

make it alone with a modern system is a question. Their tenure practices are quite different from those of the smaller places.

When Kansas accepts its responsibility, as an employer of labor, for its share of retirement costs, it will take a little tax money. Can Kansas afford it? Kansas has accepted this sort of retirement for most of the other wage earners of the state; and, accepted it during the depths of depression without waiting for better times. School retirement would in comparison carry a very small bill. Having swallowed the camel, will Kansas strain at the gnat?

Teachers and other school employees, because they pay indirect taxes of many kinds, and because they are consumers paying added costs, contribute all the time to the cost of retirement for all the other wage earners, the clerks, factory workers, railroad men, postal employees, etc. Moreover teachers thus contribute to farm aid. They are glad to do this. But it is a poor rule that does not work both ways.

Teachers also will have to pay for their own retirement program, and keep on paying as long as they teach. This is business retirement, not relief assistance. Might the teacher, then, do as well to put her money into commercial savings or insurance with annuities, and let retirement alone? That is where the joint responsibility of the employer comes in. The employing school system should match teacher contributions, and so double their value. Moreover, most wage earners seem to need a little compulsion and guidance in this line.

What Annuity Should Be Provided for School Employees?

How much annuity can the teachers expect? Modern retirement annuities, except for set maximums, are based on length of service and the size of the payroll taxes involved for each individual. School employee annuities should be comparable to annuities for other workers, being figured on a similar basis. The teacher who has credit for only a few years' service, at a small salary, will automatically get a small annuity. This annuity may be very unfortunate, but it presents a social problem that goes too deep to be solved by the accepted retirement practices.

Retirement is not to be confused with tenure or unemployment. It is a serious matter when a worker is out of employment at age 50 or 55. But it is not a retirement problem. For such people, retirement does hold the important promise of an annuity to fall back on when retirement age comes. In schools, retirement is generally provided sometime between ages 60 to 70. Outside of schools, America favors the median age 65.

A survey of the state makes clear that just any sort of retirement system will not do. Unless we are careful we may set up a retirement system that will create as much unfairness and injustice as it cures—discriminations between teacher and teacher, and between city and country schools. We want no favoritism and no lottery with prizes for the lucky few. Nor is it wise to slash in and cut the cloth wrong, for it might then be impossible ever to make it really fit.

The chief danger may be graphically presented in the story of three Kansas teachers, Miss X, Miss Y, and Miss Z. Some thirty years ago they were young women of the same age teaching in the same community. All three have given the best years of their lives, and indeed practically all the work they can ever do, to the schools of Kansas. Today Miss X is settled in a good teaching position in a large first-class city of the state, with assurance of holding her place until she