGHT IN APPROXIMATELY 30 PERCENT OF THE ADULT PROGRAMS WITH SPECIALLY PREPARED TEACHERS AND IN APPROXIMATELY 20 PERCENT OF THOSE WITH THE RANDOMLY SELECTED TEACHERS. IT WAS CONCLUDED THAT MANY FARMER AGRICULTURAL PRODUCTION CREDIT PROBLEMS COULD HAVE BEEN AVOIDED OR MADE EASIER TO HANDLE THROUGH MORE ADEQUATE EDUCATION IN FARM MANAGEMENT IN HIGH SCHOOL AND ADULT CLASSES. INSERVICE TRAINING FOR TEACHERS AND NEW INSTRUCTIONAL MATERIALS ON THE USE OF AGRICULTURAL PRODUCTION CREDIT ARE NEEDED. (WB)

INSTITUTION NAME: ILLINOIS UNIV., URBANA. DIV. OF AGRICULTURAL EDUCATION.

ACCESSION NUMBER: ED018549

CLEARINGHOUSE ACCESSION NUMBER: VT000871

PUBLICATION DATE: NOV65

TITLE: INDUSTRY WAGE SURVEY--BANKING, NOVEMBER-DECEMBER 1964.

DESCRIPTOR: \*BANKING; CLERICAL OCCUPATIONS; FRINGE BENEFITS; \*NATIONAL SURVEYS; \*OCCUPATIONAL SURVEYS; OFFICE OCCUPATIONS; SEX (CHARACTERISTICS); \*WAGES

EDRS PRICE: EDRS PRICE MF-\$0.25 HC-\$1.72

DESCRIPTIVE NOTE: 41P.

ISSUE: CUMREPT

ABSTRACT: F THE RESULTS OF A SURVEY OF WAGES AND SUPPLEMENTARY PRACTICES IN THE BANKING INDUSTRY COVERING 27 STANDARD METROPOLITAN STATISTICAL AREAS AS OF NOVEMBER-DECEMBER 1964 ARE SUMMARIZED. BUREAU FIELD ECONOMISTS, IN PERSONAL VISITS, STUDIED 458 OF 1,286 BANKS EMPLOYING 20 OR MORE WORKERS. THE AVERAGE WEEKLY SALARIES OF WORKERS IN SELECTED NONSUPERVISORY OFFICE OCCUPATIONS WERE GENERALLY HIGHEST IN THE SAN FRANCISCO, OAKLAND, AND CHICAGO AREAS AND LOWEST IN THE PROVIDENCE, PAWTUCKET, ST. LOUIS, AND LOUISVILLE AREAS. WOMEN ACCOUNTED FOR THREE- TO FOUR-FIFTHS OF THE NONSUPERVISORY OFFICE WORKERS IN ALL AREAS EXCEPT NEW YORK, WHERE 45 PERCENT OF THE EMPLOYEES WERE MEN. AMONG THE WOMEN'S JOBS STUDIED, SECRETARIES WERE THE HIGHEST PAID. THEIR AVERAGE PAY RANGED FROM \$100 A WEEK IN THE SAN FRANCISCO-OAKLAND, LOS ANGELES-LONG BEACH, MILWAUKEE, AND NEW YORK AREAS TO APPROXIMATELY \$82 IN THE PROVIDENCE-PAWTUCKET, BALTIMORE, MEMPHIS, AND LOUISVILLE AREAS. AVERAGES FOR ROUTINE FILE CLERKS, USUALLY THE LOWEST PAID JOB STUDIED, RANGED FROM \$66.50 A WEEK IN THE SAN FRANCISCO-OAKLAND AREA TO \$52.50 IN THE MINNEAPOLIS-ST. PAUL AREA. MEN'S AVERAGE WAGES WERE HIGHER THAN WOMEN'S IN THE SAME OCCUPATIONAL CLASSIFICATIONS IN MOST INSTANCES WHERE COMPARISONS WERE POSSIBLE. PAID VACATIONS AND HOLIDAYS WERE PROVIDED FOR THE MAJORITY OF EMPLOYEES. LIFE, HOSPITALIZATION, SURGICAL AND MEDICAL INSURANCE BENEFITS WERE COMMON. IN 19 AREAS, A MAJORITY OF EMPLOYEES WERE ON A 40-HOUR SCHEDULE. SHORTER SCHEDULES WERE THE RULE IN THE OTHER AREAS. THIS DOCUMENT IS AVAILABLE FOR 30 CENTS FROM SUPERINTENDENT OF DOCUMENTS, U.S. GOVERNMENT PRINTING OFFICE, WASHINGTON, D.C. 20402. (PS)

REPORT NUMBER: BLS-1466

INSTITUTION NAME: BUREAU OF LABOR STATISTICS (DEPT. OF LABOR), WASHINGTON, D.C.

