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### Present status of Montana's retired teachers

Archie D. Hunter

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PRESENT STATUS  
OF  
MONTANA'S RETIRED TEACHERS

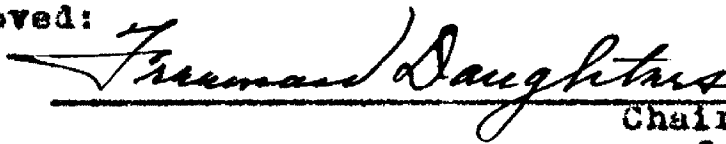
by

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requirement for the degree of  
Master of Arts

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1934

Approved:



Chairman of Board  
of Examiners.



Chairman of Committee  
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## FOREWORD

This investigation of "Present Status of Montana's Retired Teachers" was undertaken for the purpose of providing data for which there seemed to be a need in Montana. It was done with the hope that such data would be of great value in determining the effectiveness of our present teachers' retirement law. Where possible, comparisons have been made with similar data on retired teachers in other states.

Without prejudice, special attention has been given to pointing out weaknesses in Montana's retirement law, by means of the data found, and by application of recognized criteria. Direct application of accepted criteria was made to a bill to be introduced in Montana's legislature during the 1935 session.

Acknowledgment is here made to Dean Freeman Daughters and Dr. W. R. Ames of the State University of Montana for their guidance in the writing of this thesis.

A. D. Hunter

Chapter I  
Problem and Steps In Procedure

Problem

The object of this investigation was to find the present status of Montana's Retired Teachers and to point out defects, if any, of the workings of the present teachers' retirement law.

Procedure

It was decided that the only way to get data from one hundred seventy-six retired teachers living all over the United States would be to mail out questionnaires. Attempts were made to enlist the cooperation of the Secretary of the Montana School Teachers' Retirement Board, in order to put official weight back of the questionnaire, but this attempt ended in failure. Had the questionnaires gone out as official requirements of the board, it is thought, no difficulty would have been encountered in receiving one hundred per cent returns on these data of such vital importance to the educators of the state.

Over a period of time, from September 1932 to June 1934, attempts were made to get returns on the one hundred seventy-six questionnaires. One hundred eighteen answers were received. This number forms the main basis for this report. Since the first questionnaires were sent out, ten annuitants

have died. Several others have been added to the retired list. At least one has been removed from the list receiving allowance because she re-entered the teaching field.

Of the fifty-six failing to return the questionnaires, twenty-eight resided in Montana. Attempts were made to secure further information on this group through acquaintances. Occupational information, with very indefinite financial status, was thus gained on seventeen of them.

Because the questionnaires were not filled in completely, in all cases, the totals in the tables do not necessarily agree.

The questionnaire was made up of seventeen parts. By careful grouping of these parts, the basis was laid for the chapters that follow.



## Chapter II

### History of Retirement Legislation in Montana

The 1915 legislature passed the first teacher retirement law in Montana. An attempt to give the law in full will not be made, as an exact copy of the law will be given on pp. 6-15. A teacher to receive allowances must have taught twenty-five years, fifteen of which must have been in Montana. The last ten years must have been in Montana. There was to be deducted from the teacher's salary one dollar for each month that compensation was received. Those teachers then in the service were given the alternative of joining, or not, as they saw fit. Before receiving benefits under the law, they must have paid in three hundred dollars, provided, however, if they had not paid in the entire amount; twenty dollars per month was to be held out of their retirement allowance until such deficit was fully made up. The allowance was to consist of six hundred dollars each year as long as the teacher lived. The sources of revenue in addition to contributions from the teachers were: first, interest and income from investments of funds; second, gifts, legacies and bequests; third, and <sup>1</sup> appropriations by the legislature as the necessity demanded.

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1. School Laws of State of Montana, (June, 1923), p. 62.

Because there were few on the retired list during the first years that the new law was in force, no great difficulty arose. As time went on, however, the situation gradually changed. Table II shows the number, from 1917 down to 1932, who joined the ranks of the retired teachers. It became apparent that the legislature was obligated, because of this increase, if the permanent fund were to remain solvent, to appropriate money to make up the deficit. There had been doubt in the minds of thinking people in 1915 as to the soundness of the law. By 1925, more people became aware of this unsoundness. By the winter of 1926, The Montana Education Association, acting through a recommendation from the legislature, sponsored a new teacher retirement law for Montana. This bill was introduced in the legislature of the following year. As this 1927 bill will be discussed quite thoroughly in the chapter X, no further mention of its merits will be given here, except to state that it was the result of a careful actuarial study. This bill was never passed. The legislature did amend the law of 1915. It raised the service requirement to thirty years. A minimum retirement age of fifty-five was set. The three hundred dollar contribution was increased to six hundred dollars. It became unlawful to pay a retirement allowance to one receiving two thousand dollars or more in income, in addition to the retirement allowance. No more money could be paid out than was actually re-

ceived in any one year.<sup>2</sup> Since 1927 the committee on retirement legislation, although active in gathering data, has not pushed legislation, as they felt the time was not right for such action. It is understood that there will be activity in the retirement field this coming session of the legislature. This short historical background has not been given with the intention of exhausting the field. Just enough has been given to acquaint the reader with the trends, and thus prepare him for what is to come in studying the status of the retired teacher, retired under the law passed in 1915, and amended in 1927. Nothing has been said about the attempt, in 1925, to repeal the present law entirely, and replace it by one, supposedly, sounder.<sup>3</sup> A more detailed study of the historical aspect may be found in the issues of Intermountain Educator published at Missoula, now on file in the State University of Montana Library, and Montana Education, published at Helena, and also on file at the State University of Montana Library. The following numbers of the former are especially interesting: December 1915, November 1915. Of the latter, the following numbers are valuable: November 1924, December 1924, February 1925, March 1925, May 1926, June 1926, December 1926 and February 1927.

- 
2. School Laws of State of Montana, Helena, (April 1927), p. 65.
  3. Montana Education, "The Retirement Law and the Legislature," Helena, (March 1925), p. 5.

A copy of the teachers' retirement law of 1915 is given in full:

**1113. Retirement salary fund and permanent fund.** There are hereby established two funds in the state treasury to known, respectively, as the public school teachers' retirement salary fund and the public school teachers' permanent fund. The public school teachers' permanent fund shall be made up of all moneys received from the following sources or derived in the following manner.

1. All contributions made by teachers as hereinafter provided;
2. The income and interest derived from the investment of all the moneys contained in such fund;
3. All donations, legacies, gifts and bequests which shall be made to such fund, and all moneys which shall be obtained or contributed for the same purposes from other sources;
4. Appropriations made by the state legislature from time to time to carry into effect the purposes of this act.

**1114. Retirement salary fund, to consist of what.** The public school teachers' retirement salary fund shall be made up of such moneys as shall be transferred from time to time, under authority of this act, from the public school teachers' permanent fund.

**1115. Duty of state treasurer with respect to.** It shall be the duty of the state treasurer, when notified by the public school teachers' retirement salary fund board, or by the state superintendent of public instruction, under authority of this act, to make such transfers of such amounts from the public school teachers' permanent fund to the public school teachers' retirement salary fund, as will be sufficient to meet the claims which may be legally drawn against said public school teachers' retirement salary fund.

**1116. Monthly contributions to permanent fund.** There shall be deducted from the salary of every teacher subject to the provisions of this act, one dollar from the compensation paid to such teacher for every month for which such teacher receives compensation, and every official whose duty it is to pay such teacher's salary shall make said deduction at the time of payment and shall at the end of each quarter draw a warrant in favor of the state treasurer for the amounts deducted. The

amounts thus deducted shall be deposited in the state treasury to the credit of the public school teachers' permanent fund, and shall constitute a part thereof.

