

than twenty years, the cost would slowly rise on that account. Whether the current cost would eventually be as high as under a reserve method, depends on too many things to prophecy.

Just above we have estimated an average "half" annuity for "prior" and hence non-contributory service at \$235 a year. It is not large. No attempt has been made to figure this program on a generous basis. Of course, a "full" annuity to a contributing member with a full 35-year service record and a better than average salary, makes a better showing. In any case, it will yield twice as much as other savings investments.

In the M. E. church annuities are made adjustable to changing times (whether good or bad), to changing values of the dollar (either up or down) and to rising standards of living. The annuity standard is based on the current level of salaries, with individual annuities proportioned to service records. This highly significant precedent could be applied to a pay-as-you-go school retirement plan. Therein may lie the most important suggestion ever made about old age retirement.

#### **How Shall the Money Be Raised?**

How shall the employing school system raise its share of the cost? In any case, the sum would not be great enough to call for any new source of revenue. The tendency in other states is to meet it by legislative appropriation directly from the state treasury. That brings the whole matter before the legislature frequently. Instead, Kansas could follow its own precedent as applied in the Barnes and County tuition laws. The legislature could direct the county commissioners in each county to levy the necessary tax, as determined by the state retirement board and certified through the state and county superintendents. That might give more assurance of permanency without abandoning unified state management.

#### **WHAT SHALL THE TEACHERS DO ABOUT RETIREMENT?**

The teachers in many of the larger cities of Kansas have been actively engaged in studying and planning along the lines of this bulletin. But the vast majority of Kansas teachers, who live in the small towns and in the country, have not. It may be questioned if the schools of Kansas outside the larger cities will have retirement rights or any other of the rights of wage earners which are now so common for other workers all over America, until the mature teachers of rural and small town Kansas cooperate with each other and take an active interest. The school patrons, the members of school boards, and the members of the legislature have plenty of troubles of their own. Your State Teachers Association can provide leadership and help. But there is no one to take up the interests of the teachers effectively except the rank and file of the teachers themselves. School boards and tax payers may of themselves be actively interested in such school movements as state aid, but teacher retirement is primarily a teacher affair.

An educational campaign is suggested. And the first class to be educated is the teachers themselves. The minority who are already interested in this program can accomplish little until the rest understand and cooperate. In the larger cities, groups of teachers have formed themselves into study clubs. It is suggested that at least the mature teachers in every community also form themselves into local study clubs early this fall or use their organized study groups for the purpose. County and local teachers associations can stress the subject.