Logically Speaking

I enjoy, in my own fashion, the claims that mechanized education will solve the problems of basic teaching, and that a system of mechanical information transference that substitutes devices for teachers on the premise that learning is essentially a transfer operation is an innovative concept.

According to protagonists, aggregations of audio tapes, correlated with filmstrips, motion pictures, and appropriate sensory stimuli of various kinds, carefully edited to remove digressions and annoying mannerisms, are the solution of all basic teaching problems. Such aggregations can be prepared for almost any basic course of instruction.

Programmed, step-by-step systems are logically the most efficient and economical way to implant basic information and techniques into students' minds and have been shown by short range studies to statistically improve student absorption, retention, and comprehension.

In addition, the mechanized courses have a number of advantages:

1. They can be stored in a relatively small space when not in use.
2. They can be edited or modified to include new and/or more relevant material.
3. They are not subject to serious deterioration, and with proper maintenance should last indefinitely.
4. They can be prepared by the finest minds and the deepest thinkers in the field or discipline being studied.
5. They have high initial but low maintenance costs.
6. They can be easily transported or duplicated.
7. They will release progressive educators from the routine demands of classes and allow them to pursue important research without interruption.
8. They will free school administration from the tensions and problems created by numerous conflicting opinions hatched by faculties and by faculty-student interactions.

These advantages, properly administered, should alleviate many sources of pressure on institutional budgets.

Information transfer via mechanical aids can readily be supervised by one or two clerk typists per school or department who know how to operate simple filing systems and how to push appropriate buttons. Using an
appropriate filing system which is open to student selection, programs can be developed which will allow a student to select course offerings which provide a greater or lesser amount of material for independent study. In time, with advances in techniques, it should be possible to eliminate the clerk typists and store all data in a central repository linked via telephone lines to appropriate classrooms. Ultimately the classrooms and costly and wasteful buildings can be eliminated by piping the data directly from the central repository to dormitory or apartment rooms.

Parenthetically, I do not think that dormitories or apartments should be eliminated although this, too, could be done. After all, a university or college also exists to give students an opportunity to interact with each other and forms an intermediate step between the insularity of the home and family and the open living of the outside world.

Appropriate individualized examinations would be automatically keyed to student information requests and based upon student selection of course material and computerized to compensate for performance variability and challenges. This should maximize feedback throughput and turnover without producing the usual spectra of dropout and copout.

In time, a central national repository of information and examination could be developed and connected with each school. The whole could then be administered by the DHÉW and effectiveness of output, input and throughput could be constantly monitored and maintained. Individual student intake could be identified by social security numbers and a running sequence of progress reports based upon intake and feedback could be computerized, statistically analyzed, and made available to education researchers.

This should effectively solve the problem of basic information transference between repository and student. What then would be left would merely be to maximize input, or student intake. Anyone who has dealt with students will realize that it is a basic datum that no two students are alike. Therefore input will always remain a constantly varying variable, unless in the interests of improved learning a suitable replacement is developed for the students.

With this final innovation, the institution can move onward and upward as an organization devoted to the highest ideals of administration and research, and will thus maximize education’s contribution to human progress.

Jesse F. Bone
Veterinary Medicine
September 8, 1972
MORE ON EARLIER EARLY RETIREMENT

Professor Anton, in his contribution to the September 1972 issue of the OSU Faculty Forum Papers, presented a case for earlier early retirement. His arguments are valid and well presented. He is probably right in stating that the minimum age of 60 for retirement is simply a carry-over from the days when most retirement programs had no vesting provision. He is also correct in stating that permitting an employee to retire before the current earliest permissible age of 60 would present no additional cost to the employer - State or other public employer. I question his statement that a retiring professor could be replaced by a young instructor at half the former's salary because the actual salary data at OSU do not seem to support the statement.

I do not disagree with Professor Anton's objective, which is, if I read him correctly, simply to allow retirement before the age of 60. I would even suggest that his proposal of 20 years as a minimum requirement is also unnecessary. In theory and solely on the basis of individual freedom, one should be allowed to retire any time after meeting the current minimum vesting period of five years if one does so willingly and fully aware of the implications. TIAA-CREF, in its brochure, "Planning a Retirement System", states: "A minimum age for early retirement need not be stated if annuity contracts like those of TIAA and CREF provide the retirement benefits."