**1117. Condition for obtaining benefits of law.** No person shall be eligible to receive the benefits of this act who shall not have paid into said public school teachers' permanent fund an amount equal to twelve dollars for each year of service, up to and including twenty-five years; provided, however, that the difference between the amount actually paid by such teacher of twenty-five years' service and three hundred dollars may be paid into said fund by such teacher at the time of retirement, with the same effect as if the full sum of three hundred dollars has been paid at the rate of twelve dollars per year before retirement; or the sum of twenty dollars per month be withheld from such teachers' retirement salary until the amount so withheld shall equal the difference between the said sum of three hundred dollars and the amount theretofore paid into said fund by such teacher.

**1118. Retirement salary fund board--Membership.** The superintendent of public instruction, the treasurer, and the attorney general of the state of Montana, shall constitute the public school teachers' retirement salary fund board.

**1119. Powers and duties of board.** The public school teachers' retirement salary fund board, subject to the provisions of this act, shall have power and it shall be its duty:

1. To approve and allow retirement salaries to public school teachers and certain school officers entitled to the same under the provisions of this act.
2. Through one of its members designated by it for that purpose, to certify all claims and demands against the public school teachers' permanent fund and the public school teachers' retirement salary fund, including all retirement salary demands to the state board of examiners, who shall audit same and direct the state auditor to draw his warrant therefor upon the state treasurer, payable out of said fund; provided, that no demand shall be allowed except after resolution duly passed at a meeting of the board by a majority of its members, which adoption shall be attested by the secretary.
3. To require the board of education, school trustees and other public authorities, and all officers having duties to perform in respect to the contributions by teachers to said permanent fund, to report to the board from time to

time as to such matters pertaining to the payment of such contributions as it may deem advisable.

4. To invest the moneys in the permanent fund in securities, and to collect the income therefrom and interest and dividends thereon; to deposit such securities with the state treasurer, and to make sale of such securities when in its judgment such sale will be advisable; provided, that none of the moneys in the public school teachers' permanent fund shall be invested in any securities except such as are legally designated for investment of the public school fund.

All bonds, mortgages, and other securities shall be deposited with and remain in the custody of the state treasurer, who shall collect all interest due thereon, and all the income therefrom, as the same shall become due and payable. The state auditor is authorized to draw his warrant upon the public school teachers' permanent fund in payment of duly audited claims arising out of the investment of the moneys in such fund.

5. To appoint a secretary from the office force of the state superintendent of public instruction and prescribe the duties of such secretary.

6. To conduct investigations in all matters relating to the operation of this act, and to subpoena witnesses and compel their attendance to testify before it in respect to such matters.

1120. Meetings and business of board. Said public school teachers' retirement salary fund board shall meet at least once every three months and at such quarterly meeting shall make a list of all persons entitled to payment out of the fund established by this act, and enter said list in a book to be kept by the board for that purpose, to be known as the "Public School Teachers' Retirement Salary Fund Record." Said list shall be certified as correct by the chairman and secretary of the board, and shall always be open to public inspection. In the performance of the duties of the board each member and secretary thereof may administer oaths and affirmations to witnesses and others transacting business with the board.

1121. Place of meeting--Additional help, stationery, etc. The said public school teachers' retirement salary fund board shall hold its meetings at the office of the state superintendent of public instruction. It shall be entitled to the use of the offices of the said state superintendent, who is empowered to employ such additional help and make such expenditures for stationery, stamps,

etc., as may be necessary for the creation, maintenance and enforcement of this act, for which the legislature shall be requested to make such appropriations as may from time to time be deemed necessary.

**1122. Rules and regulations, scope of.** The board shall make rules and regulations not inconsistent with the provisions of this act, which shall have the force and effect of law. Such rules and regulations shall:

1. Provide for the conduct and regulation of the meetings of the board and the operation of the business thereof;
2. Provide for the enforcement and carrying into effect of the provisions of this act;
3. Establish a system of accounts, showing the condition of the public school teachers' permanent fund and the public school teachers' retirement salary fund, and receipts and disbursements for and on account of said funds;
4. Prescribe the form of warrants, vouchers, receipts, reports and accounts to be used in respect to said funds;
5. Regulate the duties of boards of education, school trustees and other school authorities, imposed upon them by this act, in respect to the contribution by teachers to the public school teachers' permanent fund, and the deduction of such contributions from the teachers' salaries.

**1123. Additional rules and regulations for execution of law.** In addition to the powers hereinabove enumerated said board shall make and enforce all necessary and proper rules and regulations for the method or methods of applying for and obtaining retirement salaries provided for in this act, and for the method or methods of determining the right of each applicant to such retirement salary; provided, however, that in all cases legal proof of all necessary facts shall be required and kept on file.

**1124. Duty of county and state superintendent--Warrants.** The county superintendent shall report to the state superintendent of public instruction, before the fifteenth day of July of each year, the names of all persons claiming and the amount that will be required during the current fiscal year to pay the retirement salaries to be paid in such district or county, and said state superintendent of public instruction shall determine from said reports the entire amount required to pay said retirement salaries during said fiscal year. He shall report the amount required to make such payments to the public school teachers' retirement salary fund board, and thereupon after verify-

ing or correcting same, said board shall notify the state treasurer, and by resolution, duly adopted, shall direct him to make transfer of the needed amount from the public school teachers' permanent fund to the public school teachers' retirement salary fund. It shall be the duty of the state treasurer thereupon to make such transfer. When claims for payment of retirement salaries have been duly audited under the provisions of this act, the state auditor shall draw his warrant therefor upon the said public school teachers' retirement salary fund; provided, that no retirement salary, under the provisions of this act, shall be paid on or before the first day of January, 1919.

1125. Persons entitled to and amount of retirement salary. Every public, state or county school teacher who shall have served as a legally qualified teacher in public, state or county day or evening schools, or partly as such teacher and partly as state or county or city superintendent or supervising executive or educational administrator for at least twenty-five school years, at least fifteen of which shall have been in the schools, as hereinbefore specified, of this state, including the last ten years of actual service unless leave of absence shall have been granted by proper school authorities, shall be entitled to retirement, no time included in such leave of absence to be reckoned as time of service. Upon retirement such teacher shall be entitled to receive during life an annual retirement salary of six hundred dollars, payable in installments quarterly by warrants drawn as provided in this act; provided, the teachers in the service of the state at the time of the passage of this act, who shall have served in states other than this, shall, at the end of twenty-five years' service, the last ten of which shall be in this state as hereinbefore provided, be entitled to the benefits of this act.

1126. Retirement by reason of bodily or mental infirmity. Any legally qualified public, state or county school teacher who shall have served as such or in the capacity of school officer as hereinbefore specified for at least fifteen school years in the public schools or school offices as specified above, of this state, and who shall, by reason of bodily or mental infirmity, have become physically or mentally incapacitated for further service, shall be entitled to retire, or may, by the board of education, school trustees or other school authorities employing such teacher, be compelled to retire. Upon such retirement, voluntary or involuntary, such teacher shall be entitled to receive, during the period of such dis-



ability, an annual retirement salary, which shall bear the same proportion to six hundred dollars as is borne by the number of years of said teacher's time to twenty-five years.

1127. Determination of school year for purposes of computation. In counting the actual time of service for the purpose of this act, the public school teachers' retirement salary fund board shall determine what constitutes a school year.

1128. Law binding upon whom. This act shall be binding upon all such teachers employed in the public, state or county schools of this state at the time of the approval of this act, as shall on or before January 1, 1916, sign and deliver to the superintendent of public instruction, or to the county superintendent, a notification that said teachers agree to be bound by and avail themselves of the benefits of this act.

1129. Law binding upon future teachers employed in state. This act shall be binding upon all teachers elected or appointed to teach in the public schools of this state after the approval of this act, who, not being in the service of the public schools at the time of the approval of this act, were not competent to sign or deliver the notification specified in the preceding section.