ACCESSION NUMBER: ED018309

CLEARINGHOUSE ACCESSION NUMBER: RC002415

PUBLICATION DATE: NOV67

TITLE: RURAL ZONING--PEOPLE, PROPERTY, AND PUBLIC POLICY.

PERSONAL AUTHOR: BLOCK, WILLIAM J.

DESCRIPTOR: ACTION PROGRAMS (COMMUNITY); \*ATTITUDES; COMMUNITY PLANNING;  
EXTENSION AGENTS; GOVERNMENT (ADMINISTRATIVE BODY); LAND USE; PROGRAM  
ADMINISTRATION; \*PUBLIC SUPPORT; \*REAL ESTATE; \*RURAL AREAS; RURAL POPULATION;  
\*ZONING

EDRS PRICE: EDRS PRICE MF-\$0.25 HC-\$1.36

DESCRIPTIVE NOTE: 32P.

ISSUE: CUMREPT

ABSTRACT: T WHILE COMPREHENSIVE PLANNING IS MANDATORY PRIOR TO PASSAGE OF ANY ZONING ORDINANCES, ZONING IN RURAL AREAS IS RELATIVELY NEW. ALTHOUGH MANY CONTROVERSIAL ISSUES ARISE DURING PLANNING, THE FACT REMAINS THAT THE BENEFITS ARE GREATER WHEN ZONING IS PROPERLY PLANNED AND EXECUTED. PROPERTY OWNERS OBJECT IN MANY INSTANCES TO PROBLEMS THAT MAY ARISE, SOME IMAGINED AND OTHERS REAL. TO AVOID THIS THE PUBLIC MUST BE EDUCATED BY ITS LOCAL CITIZENRY, SINCE ANY NEW TYPE CONTROLS ARE FEARED, ESPECIALLY IF OUTSIDERS ADMINISTER PROGRAMS. SPECIALISTS NEED TO ASSIST IN PLANNING PROGRAMS BUT MUST BE PRIMARILY ADVISERS. THE FUTURE OF RURAL ZONING IS LIMITLESS IN ITS IMPORTANCE. (WN)

REPORT NUMBER: ESC-563

INSTITUTION NAME: DEPARTMENT OF AGRICULTURE, WASHINGTON, D.C.

ACCESSION NUMBER: ED017791

CLEARINGHOUSE ACCESSION NUMBER: AC001490

PUBLICATION DATE: FEB67

TITLE: THE PLANNING AND COST-BENEFIT ANALYSIS OF SOCIAL INVESTMENTS.

PERSONAL AUTHOR: SCOTT, NORMAN ; AND OTHERS

DESCRIPTOR: COMMUNITY BENEFITS; \*COST EFFECTIVENESS; COSTS; \*ECONOMIC DEVELOPMENT; ECONOMICS; EXPENDITURES; FINANCIAL POLICY; GOVERNMENT (ADMINISTRATIVE BODY); HOUSING; \*MODELS; MONEY MANAGEMENT; PLANNING; RESEARCH; \*RESEARCH METHODOLOGY; SOCIAL VALUES; VOCATIONAL RETRAINING

EDRS PRICE: DOCUMENT NOT AVAILABLE FROM EDRS.

