Report of the Committee
On Retirement Allowances
of the
National Education Association

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REPORT OF THE COMMITTEE ON RETIREMENT ALLOWANCES

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Committee objectives.—The Committee on Retirement Allowances of the National Education Association has two principal objectives:

1. The maintenance of a clearing house of information on the problem of teacher retirement allowances.
2. The preparation of reports on the teacher retirement movement that are based on the best current thought in this field, and that may aid in advancing the development of scientific teacher retirement systems.

In fulfiling the first of these objectives, the committee, in cooperation with the Research Division, has assembled at the Association's Headquarters a library of material on teacher retirement. This library, which has been of considerable assistance in answering the many inquiries on retirement problems, contains general studies in the field, copies of the provisions of state and local teacher retirement systems now in effect, the latest available information concerning plans for retirement legislation, and a current directory of the secretaries of state and local teachers retirement systems.

The committee, through its meetings, inter-member correspondence and cooperative work with such agencies as the National Council of Teachers' Retirement Systems, furnishes a clearing house for the interchange of opinion and fact concerning the theory and practical operation of teacher retirement systems.

In accomplishing its second objective, the preparation of reports on the teacher retirement movement, the committee has attempted to make available from time to time the best thought and practise in the field. Its last comprehensive report, presented a year ago at Minneapolis, was reprinted with some modification and additions as an issue of the *Research Bulletin of the National Education Association.* This report has been widely circulated.

Plans for 1930 report.—Plans are now in progress which will result in the cooperative preparation of another comprehensive report for submission to the Association a year from the present time. This report will present as a part of its contents:

1. A revision of the statement of fundamental principles of a teacher retirement system, which appeared in the Minneapolis report.
2. A general survey of retirement systems in effect.
3. Uptodate information on retirement activities in the various states and cities.
4. Tabular material showing the principal features of selected retirement systems.
5. A simple explanation of the way in which certain provisions of teacher retirement systems work in practise.
6. Results of research on special problems in the field of teacher retirement conducted for the committee by the Research Division.
7. A selected, annotated bibliography of literature in this field.

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Cooperation with secretaries of teacher retirement systems.—During the past year cooperative relations were continued between the Committee on Retirement Allowances of the National Education Association and the National Council of Teachers' Retirement Systems. In November, 1928, a number of members of this Council met at the Headquarters of the National Education Association to discuss various teacher retirement problems.

At the Cleveland meeting of the Association, a joint session of the two groups was held at which the status of the teacher retirement movement was reviewed and important trends brought out. The interchange of experience at these conferences and meetings has been of considerable assistance in directing the work of the committee along lines of greatest value to persons in the field.

Fundamental principles.—One of the most significant pieces of work accomplished by the Committee on Retirement Allowances is the drafting of a set of fundamental principles of teacher retirement designed to aid those concerned with the development and operation of effective teacher retirement systems. These principles exercised a major influence in the direction of securing sound retirement legislation in recent legislative sessions. The principles as printed in the 1928 report of the committee, and on pages 153-7 of the May, 1928, *Research Bulletin of the National Education Association,* have received wide recognition and acceptance.

It has been recommended that one revision be made in the 1928 statement of principles, namely, that Principles XV and XVI, both of which deal with essentially the same subject, be combined as follows:

XV. Retirement Board in Control

The administration of the retirement system should be in the hands of a retirement board whose makeup is carefully prescribed in the retirement law, and which represents both the public and the teachers.

The control of a retirement system should be vested in a retirement board, whose makeup is carefully prescribed by the retirement law. As both the public and the teachers are interested in seeing that the affairs of the retirement system are conducted with the greatest possible efficiency, both parties should be adequately represented on the retirement board. The method of appointment or selection should be such as to secure a high type of personnel.

It is also proposed that Principle IV be modified in the manner shown below. The portions of the statement in parentheses represent suggested additions. Except for these proposed additions, the principle would remain unchanged.

IV. Amount of Deposits and Payments (and Rate of Interest) Stated

The deposit by the teacher, the payment by the public (and the rate of interest) should be stated by the organic act creating a retirement system subject to adjustment in accordance with future actuarial investigations.

The deposits to be made by the teacher and by the public (and the rate of interest for the accumulations) should be definitely stated in the organic act

and should continue as stated until changed by the retirement board on the basis of actuarial investigation. Too often in the past definite contributions to be paid by the teacher have been provided for, but the amount of the public's payment has been uncertain and indefinite. All future retirement laws should state definitely the method whereby the amounts to be deposited by the teachers and the payments by the public are to be determined (and the rate of interest at which the funds are to be accumulated). If this is done the exact amount of the fund which is being built up is known, it can be depended upon, and expenditures can be planned accordingly.