Professor Anton should, if he is not already, become a member of the Oregon State Employees Association and submit his proposal to the General Council of that Association where it would have the benefit of exposure to a large representative group of public employees. Personally I have already brought his proposal to the attention of the Public Employees Retirement Conference which is currently busy discussing proposals to be submitted to the forthcoming Legislative Assembly.

Unfortunately the case so well presented by Professor Anton is far from typical. Very few individuals have other significant income or are so dissatisfied with their occupation as to consider early retirement. A retirement program is a group enterprise to help assure a reasonable purchasing power to its participants at retirement age. Although a pension is no longer considered a reward or a gratuity but truly deferred compensation there is still some confusion as to the degree of responsibility of the employer with respect to that pension. Should there be a minimum age stated to prevent employees from taking early retirement who later would want to continue working? Some believe the interests of employees should be protected against themselves while others would likely favor the maximum of freedom even though decisions would at times be unfavorable to the interests of the individual.

As one individual who has devoted some time to improvement of our retirement program in Oregon I can think of a number of aspects of early retirement which should be touched upon to understand fully its implications. I will touch only upon the economic but the social and psychological are also of great importance but much more complex.
No one can quarrel with early retirement when the participant is granted the actuarial equivalent of his benefits at age 65, the current compulsory age. However, this actuarial equivalent or reduction, although equitable, is usually not acceptable to most employees who argue for the same benefits that would be available at age 65 after 30 years service irrespective of age at retirement. This demand if granted would represent a substantial windfall because such early retirement, which could occur, say at age 50, would mean that the employer would assume the financial responsibility for a pension twice as large as would be paid that same employee at age 65. Furthermore, the employer would not have the opportunity of funding that obligation over as long a period of time as would normally be available had the employee served until age 65. When early retirement is permitted without the full actuarial discount it results in a windfall of funds which could otherwise be equitably distributed to all participants.

When considering early retirement one should be aware of the fact that the years nearest retirement age are usually those in which a person normally saves a greater portion of his salary. This is the reason why, as an example, AAUP, in its statement on retirement, recommends that the retirement benefits at age 65 should be a higher proportion of terminal salary than when retirement is at age 70. It is evident that shortening the working years in addition to eliminating the possibility of an improved terminal salary as well as the actuarially reduced benefit can represent a major reduction in retirement benefits.

Notwithstanding the expressed concern, genuine or not, of politicians over inflation, historical evidence points out that inflation is the lesser of two evils in our modern society. This means that early retirement, whether or not it is actuarially equivalent, will expose an ageing retiree to a longer period of inflation and thus increasingly inadequate retirement benefits. Admittedly there are efforts made to alleviate the effects of inflation such as the current cost of living adjustment factor in the employer's pension and the option of the variable annuity but these are only partially successful protection of the purchasing power.

Another factor of some importance is that, notwithstanding much talk to the contrary in the youthful segment of our population, the standard of living of our modern society will likely continue to advance. Standard of living, in contrast with cost of living which is affected entirely by price level or inflation, refers to the increased economic productivity that makes available an increasing number of "advantages" such as a second automobile, air conditioning, color TV, a boat, a beach or mountain home, an electronic oven, an electronic calculator, etc. Retired persons should not be excluded from this "better life" in contrast to working persons whose income more or less automatically adjusts to this advancing standard of living over a period of time.

Anyone considering early retirement should be very much aware of the arguments on both sides of the issue. Few individuals are in the position, described by Professor Anton, of having other significant income but even then it is important to be well informed of the consequences of early retirement because it may be more painful and longer than one expects.
Of interest is the considerable amount of attention currently given to early retirement in the State of Oregon, particularly in the State System of Higher Education, where it could become a convenient tool in personnel management during the current period of retrenchment and financial emergency. The subject will undoubtedly be debated by the forthcoming Legislative Assembly. Let us hope the results are justice and equity for all concerned.

Paul E. Bernier
Poultry Science
September 29, 1972