1130. Suspension of retirement salary--Deductions when incapacitated teacher returns to service. If any teacher retired under the provisions of this act, shall be re-employed in the public schools of this or any other state, such teacher's retirement salary shall not be paid for or during such period of employment; and if any teacher having qualified under section 1126 of this code, returns to service in the public schools of the state and thereafter qualifies under this act, there shall be deducted from the retirement salary payable to such teacher under the provisions hereof the amount of retirement salary theretofore actually received by such teacher under the provisions hereof, such amounts to be so deducted in equal quarterly installments until the whole amount so received shall have been deducted; provided, however, that the amount of such deductions to be made quarterly shall not exceed thirty-five dollars.

1131. Limitation upon retirement salary--Exception. No one shall be permitted to draw from the state, directly or indirectly, more than one retirement salary. Nothing in this act shall be so construed, however, as to prevent local communities or bodies of teachers from supplementing the retirement salaries received from the state.

**1152. Effect of invalidity of portion of act.** Should the courts declare any section of this act unconstitutional or unauthorized by law or in conflict with any other provision of this act, then such decision shall affect only the section or provisions so declared to be unconstitutional or void, and shall not affect any other section or part of the act.

The sections amended in 1927 follow:

**1116. Monthly contributions to permanent fund.** There shall be deducted from the salary of every teacher subject to the provisions of this act, one dollar (\$1.00) from the compensation paid to such teacher for every month, not to exceed, however, nine (9) in any one calendar year, for which such teacher receives compensation, and it shall be the duty of the clerk of the board of trustees for the school district in which such teacher is employed to make said deductions at the time of the payment of such teacher's compensation and at the end of each quarter to draw a warrant in favor of the state treasurer for the amounts deducted, and promptly forward the same to the state treasurer. The amounts thus deducted shall be deposited in the state treasury to the credit of the public school teachers' permanent fund, and shall constitute a part thereof. It further shall be the duty of said clerk of the board of trustees to quarterly transmit to the public school teachers' retirement salary fund board a list of teachers employed in the said school district together with a statement of the respective amounts paid by said teachers into the public school teachers' permanent fund for the quarter covered by said report. (Approved March 9, 1927.)

**1116A. Penalty for failure of clerk to make deductions or report.** Any clerk of any board of trustees of any school district or any county clerk and recorder of any county within the state of Montana, who fails to make the deductions provided for herein, or fails to promptly transmit the warrant or warrants covering said deductions to the state treasurer or fails to render the quarterly report to the public school teachers' retirement salary fund board as provided herein, shall be guilty of a misdemeanor and upon conviction thereof, shall be punished by a fine of not less than ten dollars (\$10.00), nor more than one hundred dollars (\$100.00) for each violation. (Approved March 9, 1927.)

**1117. Condition for obtaining benefits of law.** No person shall be eligible to receive the benefits of this act who shall not have paid into said public school teachers' permanent fund the sum of six hundred dollars (\$600.00) in the manner and form as in this act provided; provided, however, that the difference between the amount actually paid by such teacher of thirty years' service and six hundred dollars (\$600.00), may be paid into such fund by such teacher at the time of retirement, with the same effect as if the full sum of six hundred dollars (\$600.00) had been paid before retirement in the manner and form provided in this act.

And provided further that any teacher now receiving the benefits provided by this act or who has been placed upon the eligible list and is entitled to the benefits provided by this act, shall be entitled to all the benefits of this act, as amended, without any further act or qualifications on his or her part; provided that no person shall receive beneficiary funds from this act who is receiving from other sources as much as \$2000 per annum. (Approved March 9, 1927.)

**1118. Retirement salary fund board--membership.** The superintendent of public instruction, the treasurer, and the attorney-general of the state of Montana, and two teachers legally qualified and actually engaged in class-room teaching in public, state or county schools in the state of Montana, and who are contributors to the public school teachers' permanent fund under section 1116, to be appointed by the governor, shall constitute the public school teachers' retirement salary fund board. The term of office of the appointive members of said board shall be two years, except as provided herein, and shall begin on the first day of July, next succeeding their appointment; provided that the terms of office for the first members appointed shall be one for a period of one year and one for a period of two years. In case any vacancy occurs among the appointive members of said board, said vacancy shall be filled immediately by the governor and the appointee shall serve the balance of the term for which the original member was appointed. Members of said board shall receive no compensation except their necessary traveling expenses incurred in attending meetings of the board, to be paid from the public school teachers' retirement fund upon the certificate of the chairman and secretary of said board. (Approved March 9, 1927.)

**1121. Place of meetings--additional help, stationery, etc.** The said public school teachers' retirement salary fund board shall hold its meetings at the office of the

state superintendent of public instruction. It shall be entitled to the use of the offices of the said state superintendent, and the board is empowered to employ such additional help and make such expenditures for stationery, stamps, etc., as may be necessary for the creation, maintenance and enforcement of this act, which shall be a legal charge against the public school teachers' retirement salary fund and shall be paid therefrom. (Approved March 9, 1927.)

**1124. Duty of county and state superintendent--warrants.** The county superintendent shall report to the state superintendent of public instruction, before the fifteenth day of July of each year, the names of all persons claiming and the amount that will be required during the current fiscal year to pay the retirement salaries to be paid in such district or county, together with a statement of the teachers employed in such district or county who are subject to the deductions provided by section 1116, and said state superintendent of public instruction shall determine from said reports and statements the entire amount required to pay said retirement salaries during said fiscal year and the entire amount of probable revenue to be derived from the source mentioned in section 1113. He shall report the amount required to make such payments to the public school teachers' salary fund board, together with a statement of the probable revenue to be derived from the various sources during the fiscal year, and thereupon after verifying or correcting same, said board shall notify the state treasurer, and by resolution, duly adopted, shall direct him to make transfer of the needed amount from the public school teachers' permanent fund to the public school teachers' retirement salary fund, provided, however, that the board shall not direct a transfer of an amount in excess of the amount of probable revenue to be received into the public school teachers' permanent fund during said fiscal year from the sources mentioned in section 1113, it being the intention of this act, in the event the revenue received into the public school teachers' permanent fund during the fiscal year is not sufficient to pay those entitled to the benefits of this act the full amounts provided in sections 1125 and 1126, that the amount of revenue received into the said public school teachers' permanent fund for said fiscal year shall be prorated to those entitled to the benefits of this act in proportion to their respective interest for said fiscal year. (Approved March 9, 1927.)

**1125. Persons entitled to and amount of retirement salary.** Every public, state or county school teacher who shall have attained the age of fifty-five years and who

shall have served as a legally qualified teacher in public, state or county day or evening schools, or partly as such teacher and partly as state or county or city superintendent or supervising executive or educational administrator for at least thirty school years, at least fifteen of which shall have been in the schools, as hereinbefore specified, of this state, including the last ten years of actual service, unless leave of absence shall have been granted by proper school authorities, shall be entitled to retirement, no time included in such leave of absence to be reckoned as time of service. Upon retirement such teacher shall be entitled to receive during life an annual retirement salary of six hundred dollars, subject to the provisions and limitations of section 1124, payable in installments quarterly by warrants drawn as provided in this act; provided, the teachers in the service of the state at the time of the passage of this act, who shall have served in states other than this, shall, at the end of thirty years' service, the last ten years of which shall be in this state as hereinbefore provided, be entitled to the benefits of this act. (Approved March 9, 1927.)

1126. Retirement by reason of bodily or mental infirmity. Any legally qualified public, state or county school teacher who shall have served as such or in the capacity of school officer as hereinbefore specified for at least fifteen school years in the public schools or school offices as specified above, of this state, and who shall, by reason of bodily or mental infirmity, have become physically or mentally incapacitated for further service, shall be entitled to retire, or may, by the board of education, school trustees or other school authorities employing such teacher, be compelled to retire. Upon such retirement, voluntary or involuntary, such teacher shall be entitled to receive, during the period of such disability, an annual retirement salary, which shall bear the same proportion to six hundred dollars as is borne by the number of years of said teacher's time to thirty years, subject, however, to the provisions and limitations of section 1124. (Approved March 9, 1927.)