The state should live up to the requirements of the law that it makes for the retirement of its teachers, just as it requires banks, insurance companies, and similar institutions to live up to the law concerning the reserves they must carry.

Retirement plan for Headquarters Staff of the National Education Association.—In 1926 the Committee on Retirement Allowances recommended "that the Executive Committee be authorized to take steps to put into effect a retirement plan for the Association's headquarters staff." This recommendation was approved by the Representative Assembly and a plan subsequently worked out and put into effect by the officers of the Association. The Headquarters retirement plan has now been in successful operation for more than a year and a half. Few actions affecting the staff taken in recent years promise greater returns in continued and increased efficiency than the inauguration of this retirement plan.

Proposed retirement plan for headquarters staff of state education associations.—The successful establishment of the national association's retirement system suggested the possibility of extending this system to cover the staffs of the state associations. At the request of President Lamkin an investigation was made to determine the feasibility of so extending the system. It was found that it would be possible to extend the plan so that state associations which desire to do so may enrol their staffs. Full information has been sent on this matter to the officers of all state associations. Several states have already taken action to join.

The committee recommends to all state associations the desirability of coming into the retirement system. We urge this for the same reason that we urge retirement plans for teachers, namely, that they make for greater efficiency. The state associations should look upon the enrolment of their staffs in this plan as a step in the direction of preserving and increasing the efficiency of their staffs.

Early entrance is desirable, while the problem of taking care of prior service is still small. This question is relatively easy to deal with now, since most of the state associations are comparatively young organizations. The cost of covering prior service becomes greater as entrance into the retirement plan is delayed, and eventually offers a serious obstacle to the initiation of a retirement plan for any group.

It is inconsistent for a state association to advocate a teachers' retirement plan as an efficiency measure for the teachers of a state, and at the same time fail to adopt a plan for its own employees. We strongly recom-

mend that all delegates urge the officers of their respective associations to take early and favorable action toward enroling their headquarters staff in the retirement plan of the National Education Association.

State and Local Teacher Retirement Systems Now in Effect

The following is a list of state and local teacher retirement systems now in effect. It may be necessary later to revise this list slightly on the basis of reports from state legislatures still in session at the time this report was printed. Information concerning the plans listed, or names and addresses of persons connected with their administration, may be secured from the Research Division of the National Education Association.

State-wide teacher retirement laws are in effect in the following states:

Arizona
California
Connecticut
District of Columbia
Illinois
Indiana
Maine
Maryland [1]
Massachusetts
Michigan
Minnesota
Montana
Nevada
New Jersey
New York [2]
North Dakota
Ohio
Pennsylvania
Rhode Island
Vermont
Virginia
Washington
Wisconsin

An act to create a teachers' retirement system for Kentucky, passed by the 1928 legislature in that state, has not yet been put into operation. In connection with the above list, it should be added that retirement systems affecting teachers are also in effect in Hawaii, the Panama Canal Zone, the Philippine Islands, and Porto Rico. An act was passed by the 1929 legislature of the Territory of Alaska, creating a pension system for teachers in that territory. Payment of pensions under this system is to commence on or after October 1, 1930.

Where state-wide teacher retirement laws are in effect, the following cities have local teacher retirement systems independent of state systems:

San Francisco, Calif.[3]
New Haven, Conn.
Chicago, Ill.[3]
Peoria, Ill.
Terre Haute, Ind.
Baltimore, Md.
Boston, Mass.
Detroit, Mich.
Minneapolis, Minn.
Duluth, Minn.
St. Paul, Minn.
New York, N. Y.
Bristol, R. I.[3]
Newport, R. I.[3]
Providence, R. I.[3]
Everett, Wash.
Seattle, Wash.
Spokane, Wash.
Tacoma, Wash.
Milwaukee, Wis.

[1] The retirement law of this state does not include teachers in the city of Baltimore, which city maintains an independent employees' retirement system of which teachers are members.
[2] The retirement law of this state does not include teachers in New York City, which city maintains an independent teacher retirement system.
[3] Teachers also enroled in state system. In the other cities, teachers are members of local system only.