ISSUE: CUMREPT

ABSTRACT: Q THIS ARTICLE EXPLAINS COST BENEFIT ANALYSIS, NEWEST OF THE TECHNIQUES FOR ASSESSING THE EFFICIENCY OF PUBLIC EXPENDITURES. WHEREAS SOCIAL BENEFITS ARE EXCLUDED FROM ORDINARY FINANCIAL ANALYSIS OF INVESTMENT, COST BENEFIT ANALYSIS TRACES EFFECTS OVER THE ENTIRE PERIOD OF REPERCUSSIONS ON THE ECONOMY AND THEREFORE ON PRESENT AND FUTURE SOCIAL WELFARE, TO RECONCILE PRIVATE GOOD WITH SOCIAL GOOD AND PRIVATE COST WITH SOCIAL COST, SO IMPORTANT WHERE THE STATE IS INCREASINGLY ASSUMING ECONOMIC RESPONSIBILITIES. GENERAL TECHNIQUES AND MAIN CHARACTERISTICS OF ECONOMIC PLANNING ARE DISCUSSED, AND A MACRO-ECONOMIC PLANNING MODEL DEVISED AS A 15-YEAR PLAN FOR POLAND IS DESCRIBED. QUESTIONS ANSWERED ARE WHAT TO INCLUDE AS COSTS AND BENEFITS, HOW TO VALUE THEM BY ESTABLISHING SHADOW PRICES AND OPPORTUNITY COSTS, WHICH DISCOUNT RATES TO USE IN REDUCING FUTURE VALUES TO PRESENT VALUES FOR COMPARING PRESENT COSTS, AND WHAT TECHNICAL AND SOCIAL CONSTRAINTS THE PLANNER MEETS. CASE STUDIES RELATED TO MANAGEMENT, INDUSTRIAL RELATIONS, AND MANPOWER TRAINING PRESENT COST BENEFIT ANALYSES OF MANPOWER RETRAINING IN WEST VIRGINIA, RETRAINING IN CONNECTICUT, AND REHOUSING 500 INDIAN FAMILIES IN SOUTH DAKOTA. EMPHASIZED ARE IMPLICATIONS FOR ECONOMIC PLANNING AND DEVELOPMENT OF GENERALIZED USE OF COST BENEFIT TECHNIQUES TO APPLY TO SECTOR AND NATIONAL PLANNING LEVELS. THIS DOCUMENT APPEARED IN THE BULLETIN OF THE INTERNATIONAL INSTITUTE FOR LABOUR STUDIES, NUMBER 2, FEBRUARY 1967. 44 PAGES. (RT)

ACCESSION NUMBER: ED017372

CLEARINGHOUSE ACCESSION NUMBER: RC002313

PUBLICATION DATE: OCT63

TITLE: | RURAL RECREATION ENTERPRISES FOR PROFIT, AN AID TO RURAL AREAS DEVELOPMENT.

DESCRIPTOR: BUSINESS; CAPITAL; ECONOMIC DISADVANTAGEMENT; \*INCOME; INVESTMENT; LOW INCOME; \*OPPORTUNITIES; OUTDOOR EDUCATION; PUBLIC FACILITIES; RECREATION; \*RECREATIONAL FACILITIES; RECREATION FINANCES; \*RURAL AREAS; RURAL DEVELOPMENT; RURAL FAMILY; SUMMER PROGRAMS

EDRS PRICE: EDRS PRICE MF-\$0.25 HC-\$2.00

DESCRIPTIVE NOTE: 48P.

ISSUE: CUMREPT

ABSTRACT: MANY RURAL AREAS OF THE U.S. POSSESS ENOUGH SPACE AND NATURAL ATTRACTIONS TO SERVE AS A BASIS FOR ESTABLISHING EITHER PART OR FULL-TIME RECREATIONAL ENTERPRISES. MOST OUTDOOR LEISURE ACTIVITIES CENTER AROUND WATER, HUNTING AND FISHING, ADMIRING SCENERY, AND ENJOYING THE NATURAL RURAL LANDSCAPE. THUS THE DEVELOPMENT OF RURAL RECREATION RESOURCES IS LARGELY A MATTER OF THE USE AND MANAGEMENT OF LAND, WATER, PLANTS, AND WILDLIFE. THIS BULLETIN DESCRIBES SOME OF THE OPPORTUNITIES FOR INCOME-PRODUCING RECREATION ENTERPRISES ON PRIVATE LAND IN THE UNITED STATES. ASSISTANCE IS AVAILABLE FROM THE U.S. DEPARTMENT OF AGRICULTURE AND OTHER PUBLIC AGENCIES TO DEVELOP THE NATION'S RURAL RECREATION RESOURCES. IN ANY LOCALITY, THE SEPARATE PUBLIC SERVICES AND INDIVIDUAL ENTERPRISES CAN BE COMBINED INTO A SUBSTANTIAL ECONOMIC FORCE THROUGH THE USDA'S RURAL AREAS DEVELOPMENT PROGRAM. THIS DOCUMENT IS ALSO AVAILABLE FOR \$0.20 FROM THE SUPERINTENDENT OF DOCUMENTS, U.S. GOVERNMENT PRINTING OFFICE, WASHINGTON, D.C. 20402. (ES)