1127. Determination of school year for purposes of computation. In counting the actual time of service for the purpose of this act, the public school teachers' retirement salary fund board shall determine what constitutes a school year; provided, that no credit upon the requisite thirty years' service contemplated by this act, shall be allowed for more than one school year's service during any calendar year. (Approved March 9, 1927.)

## Chapter III

### A Comparison of Teacher Retirement Laws in Montana and Massachusetts

Because reference is made from time to time, to the Massachusetts teacher retirement law, a careful comparison of it will be made with the Montana teacher retirement law. <sup>4</sup>

#### Massachusetts

#### Montana

- |  |   |
|--|---|
| <p>1. Both public and teachers contribute toward the teachers' retirement allowance.</p>   | <p>1. Contributions are made only by the teachers.</p>                          |
| <p>2. State takes care of necessary payments to create funds for those teachers with prior service.</p>  | <p>2. Present teachers' contributions are used to pay for previous service.</p> |
| <p>3. Does not make special provision definite as to actual per cent of teacher's salary to be deducted.</p>   | <p>3. The amount is stated in the law.</p>                                      |
| <p>4. Law specifies a minimum and maximum of 3 and 7 per cent of salary respectively for the teacher's deposit. If the total sum of assessments would amount to more than \$100, or less than \$35, for the full school year, assessment would be made at the rate of \$100 or \$35 accordingly.</p> | <p>4. A flat amount of one dollar per month is the teacher's contribution.</p>  |
| <p>5. Funds are set aside regularly by the state to pay its share in the teachers' retirement system.</p>  | <p>5. State does not contribute toward teachers' retirement allowances.</p>     |

- 
4. Teacher Retirement Issues in Theory And Practice.  
Research Bulletin of The National Education Association. VIII (November, 1930) 5, p. 255.

Massachusetts

6. New teachers required to join. Members of old retirement system are required to join. Present teachers, not members of old retirement system, may decide before age seventy, by making certain payments to the fund.
7. Teachers who withdraw from membership prior to regular retirement age, may withdraw their contributions with interest.
8. If teacher dies prior to retirement, all her accumulated contributions shall be paid to her heirs or estate.
9. Present teachers, for whom there is no age requirement, must have given fifteen years of state service, five to immediately precede retirement. Pension for these teachers is increased to what it would have been, had retirement taken place at age sixty, with thirty years of service. Periods of leave of absence or sickness are not counted in five years immediately preceding retirement, but, on approval of board, not considered as breaking continuity of service.
10. One must retire at age seventy. D. There is no compulsory age retirement clause.

Montana

6. Present teachers must join. It was optional for those who were teaching in 1915.
7. Cannot withdraw any.
8. Nothing shall be paid to her estate. It is all used to pay the retired teachers.
9. Must teach thirty years or until age fifty-five.

Massachusetts

11. An annuity is purchased by the sum of deposits plus interest. The maximum annuity at age sixty is \$650. The state matches the annuity purchased by the teachers' contributions and interest. The maximum pension is one third of average salary for last five years preceding retirement.
12. In disability cases, the disabled teacher gets an annuity representing the sum of her deposits and interest plus a pension by the state for each year of service equal to 1/30 of that due had the teacher retired at sixty, having paid thirty annual assessments. The minimum pension is 1/30 of \$250 for each year of service.
13. The teacher must have taught twenty years in state to qualify. The last five years must be consecutive.
14. The Commonwealth of Massachusetts will make up any deficit in the annuity fund. This was passed by 1930 legislature.

Montana

11. They are supposed to divide all contributions of present teachers, that is one dollar each month from each teacher, among those who have retired. (See Table II, for amounts per year.) The state does not contribute. No individual accounts are kept.
12. The disabled teacher is to get a sum to bear the same proportion to \$600 as teachers period of service bears to thirty years.
13. Must have taught fifteen years in state to get disability allowance.
14. Legislature does not contribute.

The foregoing comparison of the teacher retirement systems in Montana and Massachusetts shows why the allowances were increased in Massachusetts and decreased in Montana.



The chief reasons for these trends are:

1. In Montana the teacher only contributes, while in Massachusetts both the teacher and state contribute.

2. In Montana the present teachers pay for the retired teachers, while in Massachusetts, the state assumes payment for those retired, allowing present teachers to build up their individual funds.

3. In Montana, even though a shortage occurs, there is no method of meeting the situation, while in Massachusetts the amount to be assessed is left undetermined in order that circumstances may be met. The Commonwealth of Massachusetts makes good any deficiency in annuity funds.

4. In Massachusetts teachers may withdraw their accumulated funds, if they leave the service. In case of death, their accumulated funds are paid to their beneficiary or estate. In Montana nothing is paid the teacher if she leaves the service. In case of death nothing is paid her beneficiary or estate.

5. In Massachusetts the assessment against the teacher was added to the pension by the state to guarantee the teacher a decent standard of living. In Montana, not only is the amount small, but it is uncertain.

The Massachusetts law was made after a careful actuarial investigation. The Montana law was the result of hasty unplanned legislation.

## Chapter IV

### Ages of Annuitants at the Time of Retirement

At what age should teachers be retired? Therein might lie the weakness in any retirement system. Particularly might this be true had no actuarial study preceded the retirement legislation. In this study all ages were accepted as given in the questionnaire. Table I will show that these ages ranged from forty to seventy-five. The one retired at age forty was not a disability case. Beyond doubt she should have taught twenty years longer. On the basis of six hundred dollars retirement allowance annually over twenty years, twelve thousand dollars would have been saved the retirement fund. The teacher herself would have been helped, undoubtedly, rather than hindered. That is but one case. Consider the sixty-six who retired before age sixty.

Table I tells the following regarding the present annuitants: one retired at age forty, one at age forty-one, two at age forty-three, one at age forty-four, etc. In the lower quartile, the average age was 47.7 years at retirement. In the second quartile, the average age was 49.6 years at retirement. In the third quartile the average age was 63.9 years at retirement. The average age at retirement in the fourth quartile was 67.6 years. The average age of the middle fifty per cent was 56.8 years. The average age of the

**TABLE I**  
**Ages When Annuitants Retired**  
**Number of Annuitants**

<b>Ages</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
75										
74										
73										
72										
71										
69										
68										
67										
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40										

entire group at retirement was 55.6 years. The range of the entire group was thirty-five years.

Fourteen states now hold age sixty years to age sixty-two years as the minimum ages at which teachers may retire.<sup>5</sup> Since the establishment of retirement systems in fourteen states, the average age of retirement, from superannuation and service, ranged from 59.9 years, in Wisconsin, to 63.1 years in Pennsylvania, for men, with a slight variation in the case of women. Eight of these states have a compulsory age for retirement at age seventy.<sup>6</sup> In this investigation no separation was made between those retiring from disability causes and those retiring from superannuation, as it was found that more gave disability as the cause of retirement than were actually listed as such in the records at Helena. However, the disability appeared to be so well distributed over the entire field that it would affect the average very slightly.

Based on findings in other states, it would appear that Montana has, in the past, retired teachers too early. The 1927 amendment, referred to earlier in this paper, did attempt to correct this situation by setting age fifty-five

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5. "Current Issues in Teacher Retirement," Research Bulletin of the National Educational Association, VIII (November, 1930), No. 5, p. 249.
  6. Report of the Committee on Retirement Allowances, of the National Educational Association (1932), p. 52.

as the minimum age, for retirement in cases of superannuation. Based on the findings this is too young. The bill drafted in 1927 and introduced at that time, and to be again introduced at the coming session of the legislature, places the minimum age for retirement at sixty years. This appears to be more in line with present thought along retirement lines.