State teacher retirement laws of limited application are in effect in the following communities:

Delaware	Wilmington
Georgia	Atlanta
Kentucky	Lexington Louisville Newport
Louisiana	New Orleans
Nebraska	Omaha

No state law establishing teacher retirement systems is in effect in the following states:[1]

Alabama	Mississippi	South Carolina
Arkansas	Missouri	South Dakota
Colorado	New Hampshire	Tennessee
Florida	New Mexico	Texas
Idaho	North Carolina	Utah
Iowa	Oklahoma	West Virginia
Kansas	Oregon	Wyoming

Local teacher retirement systems have been set up by the following local communities in the states listed:

Alabama	Montgomery City Mobile County	New Hampshire	Concord Manchester Nashua
Colorado	Canon City Colorado Springs Denver Greeley	North Carolina	New Hanover County
		Oregon	Portland
		South Carolina	Charleston
Georgia	Augusta Macon	Tennessee	Chattanooga Hamilton County Knox County Nashville
Iowa	Des Moines Sioux City	Texas	San Antonio
		Utah	Salt Lake City
Kansas	Atchison Leavenworth Parsons Topeka	West Virginia	Charleston Parkersburg Wheeling

[1] A number of these states have permissive state laws authorizing local communities to establish teacher retirement systems.

Teacher Retirement Legislation

During the period that has elapsed following its meeting in Minneapolis, the Committee on Retirement Allowances has continued its contact with school officials and other persons interested in teacher retirement problems. The following section presents information in summary form on the more important legislative enactments or proposals relating to teacher retirement that have occurred since the committee's 1928 report.

The data for this summary were secured largely through correspondence with state superintendents, secretaries of state education associations, and chairmen of retirement committees. Some of the material has been taken from related articles and reports appearing in recent issues of state educational journals. It would have been impractical to attempt to cover all aspects of the teacher retirement movement, or to give detailed consideration to the situation in any one state. On the basis of later reports from state legislatures still in session at the time this report was printed, it may be necessary to make some additions to, or minor revisions in, the following summary. The committee will appreciate notification of any errors that may be present in the succeeding discussion.

Legislation affecting state-wide teacher retirement systems.—At recent state legislative sessions a number of measures were enacted affecting in varying degrees the state teacher retirement systems of Connecticut, Indiana, Maine, Michigan, Ohio, Pennsylvania, and Vermont. The principal features of the more important of these acts are outlined below:

Connecticut. Among amendments made in 1929 to the state teachers' retirement system of Connecticut were the following:

1. The time in which teachers in service at date of enactment may apply for membership in the retirement association is restricted to June 30, 1931.
2. Retirement at age sixty may be had on the basis of twenty years' service instead of fifteen, and upon payment of five annual assessments to the annuity fund.
3. Members must have paid five annual assessments to the annuity fund and must have had twenty years of service, instead of fifteen, to receive an additional pension for prior service and to be granted an additional sum if the minimum retirement allowance is under three hundred and fifty dollars.
4. The pension for disability is not to exceed a pension granted under any provision other than for disability.
5. A teacher employed after July 1, 1929, may receive credit for service outside the state not to exceed ten years, providing he pays amount due annuity fund for such service with interest.

Indiana. Provisions were added in 1929 to the Indiana state teachers' retirement fund law whereby: (1) Receipts are to be issued to teachers for salary deductions to account of the state teachers' retirement fund; and (2) township trustees and treasurers of school cities and towns are made liable for failure to deduct, report, and pay over such deductions to the state teachers' retirement fund board.

Maine. The 1929 state legislature made the following changes in the non-contributory teacher retirement law:

1. Pensions were increased as follows:
The annual pension received from the state by teachers of thirty-five years' experience was raised from $400 to $500; that of teachers with thirty years' experience from $325 to $375; and for teachers of twenty-five years' experience rrom $250 to $275.
2. Provision was also made whereby teachers age fifty, who are totally disabled and have no other means of support, upon complying with conditions of the law relative to length of experience and state service, may be granted a pension determined by length of service.

Membership in the joint-contributory teacher retirement system was made compulsory for all teachers with six years' state service who began teaching after the joint-contributory system went into effect, and were thus rendered ineligible for benefits under the non-contributory retirement law.

Michigan. The Michigan state teacher retirement law, inadvertently repealed by the 1927 state legislature, was re-enacted in 1929.

Ohio. By recent act of the Ohio state legislature, teachers who have withdrawn their money from the state teachers' retirement fund may re-deposit it with interest, and be restored to their former status, providing such re-deposit is made prior to January 1, 1930.

Pennsylvania. An enactment of 1929 makes pensions payable to teachers with fifteen years' service who had retired before the state school employees' retirement law became effective, the sum of $150,000 being provided for such pensions. Under another act, full credit is also to be given contributors for years in service of the United States during the World War.

Vermont. Amendments to the state teacher retirement law were made in 1929 as follows:

1. A minimum average annual allowance of $200 is provided for superannuation or disability retirement.
2. Teachers who retired prior to enactment of the state teacher retirement system may be granted pensions.
3. The retirement board may drop members whose dues are in arrears two years or more, the teacher's contributions to be refunded, with interest.