REPORT NUMBER: AIB-277

INSTITUTION NAME: DEPARTMENT OF AGRICULTURE, WASHINGTON, D.C.

ACCESSION NUMBER: ED016906

CLEARINGHOUSE ACCESSION NUMBER: AC001933

PUBLICATION DATE: 66

TITLE: O THE NATIONAL LEADERSHIP CONFERENCE ON CONSUMER EDUCATION AND FINANCIAL PLANNING (MARYLAND UNIVERSITY, COLLEGE PARK, JUL 18-19, 1966). PROCEEDINGS.

DESCRIPTOR: ADULT EDUCATION; BUSINESS EDUCATION; \*CONSUMER ECONOMICS; \*CURRICULUM DEVELOPMENT; EVALUATION; \*FAMILY MANAGEMENT; FEDERAL LEGISLATION; HOME ECONOMICS; HOUSING; INSTRUCTIONAL MATERIALS; INSURANCE PROGRAMS; LEGAL PROBLEMS; \*MONEY MANAGEMENT; PRIVATE AGENCIES; PUBLIC RELATIONS; STATE PROGRAMS

IDENTIFIER: PROMOTION (PUBLICIZE)

EDRS PRICE: EDRS PRICE MF-\$0.50 HC-\$4.72

DESCRIPTIVE NOTE: 116P.

ISSUE: CUMREPT

ABSTRACT: B THE NATIONAL LEADERSHIP CONFERENCE ON CONSUMER EDUCATION AND FINANCIAL PLANNING WAS A PILOT PROJECT TO BRING TOGETHER STATE DEPARTMENT OF EDUCATION CURRICULUM OFFICIALS FOR AN EXCHANGE OF IDEAS. THE 19 PARTICIPANTS, REPRESENTING 16 STATES, FORMED FOUR INTEREST GROUPS--CONSUMER EDUCATION RELATED TO BUSINESS EDUCATION, ADULT EDUCATION, HOME ECONOMICS, AND TOTAL SCHOOL (K-12) PROGRAMS. RECOMMENDED PLANS FOR THE INITIATION OF PROGRAMS IN CONSUMER EDUCATION INCLUDED SURVEYING PRESENT PROGRAMS, IDENTIFYING SPECIFIC NEEDS FOR PARTICULARIZED CONSUMER EDUCATION, DEVELOPING PUBLIC RELATIONS ACTIVITIES TO STIMULATE INTEREST, ESTABLISHING STATE POSITIONS OF CONSUMER EDUCATION COORDINATOR, DEVELOPING IN SERVICE MEETINGS FOR TEACHERS, PRINCIPALS, AND SUPERVISORS IN CONSUMER EDUCATION CONTENT AND METHODS, SELECTING MASTER TEACHERS AND EDUCATION SPECIALISTS TO DEFINE CONSUMER ECONOMIC CONCEPTS AND BEHAVIORAL GOALS, AND ORGANIZING THE PRINTED MATERIALS, AUDIO VISUAL AIDS, AND COMMUNITY RESOURCE PEOPLE IN A CLASSIFIED LIST FOR LOCAL SCHOOL USE. DOCUMENT INCLUDES SUMMARY OF GROUP REPORTS, LIST OF PARTICIPANTS, AND TEXTS OF THE LECTURES PRESENTED. (AJ)

INSTITUTION NAME: MARYLAND UNIV., COLLEGE PARK. CENTER OF ADULT EDUCATION.