In order to show the obligations, at present, against the retirement fund, Table II has been built. It is based upon the Experience Table of American Mortality. After the probable allowances have been fully estimated, a comparison will be made with the probable income. In this way the solvency or insolvency of the fund will be shown.

In Table II, column one gives the ages and number at each age, of one hundred thirteen annuitants, who answered that particular part of the questionnaire. Column two gives the life expectancy in years, based upon the American Experience Table of Mortality. Column three is the product of the number of annuitants in column one and the life expectancy in column two. The sum of column three, 1637.99, is the total number of years of life expectancy for the entire group of one hundred thirteen annuitants. The sum of column three multiplied by \$600 gives a product of \$1,102,794. This is the amount of money, over a period of 16.26 years, that would be required to pay all allowances to

TABLE II

Montana's Obligation to 113 Annuitants

Based on the American Experience Table of Mortality

Number at Each Age	Expectation of Life in Years	Product of Columns 1 & 2	Explanation of Amounts
75 - 2	6.27	12.54	Average expectation of life for the group of 113 is 16.26
74 - 1	6.68	6.68	
73 - 4	7.11	28.44	
72 - 1	7.55	7.55	
71 - 1	8.00	8.00	The total amount to be paid out in allowances is the product of 1637.99 and \$600, which gives \$1,102,794.
69 - 3	8.97	26.91	
68 - 1	9.47	9.47	
67 - 2	10.00	20.00	
66 - 1	10.54	10.54	
65 - 2	11.10	22.20	
64 - 3	11.67	35.01	
63 - 3	12.26	36.78	
62 - 8	12.86	102.88	
61 - 5	13.47	67.35	
60 - 10	14.10	141.00	
59 - 3	14.74	44.22	
58 - 5	15.39	76.95	
57 - 4	16.08	64.20	
56 - 4	16.72	66.88	The total income from all sources for 16.26 years would be \$227,219.43.
54 - 8	18.09	90.45	
53 - 8	18.79	150.32	
52 - 9	19.49	175.41	
51 - 8	20.20	161.60	
50 - 1	20.91	20.91	
49 - 3	21.63	64.89	
48 - 3	22.36	67.08	
47 - 6	23.08	138.48	
46 - 1	23.81	23.81	
45 - 1	24.54	24.54	
44 - 1	25.27	25.27	
43 - 2	26.00	52.00	
41 - 1	27.45	27.45	
40 - 1	28.18	28.18	
<b>Totals-113</b>		<b>1637.99</b>	

the group of one hundred thirteen, based on the American Experience Table of Mortality. Setting the very conservative figure of \$2,000 annually for the cost of administration of the retirement fund, \$32,520 would be used over the period of 16.25 years. Add this to \$1,102,794 and the total to be paid out over the period would be \$1,135,314.

The last report of the State Superintendent, for 1932, showed the total income from teachers' contributions and interest on investment to be \$50,873.95 for the fiscal year. The total income for 16.26 years would thus be \$827,210.43, based on the 1932 figures.

Subtracting this total income from the total obligation for the period, there is a deficit of \$308,103.57. This deficit is based on one hundred thirteen annuitants. For one hundred eighty-three annuitants, the number on the retirement list in July 1934, on a proportionate basis, the deficit would become \$498,964.17. In round numbers, there would be, over a period of 16.26 years, a deficit of one-half million dollars for the one hundred eighty-three annuitants.

This proves that the law is unsound fundamentally. No amount of amending can purify it. Montana needs a new law, based upon an actuarial investigation.

## Chapter V

### Ratio of Benefits to Assessments

All teachers who were retired previous to 1927 for causes other than disability contributed three hundred dollars. After 1927 it was necessary that they had contributed six hundred dollars to be retired.

An interesting case, and somewhat typical of the earlier annuitants, was that of Miss X, who retired in 1920. She had of course contributed three hundred dollars. By June, 1934, she had received from the teachers' retirement fund \$6,328. Had Miss X retired at age sixty or later, rather than age forty-two, there would be less reason to question the plan under which she retired. She is still less than sixty years of age and will in all probability continue to draw for some time yet.

The 1927 amendment was supposed to correct the earlier law by increasing the teachers' contributions to six hundred dollars. The question is raised again, can the law be purified by amendment? In Table IV are shown the dates of retirement of the present annuitants, and the amounts by years drawn by those retired for causes other than disability. Table III shows the decreasing amounts of allowances. It shows that after 1926 the allowances decreased. In 1927 the

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7. Taken from State Treasurer's Office at Helena, Montana.



TABLE III

The Decreasing Retirement Allowances

<u>Year</u>		<u>Annual Allowances</u>
1932	\$330	
1931	\$375	
1930	\$390	
1929	\$400	
1928	\$385	
1927	\$433.33	
1926		\$600
1925		\$600
1924		\$600
1923		\$600
1922		\$600
1921		\$600
1920		\$600
1919		\$600
*1918		\$600
*1917		\$600

\*Refer to Note on p. 29.

allowance was \$438.33. In 1928 it dropped to \$395, etc.

Table IV should be read as follows: of the present annuitants, two were retired in 1917 at an annual allowance of six hundred dollars each, two were retired in 1918 at an annual allowance of six hundred dollars each, eleven were retired in 1919 at an annual allowance of six hundred dollars each, etc. In 1924 fifteen were added to the retired group. There was a great deal of concern on the part of those who felt something must be done to keep the fund from bankruptcy. R. J. Cunningham, secretary of The Montana Education Association, sent out blank forms asking teachers to give their opinions whether or not they would favor repeal of the 1918 law, regardless of whether a substitute could be had, or would they prefer to not repeal until something better could be had. <sup>8</sup> The returns showed in favor of the latter. <sup>9</sup> The committee on retirement legislation for teachers has been guided by these returns.

It would be possible for the teacher, who retired at age forty, to draw from the retirement fund for a period of forty years or longer. At six hundred dollars annually, twenty-four thousand dollars would be paid out, if the fund

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8. R. J. Cunningham, "A Referendum, The Retirement Fund Law," Montana Education (December, 1924), p. 26.
9. Payne Templeton, Chairman, Retirement Law, Committee of Montana Education Association, "Our Retirement Problem," Montana Education (December, 1926), p. 9.

TABLE IV  
When The Annuitants Retired

Year	Amount of Allowance	Number of Annuitants
1932	330.00	10
1931	375.00	14
1930	390.00	7
1929	400.00	8
1928	395.00	5
1927	438.55	8
1926	600.00	11
1925	600.00	9
1924	600.00	15
1923	600.00	10
1922	600.00	13
1921	600.00	11
1920	600.00	4
1919	600.00	11
1918	600.00 2	
1917	600.00 2	

could be maintained. This would be preposterous. It has been impossible to increase the permanent fund under the present law. The number of annuitants is increasing from year to year. In 1926 there were one hundred thirty. In 1934 there were one hundred eighty-three. Many more would be on the retirement list now in all probability, if it were not for the uncertainty as to the amount of allowances.

From Table III it is seen that beginning with 1927, the year of the amendment, the allowance dropped to \$433.33. In 1928 it dropped to \$385. In 1929 it raised to \$400. In 1930 it again dropped to \$390. In 1931 it dropped to \$375. In 1932 it decreased to \$350. The figures for the last two years are slightly over \$300. The trend is very noticeably downward.

Retirement allowances in other states have tended to increase over the entire period during which the systems have been in operation in the United States. The Massachusetts allowance is a fairly typical one. During the first few years of operation of the system in that state the average allowance granted was \$458. By 1928-30, this system was granting members who retired an average allowance of \$302. The amount of increase from 1914 to 1930 was 75.1 per cent. Similarly, the average allowances granted by the Pennsylvania, Connecticut, and New Jersey systems have almost doubled since the

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time of their establishment.

After considering the figures for Montana and comparing them with those given for other states, relative to annual allowances, it takes no statistician to see that, with continual decreasing contributions on the part of the teacher, and increasing numbers on the retired list, there will soon be a time when the allowances will go much lower than at present. Montana's teacher retirement set-up is not functioning according to accepted standards in the field of teacher retirement.