Proposed changes in state-wide teacher retirement laws.—In a number of states a movement has been in progress toward (1) Reorganization of existing state-wide teacher retirement laws, or (2) amendment of certain provisions of these laws. Three states, California, Minnesota, and Montana, which may be classed with the first group, had teacher retirement measures before legislative sessions of 1929.

In the movement for revision of the California state teachers' retirement salary fund law, considerable attention was given S. B. No. 673, a bill introduced in the 1929 state legislature. Defeat of this measure, one that would in general have amplified the present law, was largely due to

the fact that it did not seem to offer a permanent solution of the problem. The California Public School Teachers' Retirement Salary Commission, appointed in 1927 to investigate the retirement problem, recently issued a report. A mass of statistical information has been assembled with which to evaluate retirement plans for that state. Two minor acts relating to the state teacher retirement salary fund law were enacted in 1929 and sent to the governor for signature.

A reorganization of the present Minnesota state teachers' insurance and retirement fund law was attempted at the 1929 state legislature. While the measure was not passed, progress is reported. An attempt to reorganize the state teachers' retirement salary fund law in Montana was also unsuccessful, although considerable publicity was given the matter.

A retirement committee of the Washington Education Association is working under actuarial advice to prepare a modern teacher retirement plan for presentation at the 1931 state legislature. Following completion of the study of the actuarial data assembled for Washington, a retirement bill is to be drafted.

The North Dakota state legislature of 1929 authorized the governor to appoint a committee to study the present state teachers' insurance and retirement fund law. In Michigan, tentative proposals for a new teacher retirement law have been circulated for discussion. A commission has also been appointed from the legislature to study the teacher retirement situation and recommend a new law, if necessary, at the next session. Proposals to provide a new retirement law for teachers in Virginia are under discussion.

At recent legislative sessions amendments were proposed to state-wide teacher retirement laws in Arizona, Massachusetts, and Wisconsin. An amendment to the state teacher retirement law in Arizona, placing emphasis on years of service rather than age attained, was passed by the senate but received no action upon going to the house committee. This bill would have made it possible for pensions to be augmented by local pension funds. In Massachusetts, an act to increase certain amounts payable under the teachers' retirement law was passed by the house and has been before the senate. Several bills affecting the administration of the Wisconsin state teacher retirement system have been proposed to the recent legislative session; final word on these bills has not been received.

Legislation in states with state teacher retirement laws of limited application.—An act to create a teachers' retirement system for Kentucky, passed by the 1928 legislature in that state, has not yet been put into operation. In Delaware a bill to provide for a state teachers' retirement system was defeated at a recent legislative session. A concurrent resolution, however, was passed by the legislature of this state authorizing the governor to appoint a committee to investigate the teacher retirement problem, with special reference as to whether Delaware could afford a teacher retirement system.

The retirement committee of the Louisiana Teachers' Association has spent considerable time in preliminary work to create favorable sentiment among teachers and public toward a state-wide teacher retirement law. It is reported that this committee has decided to employ an actuary preparatory to introducing a measure in a future session of the state legislature. The Nebraska State Teachers' Association has conducted a campaign of education and information on teacher retirement. The teacher retirement law effective in Omaha was amended in 1929 to provide that a teacher who under the former provision would have been retired after forty years of service, shall not be compulsorily retired upon completing this period of service unless he has reached age sixty-five.

The Georgia Education Association is giving attention to the teacher retirement problem. Certain features intended to strengthen the teacher retirement law operating in Atlanta may be presented at this year's legislative session.

Legislation in states without a state-established teacher retirement system.—Teacher retirement problems have received considerable attention in practically all of the states without a state-established teacher retirement system. In general, recent retirement activities of these states have taken the following forms: (1) Attempts to secure enactment of state-wide teacher retirement laws; (2) amendment of existing permissive retirement laws; (3) study of the teacher retirement situation in the state, or attempts to secure funds for this purpose.

Bills to establish state-wide teacher retirement systems were introduced at the 1929 legislative sessions of Colorado, New Hampshire, New Mexico, Oklahoma, Utah, and West Virginia. Owing to a variety of causes, none of these bills were enacted. However, the first two states, at least, report progress in creating interest in the matter.

Permissive state laws affecting teacher retirement were altered in three states. In Colorado, the retirement fund levy authorized for school districts of the first class was increased from one-fifth of a mill to two-fifths. By another act employees of school districts of the first class with a school population of 30,000 or more having a teachers' retirement fund, may receive payments from the Board of Education upon retirement, as do the teachers. In Iowa, the state law permitting cities of 75,000 or over to establish a teacher retirement fund was amended to include cities of 25,100 or more. The Oregon state legislature of 1929 passed a new Enabling Act to place the Teachers' Retirement Fund Association operating in Portland on a more substantial basis.