ACCESSION NUMBER: ED016563  
 CLEARINGHOUSE ACCESSION NUMBER: RC002348  
 PUBLICATION DATE: MAR68  
 TITLE: CONSUMER EDUCATION FOR MEXICAN-AMERICANS.  
 PERSONAL AUTHOR: GROMATZKY, IRENE

DESCRIPTOR: CHILD DEVELOPMENT; COMMUNICATION (THOUGHT TRANSFER); \*CONSUMER ECONOMICS; EDUCATION; FAMILY LIFE; FAMILY RELATIONSHIP; HOME ECONOMICS SKILLS; HOMEMAKERS CLUBS; HOMEMAKING SKILLS; HOME MANAGEMENT; INCOME; LOW INCOME; \*MEXICAN AMERICANS; MIGRANTS; MINORITY GROUPS; \*MONEY MANAGEMENT; NEEDS; NUTRITION INSTRUCTION; SEWING INSTRUCTION; VALUES

EDRS PRICE: EDRS PRICE MF-\$0.25 HC-\$0.84

DESCRIPTIVE NOTE: 19P.

ISSUE: CUMREPT

ABSTRACT: CONSUMER EDUCATION PROGRAMS IN SCHOOLS AND COMMUNITIES WERE ALWAYS MEANT TO BE AVAILABLE TO ALL INDIVIDUALS AND FAMILIES. HOWEVER, THOSE WITH THE GREATEST FINANCIAL NEED, INCLUDING MANY MEXICAN AMERICANS, OFTEN RECEIVE THE LEAST AMOUNT OF ASSISTANCE, DUE TO THE LACK OF SKILLED PERSONS TO BREAK THROUGH COMMUNICATION BARRIERS. WHILE PLANNING CONSUMER EDUCATION PROGRAMS, HOME ECONOMISTS HAVE FOUND THAT MEXICAN AMERICANS VALUE THE SAME BASIC THINGS FOR THEIR FAMILY AS DO OTHERS, FOR EXAMPLE, GOOD HEALTH, COMFORTABLE HOMES, ATTRACTIVE AND COMFORTABLE CLOTHING, TIME TO ENJOY FRIENDS AND FAMILY, AND MORE OPPORTUNITIES FOR THEIR CHILDREN. NEW IDEAS AND METHODS FOR PROVIDING CONSUMER EDUCATION FOR MEXICAN AMERICANS ARE EVOLVING FROM THREE PROGRAMS IN TEXAS--(1) THE RESEARCH STUDY IN EL PASO, (2) CONSUMER EDUCATION PROGRAM, COMMUNITY ACTION COMMITTEE, EL PASO, AND (3) FAMILY AND HOME MANAGEMENT COMPONENT, COMMUNITY ACTION PROGRAM, TARRANT COUNTY. THROUGH THE EFFORTS OF THESE PROGRAMS, FAMILY STABILITY WILL BE ATTAINED BECAUSE OF MORE ADEQUATE CONSUMER COMPETENCE. MORE IMMEDIATE RESULTS COULD BE REALIZED BY EMPLOYING ADDITIONAL HOME ECONOMISTS WHO WOULD BE ABLE TO REACH MORE PEOPLE. THIS PAPER WAS PREPARED FOR THE NATIONAL CONFERENCE ON EDUCATIONAL OPPORTUNITIES FOR MEXICAN-AMERICANS, AUSTIN, TEXAS, APRIL 25-26, 1968. (ES)

INSTITUTION NAME: NEW MEXICO STATE UNIV., UNIVERSITY PARK. ERIC  
 CLEARINGHOUSE ON RURAL EDUCATION AND SMALL SCHOOLS.

ACCESSION NUMBER: ED016089

CLEARINGHOUSE ACCESSION NUMBER: VT003800

PUBLICATION DATE: NOV66

TITLE: AUTOMATION AND TECHNOLOGICAL CHANGE IN BANKING.

PERSONAL AUTHOR: STEINER, CARL L.

DESCRIPTOR: \*AUTOMATION; \*BANKING; ELECTRONIC DATA PROCESSING; \*EMPLOYMENT TRENDS; JOB SKILLS; OCCUPATIONAL INFORMATION; ORGANIZATION

IDENTIFIER: BALTIMORE; MARYLAND

EDRS PRICE: EDRS PRICE MF-\$0.25 HC-\$2.24

DESCRIPTIVE NOTE: 54P.