Even if the fund were sufficient to care for all annuitants for the full amount of \$600, would the teachers now in the field wish to continue to pay nine dollars annually to care for the retired ones, without building up a reserve for themselves? The older teachers in the field in many cases feel that the obligation is a just one, or at least so they answer. The younger teachers object very strenuously to the contribution to a fund which they feel will sooner or later become bankrupt. Should there be any relation between salaries and allowances? Before attempting to answer the question a reference will be made to Table V. One teacher

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10. Report of The National Committee on Retirement Allowances of the National Education Association (1932), p. 20.
  11. R. J. Cunningham, Why A Sound Retirement For Teachers With Some Questions on the New Bill Drawn on Actuarial Lines, Montana Education Association, Helena, Montana (1927).

TABLE V

Summary of Last Annual Salaries of Annuitants

Last Annual Salaries	Number of Annuitants
3000 - 3100 _____	2
2800 - 2900 _____	1
2500 - 2600 _____	2
2400 - 2500 _____	2
2300 - 2400 _____	1
2200 - 2300 _____	3
2100 - 2200 _____	1
2000 - 2100 _____	1
1900 - 2000 _____	6
1800 - 1900 _____	9
1700 - 1800 _____	3
1600 - 1700 _____	1
1500 - 1600 _____	6
1400 - 1500 _____	5
1300 - 1400 _____	2
1200 - 1300 _____	8
1100 - 1200 _____	14
1000 - 1100 _____	7
900 - 1000 _____	17
800 - 900 _____	3
700 - 800 _____	2
600 - 700 _____	4
500 - 600 _____	1
400 - 500 _____	1

received between \$400 and \$500 as a last annual salary. One teacher received between \$500 and \$600 as a last annual salary. Four teachers received between \$600 and \$700 as last annual salaries, etc. Seventeen received last annual salaries between \$900 and \$1,000. Two received between \$3,000 and \$3,100. It is very apparent that there was an exceptionally wide range in last annual salaries. Referring to the question above relative to the relation between last annual salaries and retirement allowances, does it not seem that the answer should be in the affirmative? Should not the two who received between \$3,000 and \$3,100 as last annual salaries receive more than the one who received between \$400 and \$500 as a last annual salary? Would not a retirement system be more attractive to all if each member received an allowance based on the average salary drawn over a period of years? Arguments may be given on both sides of this question. It does seem that there should be a relation between average salaries and retirement allowance. To do this it would be necessary to ask each teacher to contribute a certain percentage of salary rather than the flat sum method.

The 1927 bill was drawn with the percentage of salary feature. Actuarial studies showed that five per cent of the salaries over a period of thirty-five years would, when matched by the counties, create a fund which would pay annual allow-

ances equal to one-half of the average annual salary over the last ten years of service. The maximum salary to be used would be \$2,000. That is, no allowance would exceed \$1,000.<sup>12</sup>

Referring again to Table V, the lowest annual salary was between \$400 and \$500, while the highest was between \$3,000 and \$3,100. The average last annual salary was approximately \$1,450. Previous to 1927 the allowance was 41.3 per cent of the average last annual salary. Based on last year's (1933) allowance of \$315 it was 21.7 per cent of the average last year's annual salary. It must be remembered that the teachers' retirement allowances in Massachusetts, given as typical of retirement allowance tendencies, increased 75.1 per cent from 1914 to 1930. Thus, Montana's decrease in retirement allowances appears to be in direct opposition to retirement allowances in states where retirement systems are accepted as being sound.

Note:

The law states that no allowances were to be paid until 1919. The questionnaires indicate that two allowances were paid in 1917 and two in 1918. This is probably explained by the fact that the older annuitants did not remember exact dates and amounts.

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12. Ibid.



## Chapter VI

### Teaching Experience of Retired Teachers in Montana and Elsewhere

In a younger state, such as Montana, the pioneer teachers were trained in other states. The least number of years taught in other states was one year. The greatest number was thirty-three. Table VI shows that the greatest frequency was at ten years, while fifteen years stands second. Possibly the pension laws of the various states had something to do with these frequencies. It would be an interesting study to know just how many of Montana's retired teachers, receiving allowances from Montana, are also receiving from other states. Certainly some of them have qualified. Although it is rather difficult to anticipate reciprocal relations among states, as retirements systems gradually develop among the several states along more uniform lines, a reciprocity will undoubtedly develop. This would be of great benefit to the teacher who wishes to teach in different states.

"It should be possible for a teacher to render service in any state of the United States or its territories without being penalized by a reduced retirement allowance due to change of service from one jurisdiction to another. Complete application of this principle must await the enactment of sound retirement systems in all states. Those states with unsound systems or which have no retirement systems at all cannot be included in any reciprocal arrangements worked out between the states. Every sound retirement system, however, should provide for cooperation with other sound systems in effect, and should look forward to the time when all

TABLE VI

Teaching in Other States Done by Annuitants

Years Taught in Other States	Number of Annuitants
33 _____ 2	
30 _____ 4	
27 _____ 2	
25 _____ 1	
24 _____ 2	
23 _____ 1	
20 _____ 5	
19 _____ 3	
18 _____ 3	
17 _____ 2	
16 _____ 7	
15 _____ 11	
14 _____ 3	
13 _____ 4	
12 _____ 3	
11 _____ 2	
10 _____ 12	
9 _____ 2	
8 _____ 3	
7 _____ 4	
6 _____ 6	
5 _____ 8	
4 _____ 2	
3 _____ 1	
2 _____ 4	
1 _____ 2	

13

states will have such systems."

Before teachers plan on reciprocal relations in retirement allowances between states, it will first be necessary to build up sound retirement systems in all states. This reciprocal relation between states will be something to aim at for the future. It will necessitate the scrapping of old machinery and replacement by new in those states, such as Montana, which have unsound retirement laws. It will be very difficult to get the legislatures of so many states to work harmoniously enough to pass reciprocal retirement laws.

Stability of any group tends toward recognition of that group. Tenure of teachers indicates one of the phases of stability. In Montana, as shown in Table VII, thirteen teachers taught in the same system during their entire careers in Montana. Eighteen taught in but two systems during their entire careers in Montana. Thirteen taught in but three systems during their entire careers in Montana. The average number of systems taught in, in Montana, was 4.53. On the basis of twenty-five years, this would be an average of 5.49 years in each system. This shows that teacher tenure in Montana is higher than might be expected. As this tenure increases, retirement legislation should be easier to get. Sound retirement legislation should certainly help to in-

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13. "The Advances of the Teacher Retirement Movement," Research Bulletin of the National Education Association, Washington, D. C. (1923), VI, No. 3, p. 156.

TABLE VII

Number of Positions Held in Montana by Annuitants

Number of Systems Taught in in Montana	Number of Teachers
1	13
2	18
3	15
4	14
5	10
6	9
7	6
8	6
9	3
10	3
11	2
12	2
13	2

crease tenure, which should help to stabilize the group to the point where it will be more generally accepted as a profession.

## Chapter VII

### Causes Given for Retirement

Authoritative works divide causes for retirement into two main groups, disability on the one hand, and service and superannuation on the other.<sup>14</sup> The questionnaire, a sample of which is found at the end of Chapter X, which laid the basis for this thesis, included five causes, and a blank for any other cause. This was probably an error as it tended to complicate the results, and was not in accordance with accepted form. Table VIII gives the causes for retiring.

Forty-two retired because of long service. Thirty-six gave disability as the cause for retiring.<sup>15</sup> Ten gave superannuation as their reason for retiring. Five mentioned supporting others. Other reasons given were: got married, lack of votes, weak nerves, fell in love,<sup>16</sup> politics, political interference from women's clubs, take care of parents, three became deaf, failing health, over seas to do educational work in the United States Army, fired, desire for further study, two were needed at home, change in writing system, and two had complete nervous breakdown.