Active interest in study of retirement problems has been shown by various state teachers' associations. The Colorado Education Association has authorized a committee to study, among other matters, sources of revenue for the proposed teacher retirement measure. In Kansas the state teachers' association has appropriated $2000 toward a study of teacher retirement. A committee of the Florida Education Association has attempted to assemble

data for an actuarial survey of teachers in the state. The Florida state legislature has been asked to appropriate sums with which (1) to pension certain teachers during the succeeding biennium, and (2) to finance the actuarial survey incident to introducing a sound annuity plan at the 1930 session. The Idaho Education Association has assembled data necessary to an actuarial study, and following tabulation of the data, expects to employ an actuary to outline the necessary provisions of a teacher retirement law.

A teacher retirement plan was worked out by a committee of the Texas State Teachers' Association. However, a provision of the state constitution prevents state participation in a teacher retirement fund. A committee to draft a constitutional amendment has been appointed.

Attention has also been given this matter by state teachers' associations in Oregon, South Carolina, Tennessee, and Wyoming.

In Mississippi a legislative committee, appointed in 1928, is studying the matter, preparatory to reporting at the 1930 session.

Legislation affecting city teacher retirement systems.—A number of amendments were enacted in 1929 to the teacher retirement system operating in New York City. These amendments related in general to provisions governing membership, compulsory contributions, return to status following absence, payment of allowances, dates upon which retirement and optional benefits become effective, death benefits, and restrictions on designation of beneficiaries.

The teacher retirement system formerly in effect in Bellingham, Washington, has merged with the state fund. Negotiations are now under way which may result in the incorporation into the state system of the other local teacher retirement systems in Washington.

Amendments were adopted in June, 1928, to the San Francisco City Employees' Retirement System following an actuarial investigation of the experience of the system over a five-year period.

Final reports have not yet been received in regard to legislative proposals affecting certain additional city teacher retirement systems.

Legislation in certain territories.—As noted in a previous section, an act was passed in the 1929 legislature of the Territory of Alaska, creating a pension system for teachers in that territory. Payment of pensions under this system is to commence on or after October 1, 1930. In 1929, legislation was enacted modifying the retirement system for employees, including teachers, of the Territory of Hawaii. The teachers' pension laws in effect in the Philippine Islands and Porto Rico were recently amended. In regard to the teacher retirement problem in the Virgin Islands, a proposed pension law has been drafted and the matter of costs studied.

Selected Annotated Bibliography of Recent Literature on Teacher Retirement Systems

The following selected bibliography on teacher retirement systems aims to bring uptodate the bibliographies previously published by the Committee on Retirement Allowances of the National Education Association. The latest of these bibliographies appeared in the 1928 report of the committee, and covered, in general, the period 1926-28.

The list of references presented below aims to include the most pertinent material published since that time, and, in addition, valuable sources of information on the subject not listed in former reports of the committee. It contains reference to general discussions of the problem, and to some of the material issued in connection with teacher retirement systems or campaigns in a few of the states.

For previous literature on teacher retirement and related topics, reference should be made to issues of the *Research Bulletin of the National Education Association* for May, 1928, p. 191-2, 195-201, and May, 1926, p. 157-60; also, to a selected, annotated bibliography on Teacher Retirement Systems, issued in March, 1929, by the Research Division of the National Education Association.

General Theory and Development

1. Almack, John C. and Lang, Albert R. *Problems of the Teaching Profession.* Houghton Mifflin Company, Boston, Mass., 1925. Chapter 14, "Teachers' Pensions," p. 255-72.

   Considers pension a means of developing efficiency, and reward for good service. Reviews development of pension systems, discussing problems related to their administration, benefits, and financial support.

2. Berkey, J. M. "The Retired Teacher's Future." *Pennsylvania School Journal* 77:413-14; March, 1929.

   Raises problem of how superannuated public school teachers may make their years of ex-service most satisfying.

3. "Considering the Teachers Retirement Fund." *School and Community* 15:112; February, 1929.

   Deals with development of retirement provisions for teachers and other employed groups.

4. Epstein, Abraham. *The Challenge of the Aged.* Macy-Masius: The Vanguard Press, New York, 1928. 435 p.

   Deals with causes and extent of old age dependency, movement for old age security in the United States, and pension systems abroad. On p. 175-9 gives general discussion of teacher retirement funds.

5. Fleming, S. E. "The Retirement Fund—An Efficiency Measure." *Washington Education Journal* 8:208-9; March, 1929.

   Presents reasons for a teachers' retirement system from standpoint of state. Believes its one purpose improvement of school service to children of state.

6. Fleming, S. E. "Sources of Support of the New Retirement Plan." *Washington Education Journal* 8:111-12; December, 1928.

