

legislature, and see what they will do about it. We cannot expect the state to act until it understands. We can hardly expect the public to understand until the teachers in every community of the state tell the people about it.

What School Retirement Is

School retirement is not to be confused with old-age retirement assistance, which is based on wholly different principles. The government of Kansas as a government would donate nothing to teacher retirement. But the employing school system in Kansas, which happens to be a publicly owned enterprise, would cooperate in providing old-age annuities for its own employees, the school people. Today the state itself is the only large-scale employer operating within the state, which does not already do this.

The theory that old-age retirement is the concern of only a few aged and feeble job holders was always hopelessly inadequate, and is now obsolete in America. Instead the established principle is that throughout the working life of each and every employee, the employer and the employee shall contribute 50-50 through pay roll taxes, to build up an annuity for the old age of the employee. Hence: excepting for the temporary young teachers who do not plan to continue long at any kind of work for wages, school retirement is of concern to all teachers: to those aged 30 or 40 or 50 or 60 or 70; to those in large cities and in small towns and in rural districts, on the same terms.

New Principles of Retirement

America is rapidly abandoning the antiquated practices of providing retirement annuities only for those lucky workers who are still on the job at retirement age, and of putting all the employer responsibility on the last employer only. Instead every employer and every pay check or pay warrant contributes its share throughout the earning years. Retirement rights are not to be cancelled or cashed-in or lost in any way either because of change of occupation, or lack of a job when retirement age arrives. Retirement rights are for all, and are based upon service records. When pay checks cease, these rights operate like deferred annuities, with paid-up values in proportion, and when retirement age arrives these become active annuities. Cashing in is neither required nor ordinarily permitted. One major purpose of a modern retirement system is to insure that the employee shall not become a public charge in his or her old age. Cashing in would defeat this major purpose.

The question of the financial need of the retiring worker is ruled out in the modern, business type of retirement system. The retiring postal employee or railroad worker is not asked what other resources he has; for that matter, farm assistance has been given freely to well-to-do and to rich men, without regard to their riches.

The day of retirement for selected types of employees only, is over. Modern school retirement includes all school employees, janitors, school nurses, stenographers, clerks, bus drivers, as well as certified teachers and administrators. There is some tendency to include instructors and other employees of the state colleges, and also public library workers in order to cover the public educational system completely in one logical, harmonious program.

School retirement is no longer a remote thing existing in the large cities and industrialized states far from Kansas. It has been adopted by our neighboring prairie states of Texas, Louisiana, Arkansas,