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14. Service here refers to having completed a stated period of service. Superannuation refers to having attained a specified age.
15. Records at Helena show there are but nineteen drawing allowances as a result of disability.
16. Her age was fifty-one.

**TABLE VIII**  
**Causes for Retirement**

<b>Causes</b>	<b>No. of Annuitants</b>
<b>Long Service</b>	<u>42</u>
<b>Disability</b>	<u>56</u>
<b>Superannuation</b>	<u>10</u>
<b>Support others</b>	<u>5</u>
<b>Deafness</b>	<u>3</u>
<b>Needed at home</b>	<u>2</u>
<b>Complete nervous breakdown</b>	<u>2</u>
<b>Other causes</b>	<u>13</u>

Causes given for retirement in the systems of teacher retirement over the United States varied considerable in percentages, between disability on the one hand, and service and superannuation on the other. The percentage of disability--of the whole group of states having teacher retirement systems--ranged from 5.6 per cent, in Wisconsin, to 42.9 per cent, in Nevada.<sup>17</sup>

In Montana disability stood at 10.3 per cent of all causes. The wide range in the percentage of disability cases could be explained by the different interpretations placed upon the word disability. Certainly Nevada did not have 42.9 per cent of its teachers disabled. These varying statistics point to the fact mentioned earlier in this paper, that lack of uniformity in teacher retirement systems is hindering progress in the field. It is true that retirement legislation is still in its infancy. The service requirement in Montana was too easy to meet. That is why we have such a variety of causes for retirement. One who retires before age sixty to get married or go into some other field should not get an allowance, other than what contribution she has made toward purchasing her annuity.

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17. Report of Committee on Retirement Allowances of the National Education Association (1932), p. 49.



## Chapter VIII

### Savings at Time of Retirement

Were it possible that all teachers have a sufficiently large savings account, retirement allowances would soon go into discard. Unfortunately statistics gathered from the questionnaire show that Montana teachers have saved very little money. Table IX should be read as follows: twenty-four had no savings, six had between \$100 and \$500, four had between \$500 and \$600, one had between \$600 and \$700, etc. Only four had between \$10,000 and \$11,000. This table shows the fact that teachers have not, in the past, saved enough money to carry them over that unproductive period of old age. It means that something must be done to force them to contribute to a fund, to be matched dollar for dollar by the state, which will take care of them when they reach that unproductive period.

Even some of those who indicated that they did have savings at the time of retirement, stated that they had lost part or all of it in bank failures. Others said their savings had been gradually dissipated through sickness.

Certainly if teachers will not, or cannot, build a fund voluntarily from which to draw during their old age, then it is up to the group to work out a system which shall be mandatory upon those entering the teaching field, and optional with those already in the field, that will care for, in a moderate way, those unproductive years.

TABLE IX

Savings At Retirement

<u>Amounts saved at Retirement</u>	<u>Number of Annuitants</u>
10000 - 11000 _____	4
9000 - 10000 _____	1
8000 - 9000 _____	2
7000 - 8000 _____	2
6000 - 6000 _____	9
4000 - 5000 _____	4
3000 - 4000 _____	8
2500 - 3000 _____	3
2000 - 2500 _____	9
1800 - 1900 _____	1
1500 - 1600 _____	2
1000 - 1100 _____	11
700 - 800 _____	1
600 - 700 _____	1
500 - 600 _____	4
100 - 500 _____	6

## Chapter II

### Present Occupations and Incomes of Montana's Retired Teachers.

The object of this chapter was to find if retired teachers were able to enter another occupation, and what income they were able to make. Too much should not be expected from those who retired at a later age, such as sixty to seventy. Certainly they have done their work in this world. However, that group which was retired as early as ages forty to fifty, should be able to adjust itself to other occupations and thus receive a rather stable income. Those were the things that were expected to be found. Table XI shows the following: thirty-two answered definitely that they had no occupation. Six were engaged in farming. Five were listed as being employed. Fourteen were housewives, one of which said she was the housewife of her nephew. Eleven were housekeepers. Five were retired. Others were listed as follows: printing, general, unable to work, watching grain and calves grow or die, waiting to pass on, running apartment houses, living with brother, housemother in a school, hopeless invalid, salesman, part-time clerical, care of father, ranching, city recorder, practical nurse, whatever can get to do, rent rooms and garage, insurance agent, bulb grower, newspaper work, merchant, traveling for "Educational company", nursing and renting rooms, keeping "Old Maids' Hall", cook part-

time to pay board, mail messenger (railroad to depot), engrossing, raising chickens, and living in a home for the aged.

So this is what we, who are now in the teaching field, have to look forward to? Many pathetic letters were included with the questionnaires setting forth the views and hardships of our Montana pioneer teachers. All that this group needed was someone to organize them and forcibly take a fixed amount from their salaries, during their productive years, which would create an annuity, when matched by the state, to care for them during their unproductive years. As a whole they appreciated what Montana's retirement fund has done for them. Why should they not? Surely few ever received a better return on investments of from \$300 to \$600.

Thirty-three reported no income. One reported \$1,800. Another reported \$1,450. The incomes ranged down very rapidly to practically nothing. Table X shows the present incomes of Montana's retired teachers. Some mentioned their income as follows: very little, board and room, maintenance, etc. On the whole they were not a productive group. One case of actual evasion was quite evident. Possibly there were more. Undoubtedly, those who filled in all other parts of the questionnaire, but the part calling for income, were ashamed of the fact that they were receiving small incomes.

TABLE X

Present Incomes of Montana's Annuitants

<u>Income in Dollars</u>	<u>Number of Annuitants</u>
1800-1900 _____	1
1500-1600 _____	1
1400-1500 _____	1
1000-1100 _____	1
900-1000 _____	2
700- 800 _____	1
600- 700 _____	3
500-600 _____	5
400-500 _____	3
300-400 _____	5
200-300 _____	1
100-200 _____	6
0-100 _____	3

Did not answer the question as to income, 37 annuitants.

Reported no income, 41 annuitants.

## Chapter X

### How Can Montana's Retirement Law Be Improved?

#### I. In the Opinions of the Annuitants:

The object of asking the retired teachers to give their opinions, as to what was needed to improve Montana's retirement law, was to enlist their cooperation and interest, in the hope that they would fill in more completely the other parts of the questionnaire. After receiving the questionnaires returned, however, the answers were so interesting, and at the same time, enlightening as to their ignorance of retirement legislation, that it was decided to include the greater part of them. The following include the best and most interesting suggestions.

Twenty-three suggested a levy similar to that made in other states to supplement the amounts contributed by the teacher. Eleven suggested stabilization, or putting it on a sound basis. They did not explain how this was to be done. Four thought the legislature should make up the deficit. By that they meant the difference between what they now get and six hundred dollars.<sup>18</sup> One mentioned that the "Cunningham-<sup>19</sup> Trumper Cabal" would be hard to overcome. One thought that

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18. Apparently these annuitants did not know that the legislature passed a law in 1927 making mandatory upon the Retirement Board the payment of only such funds as were collected for any one year.