Deals with matter of contributions from teachers and state to retirement fund. Concludes with information on this point concerning proposed state teacher retirement plan in Washington State.

7. Hendon, Telfair. "Teacher Retirement." *New Mexico School Review* 8:20-1; February, 1929.

Discusses development and basic principles of teacher retirement systems. "After all, the most important benefits from teacher retirement are to the public in saving and increased efficiency."

8. Hendricks, E. L. "Pensions for Teachers." *Missouri School Journal* 47:12-13; January, 1929.

Favors pensioning of teachers. Points out that "private industry invests millions in retirement plans and counts it good business."

9. McCahan, David. *State Insurance in the United States.* University of Pennsylvania Press, Philadelphia, Pa., 1929. Chapter 10, "Pension Funds," p. 137-75.

Includes discussion and tabular data descriptive of certain provisions of state teachers' and state employees' retirement funds.

National Education Association, 1201 Sixteenth Street, Washington, D. C.

10. National Council of Teachers' Retirement Systems. *Proceedings of the Sixth Annual Meeting.* Cleveland, Ohio, February 25-7, 1929.

Includes, along with historical statement concerning the Council, discussions of teacher retirement systems from viewpoint of U. S. Commissioner of Education, a state commissioner of education, and the tax-paying public. Presents, among other matters, data on options and the movement for adequate teacher retirement systems.

11. Carr, William G. "Lawmakers Consider Teachers' Needs in State Legislatures." *News Bulletin of the Department of Classroom Teachers of the National Education Association* 2:3; May, 1929.

Shows several states to be working toward enactment or amendment of teacher retirement laws.

12. Norton, John K. "Profession Reports Progress in Teacher Retirement Provision." *News Bulletin of the Department of Classroom Teachers* 2:3; October, 1928.

General discussion of status and objectives of teacher retirement movement.

13. *Research Bulletin of the National Education Association.* "The Advance of the Teacher Retirement Movement." 6:149-204; May, 1928.

Report of the Committee on Retirement Allowances of the National Education Association. Includes extension and revision of fundamental principles of teachers' retirement systems previously stated by Committee. Presents data on teacher retirement movement in each state, provisions of selected laws, and bibliographical material.

14. *Retirement Allowances and Insurance for the Headquarters Staff of the National Education Association.* National Education Association. May, 1929. 6 p. mimeo.

Explanation of provisions and operation of retirement annuity and group life insurance plan for headquarters staff of National Education Association.

15. *Teacher Retirement Systems. A Selected and Annotated Bibliography.* Research Division of the National Education Association. March, 1929. 9 p. mimeo.

Forty-eight references on teacher retirement and related topics. Selected on basis of availability, and usefulness in securing working knowledge of subject.

16. Pyrtle, E. Ruth. "Efficient Teaching and a Retirement System." *School and Society* 28:591-92; November 10, 1928.

Deals with value of teacher retirement systems. "Better efficiency in our schools is the strongest argument teachers have to give the tax-paying public for teacher retirement systems."

17. Ray, Mabel Barth. "Educational Pensions Abroad." *Educational Review* 76:113-18; September, 1928.

Deals with pensioning of public school teachers in England, France, and Germany.

18. "The Retiring Age." *Journal of Education* 108:128; August 27, 1928.

Finds problem of fixing an age limit for school service complex.

19. Roch, Jennie. "Need for a Retirement System." *Journal of the Louisiana Teachers' Association* 6:20-1; March, 1929.

Discusses desirability of sound teacher retirement systems. "It must be made clear that investment in a pension system represents a wise and economical use of public money."

20. Roch, Jennie. "What Is a Teachers' Retirement Fund?" *Journal of the Louisiana Teachers' Association* 6:9-10; April, 1929.

Discusses certain characteristics of a teachers' retirement fund, including problem of teachers with prior-service records.

21. "Teachers' Retirement Allowances." *American Educational Digest* 48:180-81; December, 1928.

Deals with extent of and arguments for teacher retirement systems. Urges teachers to take active interest in the movement.

22. "Teachers' Salaries." *Woman's Journal* 14-27; January, 1929.

Believes that teachers with pension privileges have advantage over office women who have, for a time, higher salaries, but lack security.

23. Trusler, Harry Raymond. *Essentials of School Law.* Bruce Publishing Company, Milwaukee, Wis., 1927. Chapter 7, "Pensions for Teachers." p. 226-38.

Presents cases of school law relating to financial basis, repeal, scope, and other aspects of teacher retirement laws.

24. United States Department of the Interior, Bureau of Education. *Biennial Survey of Education 1922-24.* Bulletin, 1926, No. 23. Government Printing Office, Washington, D. C. p. 316-17.

Found tendency during period to liberalize retirement plans, and to organize them on sound actuarial basis. Pension problems seemed to receive more attention of legislatures than salaries or tenure.