ISSUE: CUMREPT

ABSTRACT: THE PURPOSES OF THIS STUDY WERE TO DETERMINE THE PERSONNEL CHANGE DIRECTLY RESULTING FROM THE INSTALLATION OF ELECTRONIC DATA PROCESSING IN ONE OF THE LARGE COMMERCIAL BANKS IN BALTIMORE, TO DESCRIBE THE PROCESSES AND JOB DUTIES INVOLVED, AND TO INDICATE HOW CHANGES HAVE AFFECTED EMPLOYMENT AND WHAT MAY BE EXPECTED IN THE FUTURE. THE USE OF THE EQUIPMENT RESULTED IN SOME SHIFTING AND RETRAINING OF PERSONNEL BUT NO UNEMPLOYMENT. ACTUALLY MORE WORKERS WERE ADDED TO CARE FOR THE INCREASED VOLUME OF BUSINESS. ONLY 48 JOBS WERE ABOLISHED WHILE 58 WERE CREATED AND 40 WERE INCREASED. ALTHOUGH THE OUTLOOK IS FOR CONTINUED GROWTH IN THE INDUSTRY, BANKERS DO NOT AGREE ON THE AMOUNT OF EMPLOYMENT EXPANSION LIKELY TO TAKE PLACE. BANKS HAVE BEEN ABLE TO FILL THE EXECUTIVE RANKS WITH HIGHER STARTING SALARIES, TRAINING PROGRAMS, AND RAPID PROMOTION BUT HAVE BEEN FORCED TO USE HANDICAPPED AND PART-TIME WORKERS SUCH AS HOUSEWIVES AND COLLEGE STUDENTS TO MEET PEAK SEASONAL DEMANDS. HOWEVER, MOST ARE USING ELECTRONIC DATA PROCESSING NOW TO MEET GROWING SHORTAGES OF CLERICAL PERSONNEL. SO FAR HIGH SPEED MACHINES ARE TOOLS FOR COPING WITH SHORTAGES RATHER THAN REPLACING EMPLOYEES. THEY ARE BEING USED TO MAKE POSSIBLE A WIDER RANGE OF SERVICES AT GREATER SPEED. BECAUSE OF THE CONSIDERABLE TIME REQUIRED TO CHANGE TO AUTOMATION AND GET THE SYSTEM WORKING, THE IMPACT OF ELECTRONIC DATA PROCESSING ON JOBS IN BANKING PROBABLY WILL NOT BE APPARENT FOR SEVERAL YEARS. THE APPENDIX CONTAINS JOB TITLES AND CODES, ORGANIZATION CHARTS, AND JOB DESCRIPTIONS FOR NEW AND EXPANDED JOBS RESULTING FROM INSTALLATION OF ELECTRONIC PROCESSING EQUIPMENT IN ONE LARGE COMMERCIAL BANK. (MM)

INSTITUTION NAME: BUREAU OF EMPLOYMENT SECURITY (DEPT. OF LABOR), WASHINGTON, D.C.; MARYLAND STATE EMPLOYMENT SERVICE, BALTIMORE.

ACCESSION NUMBER: ED015326

CLEARINGHOUSE ACCESSION NUMBER: VT004159

PUBLICATION DATE: OCT66

TITLE: X EVALUATION OF CHANGES IN SKILL-PROFILE AND JOB-CONTENT DUE TO TECHNOLOGICAL CHANGE, METHODOLOGY AND PILOT RESULTS FROM THE BANKING, STEEL AND AEROSPACE INDUSTRIES.

PERSONAL AUTHOR: CROSSMAN, EDWARD R.F.W. ; AND OTHERS

DESCRIPTOR: ADMINISTRATIVE POLICY; \*AEROSPACE INDUSTRY; AUTOMATIC;  
\*BANKING; COMPARATIVE ANALYSIS; ELECTRONIC DATA PROCESSING; EMPLOYMENT  
PROJECTIONS; EMPLOYMENT QUALIFICATIONS; EVALUATION TECHNIQUES; FIELD STUDIES;  
JOB ANALYSIS; \*JOB SKILLS; NUMERICAL CONTROL; OCCUPATIONAL INFORMATION;  
PRODUCTIVITY; STATISTICAL ANALYSIS; \*STEEL INDUSTRY; \*TECHNOLOGICAL  
ADVANCEMENT

EDRS PRICE: EDRS PRICE MF-\$1.25 HC-\$12.32

DESCRIPTIVE NOTE: 306P.

