## Acknowledgments

This study has depended in great measure on the cooperation of many people in higher education—college business officers, financial officers, personnel specialists, institutional researchers, and many others who took the time to gather the data we requested and to return the survey questionnaires. We gratefully acknowledge their assistance. Their conscientious work is all the more appreciated in an era awash with government forms and questionnaires that compete for the precious time of college administrators and that carry penalties, as ours did not, for failure to respond.

We are also grateful to the executive officers of the public retirement systems who supplied information regarding their plans and who very kindly checked our summary descriptions of the public plans.

We also wish to thank our many colleagues who gave valuable support. Donna M. Zucchi was responsible for the administration, editing, and liaison for data processing of the benefit cost survey. The administration of this newly introduced part of our regular survey required considerable direct contact with respondents. All of these duties were handled with great skill.

Peggy Eberhart carried the principal burden of the typing of draft chapters and the preparation of the final manuscript, as well as assisting with the questionnaires. We are deeply grateful for her patience and competence, and for the care with which each chapter draft was handled. We also appreciate the typing assistance of Betty Meyers and Anna Cerretani. Barry Hodes provided invaluable help in the preparation of the basic tapes incorporating the study universe and institutional classifications.

For their counsel and the calculation of many of the actuarial and other illustrations in the text, we are indebted to Thomas G. Walsh, Barry M. Black, Kirk L. Dorn, Robert C. Beetham, John Nader, and Roger Francisco. We benefited from comments by members of the TIAA legal staff on portions of several of the chapters, for which we thank JoAnn G. Sher, Louis R. Garcia, and William F. Heller II, for their advice and assistance. Russell E. Bone and Neil A. Bancroft provided comments on several parts of the manuscript, with substantial improvements as a result. Roy Hardiman, Mary Toulis, and Jill Arbuckle of T/C/A Associates managed the data processing of the returned questionnaires and we greatly appreciate their substantial contributions to this study.

In developing the test questionnaires for the study, we were assisted by the knowledge and expertise of D. Francis Finn, Executive Vice-President, and Abbott Wainwright, Associate Director for Information and Publication, of the National Association of College and University Business Officers. We also wish to acknowledge the help of Don Thiel, Manager, Office of Staff Benefits, University of Michigan,

and Jack N. Ray, Director, Retirement and Insurance Plans, Indiana University, who, as members of the test panel of college business officers, provided valuable comments and assistance.

The final manuscript gained much from the work of those of our colleagues who read all of the chapters and offered many valuable comments and suggestions: William C. Greenough, Donald S. Willard, William T. Slater, and Bruce L. Boyd. We owe an immense debt of gratitude to the thoughtful hours they have given us.

New York, N.Y. October 1979

xiv

FRANCIS P. KING THOMAS J. COOK