25. United States Department of the Interior, Bureau of Education. *Teachers' Retirement and Pension Systems.* Bureau of Education, Washington, D. C. June, 1926. 5 p. mimeo.

Bibliography on teacher retirement. Lists some of the material that appeared during 1916-26.

26. U. S. Department of Labor, Bureau of Labor Statistics. *Public Service Retirement Systems* (United States, Canada, and Europe.) January, 1929. Bulletin No. 477. Government Printing Office, Washington, D. C., 1929. Chapter 5, "State and City Retirement Systems for Teachers." p. 76-117. See *Monthly Labor Review* 27:15-26; July, 1928, for part of material.

Reports data from survey made by Bureau of Labor Statistics in 1927. Covers state-wide and a number of city teacher retirement systems. Outlines principal features of systems studied, and gives comparative tables.

27. Waney, Anne R. "Reasons for a Teacher Retirement Fund." *School and Community* 14:606, 608; December, 1928.

Considers teacher retirement fund desirable from economic, social, and educational standpoints. "Economically, no school system of a large city is completely effective, unless there is a sound and satisfactory method of retiring aged teachers with the consequent freedom from anxiety."

28. Women's Educational and Industrial Union, Department of Research. *Old-Age Support of Women Teachers.* The Union, 264 Boylston Street, Boston, Mass., 1921. 122 p.

Gives data on provisions for old-age support made by teachers in Massachusetts, and living conditions of retired Boston teachers.

Teacher Retirement in Certain States and Cities

29. "A Brief History of the Public School Teachers' Retirement Fund of Detroit and Its Benefits." *Detroit Educational Bulletin* 11:4-5; June, 1928.

Gives data on benefits and establishment of retirement fund for public school teachers in Detroit.

30. Board of Trustees. *First Annual Report of the Board of Trustees of the Teachers' Retirement System of the State of Maryland,* Together with Report of the Actuary on the First Valuation of Its Assets and Liabilities. August 1, 1927, to July 31, 1928. Baltimore, Md., 1929. p. 2-5.

    Includes brief description of teacher retirement system.

31. California Public School Teachers' Retirement Salary Commission. (Alexander R. Heron, Chairman.) *Report.* California State Printing Office, Sacramento, Calif., 1929. 64 p.

    With description of status of teacher retirement legislation in California, and related problems, presents proposals embodying general policies of Retirement Salary Commission. Includes minority report.

32. California State Department of Education. *1927 Edition of Circular of Information Regarding Teachers' Retirement Salary Law.* Public School Teachers' Retirement Salary Fund Board. Sacramento, Calif., 1927. 13 p.

    Information on California teacher retirement law. Includes tabular digest of system, p. 3.

33. Colorado Education Association, Retirement Fund Committee. (Alma Krusen, Chairman.) "Report of the Committee on Retirement Allowances for the Colorado Education Association." *Colorado School Journal* 44:23-6; January, 1929.

    Describes activities of Committee on Retirement Allowances of Colorado Education Association, appointed to study need for retirement legislation, and to formulate a bill providing for a sound state teacher retirement system.

34. Colorado Education Association, Retirement Fund Committee. "Why a Teacher Retirement System for the State of Colorado?" *Bulletin of the Colorado Education Association* 2:1-20; February, 1929. Denver, Colo.

    Data on provisions of retirement plan proposed for Colorado teachers.

35. Detroit Bureau of Governmental Research, Inc. *The Teachers' Retirement Fund.* Prepared at request of Public School Teachers Retirement Fund Trustees. Report No. 108. Detroit, Mich., May, 1928. 21 p.

    Includes data on provisions and financial status of Detroit Teachers' Retirement Fund.

36. Employees' Retirement System of the City of Baltimore. *Second Annual Report.* Employees' Retirement System of the City of Baltimore. Baltimore, Md., 1927. p. 13-15.

    Summarizes benefit and contribution provisions of retirement plan effective for employees of Baltimore, including teachers.

37. Employees' Retirement System of the Territory of Hawaii. *Third Annual Report,* June 30, 1928. Publication No. 6. Employees Retirement System of the Territory of Hawaii. Honolulu, T. H., 1929. p. 7-12.

Outlines provisions of employees' retirement system relating to benefits and contributions.

38. Gildemeister, Theda. "Why the Retirement Fund Should Pass." *Minnesota Journal of Education* 9:782-3; March, 1929.

Favors passage of teacher retirement bill proposed for Minnesota, as a means of raising professional standards and as an economical measure.

39. Illinois State Teachers' Pension and Retirement Fund, Board of Trustees. *Thirteenth Annual Report, for the Year Ended June 30, 1928.* Pension Document Number Thirteen. Board of Trustees. Springfield, Ill., 1928. p. 8-9.