ISSUE: CUMREPT

ABSTRACT: THE MAJOR OBJECTIVE WAS TO TEST THE HYPOTHESIS THAT THE HIGHEST LEVELS OF MECHANIZATION AND AUTOMATION GENERALLY REQUIRE LOWER LEVELS OF SKILLS THAN EARLIER PRODUCTION SYSTEMS. A SECONDARY OBJECTIVE WAS TO DEVELOP AN INSTRUMENT CAPABLE OF GIVING UNBIASED PROJECTIONS OF THE MANPOWER IMPACT OF SPECIFIC ADVANCES IN PRODUCTION TECHNOLOGY. DEPENDENT VARIABLES WERE MAN-HOUR REQUIREMENTS PER UNIT PRODUCT AND REQUIRED SKILL LEVEL RATED ON A PREVIOUSLY DEVELOPED SCALE. DATA FROM ACTUAL OBSERVATIONS OF PROCESSES, FROM COMPANY JOB ANALYSIS INSTRUMENTS, AND EMPLOYEE, COST, AND PRODUCTION RECORDS WERE COLLECTED INDEPENDENTLY FROM TWO FIRMS IN EACH INDUSTRY FOR WHICH AN OLD AND A NEW PROCESS WERE COMPARED -- BANKING, STEEL ANNEALING, STEEL GALVANIZING, AND AEROSPACE METAL MACHINING. ALL PAIRS OF PROCESSES SHOWED THE EXPECTED REDUCTION IN MAN-HOUR REQUIREMENT PER UNIT, AND IN ALL CASES INSTALLATION OF THE NEW PROCESS WAS JUSTIFIED IN TERMS OF HIGHER PRODUCTIVITY. MEAN SKILL LEVELS WERE INCREASED TO A STATISTICALLY SIGNIFICANT EXTENT IN ALL CASES EXCEPT METAL MACHINING WHERE THEY WERE REDUCED SIGNIFICANTLY. HOWEVER, THE CHANGES WERE SMALL IN ABSOLUTE TERMS. MANPOWER DEMAND INCREASES RESULTING FROM USING THE NEW PROCESSES WERE NOT BIG ENOUGH TO AFFECT THE LABOR FORCE. THEREFORE, OTHER SECTORS OF THE ECONOMY WILL HAVE TO FURNISH NEEDED EMPLOYMENT. THE APPENDIX, APPROXIMATELY 200 PAGES, CONTAINS PROCEDURES FOR CREATING THE INSTRUMENTS USED IN THE STUDY, RAW DATA, DATA ANALYSIS, AND JOB DESCRIPTIONS WITHIN THE FIVE CASES. (EM)

INSTITUTION NAME: CALIFORNIA UNIV., BERKELEY.

ACCESSION NUMBER: ED014018

CLEARINGHOUSE ACCESSION NUMBER: AC001436

PUBLICATION DATE: 67

TITLE: MANAGING THE INSTRUCTIONAL PROGRAMMING EFFORT.

PERSONAL AUTHOR: RUMMLER, GEARY A. ; AND OTHERS

DESCRIPTOR: L BANKING; BEHAVIOR CHANGE; BUSINESS; CASE STUDIES (EDUCATION);  
CRITERIA; EVALUATION TECHNIQUES; INDUSTRY; INSTRUCTIONAL STAFF; \*MANAGEMENT  
DEVELOPMENT; \*PROGRAM ADMINISTRATION; PROGRAM COSTS; PROGRAM DESCRIPTIONS;  
\*PROGRAMED INSTRUCTION; \*PROGRAMED MATERIALS; PROGRAM EVALUATION;  
REINFORCEMENT; SELECTION; SURVEYS; TEACHING MACHINES; TIME FACTORS (LEARNING);  
TRAINING OBJECTIVES; \*TRAINING TECHNIQUES

IDENTIFIER: AMERICAN BANKERS ASSOCIATION

EDRS PRICE: DOCUMENT NOT AVAILABLE FROM EDRS.

