

---

**Contents**

---

**1. Title: The Clustering of Countries According to Policy Measures Concerning Early Retirement**

**Authors: D. Mortelmans and K. Denaeghel**

**PP: 1-19**

**2. Title: Planning a Barrier Free Environment and Better Quality of Life Based on the Predictors of Out-of-Home Activities of Rural Older Malaysians**

**Author: S.A.R. Sharifah Norazizan**

**PP: 20-29**

**3. Title: Educational Attainment and Peer Group Influence as Predictors of Recidivism**

**Author: D.J. Tenibiaje**

**PP: 30-37**

**4. Title: Impact of Job Overload and Work Schedule Flexibility on Job Satisfaction: An Insight in Education and Banking Sector of Pakistan**

**Authors: M.E. Malik, M.M. Ghafoor and H.K. Iqbal**

**PP: 38-47**

**5. Title: Influence of Work Family Conflict and Longer Hours of Work on the Job Performance of Married Confidential Secretaries in Government Establishments in Osun State in South West of Nigeria**

**Authors: V.I. Igbinedion and A.O. Adegbenjo**

**PP: 48-57**

**6. Title: The Effects of Oil Price Shock on Monetary Policy in Nigeria**

**Authors: A.O. ThankGod and I.A. Maxwell**

**PP: 58-66**

**7. Title: Understanding Subjective Well-Being across Countries: Economic, Cultural and Institutional Factors**

**Author: E.M. Feasel**

**PP: 67-85**

**(Continued)**

---

---

**Contents**

---

**8. Title: Immunoglobulin M (IgM) Positivity among Suspected Measles Cases in Under-Five Children in South West Nigeria**

**Authors: O.A. Babatunde, D.B. Parakoyi, D.S. Abidoye, D.O. Ibirongbe, O.A. Atoyebi, T.O. Olaniyan and A.O. Aibinuomo**

**PP: 86-93**

**9. Title: Users Attitudes and Approaches towards E-Resources and Services in the Academic Library of Puducherry Union Territory: A Study**

**Authors: V. Radjagopal and K. Chinnasamy**

**PP: 94-104**

**10. Title: Principles of Contract Formation in American Law When the Parties' Writings Do Not Conform: United States and International Implications**

**Authors: R.J. Hunter, Jr. and D. De Almeida**

**PP: 105-122**

**11. Title: Guidebooks and Travel Stories Interpretations and Emotional Reactions**

**Author: A. Montanari**

**PP: 123-134**

**12. Title: Academic Stress, Anxiety and Depression among College Students- A Brief Review**

**Author: N. Kumaraswamy**

**PP: 135-143**

**13. Title: Disrupting Forces of Multicultural Social Order: Racism and Xenophobia in Caryl Phillips's *A Distant Shore***

**Author: M.J. Varunny**

**PP: 144-153**

**14. Title: Women's Empowerment in India: Issues, Challenges and Future Directions**

**Authors: S. Chakravarty, A. Kumar and A.N. Jha**

**PP: 154-163**

**15. Title: Integrating Couple Polarities through Gestalt Counseling**

**Authors: M. Olivieri and M.S. Fiebert**

**PP: 164-174**

**(Continued)**

---

---

**Contents**

---

**16. Title: Activities to Learn the Proportion Concept Using Technology**

**Author: E.F.R. Ledesma**

**PP: 175-184**

**17. Title: Occupational Stress, Performance and Emotional Intelligence: A Critical Review**

**Authors: S.S. Kazi, I.M. Shah and A. Khan**

**PP: 185-191**

**18. Title: Classroom Discourse and Its Role in Students' Development of Semiotic Activity in Mathematics Classroom Taught by Open Approach**

**Author: J. Saengpun**

**PP: 192-200**

**19. Title:  $\eta\eta\eta$  and Her Sisters of Arabic and That-Clause Phenomenon**

**Author: K. Al-Asbahi**

**PP: 201-231**

**20. Title: Life Skills Development among Freshmen Students**

**Author: S. Mofrad**

**PP: 232-238**

**21. Title: Ethnic Militias and Criminality in the Niger-Delta**

**Author: P.O. Okumagba**

**PP: 239-246**

**22. Title: Culture and Moral Values for Sustainable National Development: The Role of Social Studies Education**

**Author: R.O. Arisi**

**PP: 247-254**

**23. Title: Do Architects Design for Thermal Comfort? A Case Study of Some Houses in Lagos**

**Author: M.A. Adebamowo and O. Adeyemi**

**PP: 255-264**

---