Presents data on Illinois state teachers' pension and retirement fund.

40. Louisiana Teachers' Association, Committee on a Teacher Retirement System for Louisiana. (P. C. Rogers, Jr., Chairman.) *Report,* Louisiana Teachers' Association. Baton Rouge, La., 1926. 7 p.

Discusses desirability of sound teacher retirement system for Louisiana, and underlying principles.

41. Massachusetts Teachers Federation. *The Public Schools of Massachusetts: Questions and Answers.* Massachusetts Teachers Federation, 15 Ashburton Place, Boston, Mass. XV Teachers Retirement System. p. 13-14. (Reprint from *Common Ground.*)

Answers general questions on operation of Massachusetts state teachers' retirement system.

42. Michigan Education Association. *Summary of the Proposed New Bill for a Michigan Teachers' Retirement System, Together With a Series of Questions and Answers on the Bill.* (Prepared by Dr. James W. Glover.) Michigan Education Association. Lansing, Mich. October, 1928. 14 p.

Gives information on bill to provide new retirement plan for Michigan public school teachers.

43. Minnesota Education Association. *Education Measures Supported by Minnesota Education Association.* Bulletin No. 5. Minnesota Education Association. St. Paul, Minn. January, 1927. p. 4-19.

Data on bill to reorganize Minnesota state teachers' retirement system.

44. Montana Education Association, Committee on Retirement Legislation. (Payne Templeton, Chairman.) *Why House Bill 222?* Montana Education Association. Helena, Mont., 1929. 4 p.

Gives data on retirement plan proposed for Montana teachers.

45. Montana Education Association. *Why a Sound Retirement Law for Teachers, With Some Questions on the New Bill Drawn on Actuarial Lines.* Montana Education Association. Helena, Mont., January, 1927. 10 p.

Presents reasons for retirement legislation, with data on proposed teacher retirement measure for Montana and the retirement law now in effect for that state.

46. Nebraska State Teachers Association, Committee on Teachers' Retirement. (O. A. Wirsig, Chairman.) "Report of Committee on Teachers' Retirement." *Nebraska Educational Journal* 9:21-2; January, 1929.

Gives information on program of retirement committee of state teachers' association. Committee believed campaign of information and education must precede teacher retirement legislation.

47. New York State Teachers Retirement System. *Circular of Information for Teachers.* New York State Teachers Retirement System. Albany, N. Y., January, 1928. 7 p.

Gives data on membership and service credit, requirements for retirement, and retirement allowances, under state teachers' retirement system.

48. Spokane Teachers' Retirement Fund, Board of Trustees. *Report to Members of the Spokane Teachers' Retirement Fund.* Board of Trustees, Spokane Teachers Retirement Fund. Spokane, Wash., 1927. 7 p. mimeo.

Outlines provisions for retirement of teachers. Gives financial statement for 1927-28 and comparative tables on operation of fund since organization in May, 1920.

49. Savage, Howard J. and Cogswell, Edmund S. *A Retirement Plan for Colorado Public Schools.* Bulletin Number 22, Carnegie Foundation for the Advancement of Teaching. 522 Fifth Avenue, New York City. 1928. 72 p.

Outline and discussion of teacher retirement plan proposed for Colorado public schools, with actuarial and financial data.

50. State Teachers Retirement System of Ohio. (W. E. Kershner, Sec.) *Report of the State Teachers Retirement System of Ohio.* September 1, 1925, to August 31, 1927. Columbus, Ohio, 1928. p. 24-8.

Explains general plan of Ohio state teachers retirement system.

51. Washington Education Association, Retirement Fund Committee. (S. E. Fleming, Chairman.) *Report.* Washington Education Association. Seattle, Washington, October 22, 1928. 4 p.

Gives information on new retirement fund law proposed for teachers in Washington state. Shows plan of organization adopted for promoting teacher retirement movement.

52. "What Is a Retirement System?" *Nebraska Educational Journal* 8:516-7; October, 1928.

Catechism dealing with nature and administration of a teacher retirement system.

53. Wisconsin State Retirement System, Annuity Board. *Analysis of Wisconsin's State Retirement Law (As Amended in 1923) for the Public Schools, Normal Schools, and University.* Wisconsin State Retirement System, Annuity Board. Madison, Wis. 36 p.

Text and analysis of Wisconsin's state teacher retirement law.

54. Wyoming State Teachers Association, Retirement Committee. *The Teacher Retirement Movement in Wyoming.* Wyoming State Teachers Association, Cheyenne, Wyo., 1928. 4 p.

Reviews work of retirement committee, and points out significance of teacher retirement movement.

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