ISSUE: CUMREPT

ABSTRACT: THE COMPENDIUM OF CASE HISTORIES ON THE DEVELOPMENT OF PROGRAMED INSTRUCTIONAL MATERIALS DESCRIBES ATTEMPTS BY GRADUATES OF A PROGRAMING WORKSHOP TO SOLVE MANAGEMENT DEVELOPMENT PROBLEMS IN THEIR OWN ORGANIZATIONS. AREAS OF DISCUSSION ARE--BEHAVIORAL TECHNOLOGY AND MANPOWER DEVELOPMENT, THE PROGRAMING PROCESS, CONTRACT (CUSTOM-MADE) PROGRAMS, PUBLISHED PROGRAMS, INPLANT PROGRAMING, MEANS OF INTRODUCING PROGRAMS INTO THE FIELD, APPROACHES TO PROGRAM ADMINISTRATION IN THE FIELD, DEVELOPMENT OF A PROJECT BY THE AMERICAN BANKERS ASSOCIATION, AND MAJOR VARIABLES TO BE CONSIDERED IN CHOOSING A PROGRAM SOURCE. THE OUTCOMES, BOTH SUCCESSFUL AND UNSUCCESSFUL, OF THESE EFFORTS SUGGEST THAT THE MAJOR CAUSES OF PROGRAMING FAILURES ARE ADMINISTRATIVE OR MANAGERIAL RATHER THAN TECHNICAL. (THE DOCUMENT INCLUDES CHAPTER ABSTRACTS AND REFERENCES, CHARTS AND FIGURES, AND APPENDIXES ON MANAGEMENT PRESENTATIONS, PROBLEM ANALYSIS, COST REDUCTION AND CONTROL, AND SOURCES OF BASIC INFORMATION ON PROGRAMED LEARNING.) THIS DOCUMENT IS AVAILABLE FROM THE BUREAU OF INDUSTRIAL RELATIONS, GRADUATE SCHOOL OF BUSINESS ADMINISTRATION, UNIVERSITY OF MICHIGAN, ANN ARBOR. (LY)

INSTITUTION NAME: MICHIGAN UNIV., ANN ARBOR. BUREAU OF INDUSTRIAL RELATIONS.

ACCESSION NUMBER: EDO13434

CLEARINGHOUSE ACCESSION NUMBER: AL000567

PUBLICATION DATE: 67

TITLE: SPECIAL ENGLISH.

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ABSTRACT: THIS 14-VOLUME SERIES OF TECHNICAL ENGLISH TEXTS IS DESIGNED TO PROVIDE PRACTICE IN TECHNICAL TERMINOLOGY FOR NON-NATIVE SPEAKERS OF ENGLISH. LANGUAGE FLUENCY LEVEL IS UPPER-INTERMEDIATE/ADVANCED. THE VARIOUS FIELDS OF INDUSTRY WHICH THE TEXTS DEAL WITH ARE AS FOLLOWS--(1) AGRICULTURE--BOOK 1, SOILS (2) AGRICULTURE--BOOK 2, FIELD CROPS (3) AVIATION--BOOK 1, GENERAL (4) AVIATION--BOOK 2, RADIOTELEPHONY (5) AVIATION MECHANICS (6) BANKING (7) ENGINEERING--BOOK 1, MECHANICAL AND CIVIL (8) ENGINEERING--BOOK 2, ELECTRICAL (9) INTERNATIONAL TRADE (10) JOURNALISM--BOOK 1 (11) JOURNALISM--BOOK 2 (12) MEDICINE--BOOK 1 (13) MEDICINE--BOOK 2 (14) MEDICINE--BOOK 3. THE FORMAT CONSISTS OF TOPIC-ORIENTED CONVERSATIONAL DIALOGUES, TERMINOLOGY PRACTICE WITH KEY TERMS GLOSSED IN ENGLISH AND USED IN CONTEXTUAL SENTENCES, AND "CHECK-UPS" FOR FURTHER PRACTICE. TEXTS ARE ILLUSTRATED BY PHOTOGRAPHS AND SIMPLE LINE DRAWINGS. APPENDIXES CONTAIN EXERCISE KEYS, ADDITIONAL AND EQUIVALENT BRITISH-ENGLISH TERMS, AND GLOSSARIES. THESE TEXTS ARE AVAILABLE FROM COLLIER-MACMILLAN INTERNATIONAL, 60 FIFTH AVE., NEW YORK. (AMM)

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