19. It was rumored during the Trumper Administration that very little attempt was made to collect the \$300 according to the first law.

the disability clause requiring the repayment of disability allowance after having retired for the second time, should be eliminated. One man said, "teachers should pay more into the fund; those teaching as a stepping stone should be sat down on." One man thought "old codgers", such as himself should be chloroformed. Several voiced the opinion that the Federal Government would help out. One thought that the older annuitants should be cared for first. While some suggested increasing the permanent fund, one suggested taking more from the permanent fund in order to increase his quarterly check. Another suggested that a man's wife should become his beneficiary after his death. Only one favored the 1927 bill as proposed. Another suggested a general campaign to interest the public in education. Several suggested leaving "well enough" alone, as pensioning teachers has very little merit in the legislature.<sup>20</sup> Others suggested that the funds be honestly handled. One thought that if a retired teacher were receiving one thousand dollars rather than two thousand dollars, she should not receive an allowance.<sup>21</sup> Still another suggested limiting the two thousand dollars to five

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20. There seemed to be an indication of fear among the retired teachers, that the law might be repealed without first making preparation for something better.
21. The 1927 legislature passed a law refusing allowances to those retired teachers receiving an income of two thousand dollars or more, in addition to the retirement allowance.

hundred dollars. One claimed the cost of administration was too great. She stated it had cost six thousand dollars annually to administer the retirement fund.<sup>22</sup>

Another suggested that one mill, not a part of some other tax,<sup>23</sup> would do the business. Other suggestions were to stabilize by means of donations by wealthy persons. One suggested that all teachers pay one dollar per month for the first five years, two dollars per month for the next five years, and three dollars per month for the next five years, etc. Other suggestions were: tax liquor and cigarettes, encourage state, federal, and private endowments, remove prejudices between the teachers and legislators, keep the purpose of the law free from political influence, state should treat its teachers as it does its police and railroad workers, replace pension by insurance which would yield an adequate annuity at age sixty, a definite percentage of each teacher's salary should be taken instead of one dollar per month, no use to expect the state to contribute under present conditions. One teacher said she had taught the evils of liquor for thirty years and now that it is back it should be taxed at least as high as gasoline and let it pay for

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22. During 1927 the cost had been approximately three thousand dollars. The present cost would be: \$135 each month for secretary, \$300 for office supplies, and \$45 for transportation in connection with the two appointed members of the board. This information was received from the secretary of the retirement board.

23. It was estimated that the proposed 1927 retirement bill would cost an average of from one-half to three-fourths of a mill on the part of the counties.



its evils. Another suggested that each teacher should at death leave a sum equal to what she had drawn out of the fund. 24

## II. As a Result of the Findings:

Montana's retired teachers show, that as a group, they know practically nothing about retirement legislation. They show that they are more interested in their individual allowance than in the building of a sound teacher retirement system. The present teacher, particularly the younger ones, know very little about retirement legislation. It is a problem of educating teachers to believe in the necessity of sound retirement legislation. This can be done through local meetings. It can be done through publishing the returns from such questionnaires as were used in this investigation. They must be informed as to the present status of our retired teachers.

As will be brought out in the summary and conclusions, the present teachers' retirement law can not be made sound by amendment. The sooner it is repealed the better it will be for all concerned. After repeal it will be necessary to replace it with a sound retirement law.

As mentioned before in this thesis, the Montana Committee on retirement legislation, plans on sponsoring the bill which they sponsored in 1927, but which was killed at that time.

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24. Proper contacts with the more financially able teachers might bear fruit in this way.

A short description of that bill will follow, and then accepted criteria on retirement legislation will be applied to the bill.<sup>25</sup>

The bill would create a deficiency fund which, with the present permanent retirement fund, would care for all retired teachers to the extent of \$600 annually. It would create a normal fund to take care of those, now teaching, who would later retire. The teacher would contribute five per cent of her salary. The deficiency and normal funds would be built up by a levy on the particular county in which the teacher was teaching. The service period would be thirty-five years. The superannuation age would be sixty years. Teachers would be forcibly retired at age seventy years. The retirement allowance would amount to approximately fifty per cent of the average annual salary for the last ten years.<sup>26</sup> The bill is based on a careful actuarial study.

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25. Nida Pearl Palmer, "Pension Systems for Public School Teachers," Bulletin (1927) U. S. Bureau of Education, No. 23, pp. 43-
26. R. J. Cunningham, "Why a Sound Retirement Law for Teachers with Some Questions on the New Bill Drawn on Actuarial Lines."

The following is an application of accepted criteria to the 1927 teacher retirement bill. This bill was introduced during the 1927 legislative session. It was sponsored by the Montana Education Association. It failed to pass at that time, but will be introduced again at the coming session in substantially the same form.

Criteria

Application

- |   |   |
|---|---|
| 1. Is the pension state-wide in its application?  | 1. It includes all teachers and instructors except those in higher institutions.  |
| 2. Does it allow teachers a voice in its administration?  | 2. Two teachers are appointed by the State Board of Education to the retirement board.  |
| 3. Does it place the burden of support on both teachers and public?   | 3. The teachers contribute five per cent of their salaries and the counties contribute approximately the same.  |
| 4. Is its plan of financing sound? Has it been established upon an actuarial reserve basis, and does it provide for subsequent actuarial investigation?         | 4. It is based upon an actuarial basis. Provision is made for a subsequent investigation every five years, for the purpose of changing rates if necessary.                      |
| 5. Has it made special provision for meeting the problem of paying retirement allowances to those teachers already in service at the time of its establishment? | 5. A deficiency fund, to be created and maintained by the counties, along with money now in the permanent fund of the present retirement system takes care of present teachers. |

6. Does it allow teachers in service at the time of its organization their choice in the matter of membership?
7. Does it make membership compulsory for all new entrants?
8. Does it assess such a percentage of the teacher's salary as to provide an adequate annuity after actuarial investigation and computation?
9. Does it provide for an individual account for each teacher's accumulated contributions, and are these accumulated sums regarded as the teacher's own property, to be used only for the purchase of an annuity for her support when superannuation or disability occurs?
10. Will such accumulated assessments be returned to a teacher upon withdrawal from service, or returned to her estate in case of death occurring before retirement takes place?
11. Is retirement made regardless of sex, upon a basis of not less than thirty years of service, and is a portion of this service required to have been rendered in city or state?
6. Membership will be optional with present teachers.
7. It will be compulsory for new teachers.
8. Actuarial study showed it to produce one-half of the average salary for the last ten years. The five per cent taken will not include any part of salaries over \$2,000.
9. It provides that the teacher has a separate account to accumulate at interest to be applied on the purchase of annuities for her, only.
10. All contributions plus four per cent interest will be returned to the teacher upon withdrawal from the service. In case of death, the contributions plus four per cent interest will be returned to her estate.
11. Retirement is made regardless of sex, either on a service period of thirty-five years or by superannuation at age sixty. Fifteen years of this service must be rendered in Montana. Retirement is made compulsory at age seventy.

12. Is the retirement allowance ample for subsistence, and does it consist of a sum purchased from the accumulated contributions of the teacher and a pension from the public funds of city or state?
13. Is the annuitant given her choice of options as to whether she will accept a life annuity, or a lesser sum with the privilege of having the annuity continued to a beneficiary after her death, or the unused portion of her accumulated contributions paid to her heirs or to her estate?
14. Does the pension make suitable provision for disability benefits?
12. The teacher retirement allowance will be approximately one-half of the average annual salary based on the last ten years of service. The county contributes approximately the same as the teacher annually.
13. She may exercise her choice among four options of settlement including the ones mentioned in criteria 13.
14. To be eligible for disability benefits, one must have had at least ten years in service and prove disability. The amount of annual annuity would be found by multiplying  $1/140$  of the final average salary by the number of years of service. This amount would be matched by the state.

The 1927 teacher retirement bill has one very notable weakness. The state and not the county should match funds with the teacher. There is too much chance that the petty politicians in some counties would not carry out the law. What would happen if the county commissioners should fail to make the levy? When teachers move from county to county, as is the case in Montana, the situation would become so complex that it would cause trouble. The trend is to remove education from politics. Placing the burden of matching teacher retirement contributions on the county, with its political set-up, is not removing education from political influence. The state must match the funds.

The 1927 bill, with this exception, appears to be sound. It is a big improvement over the present retirement law. Certainly nothing could give the teaching profession more stability than a one hundred per cent sound retirement law.

TABLE XII  
QUESTIONNAIRE ON THE MONTANA RETIREMENT  
LAW

1. YOUR NAME, IF YOU DESIRE TO GIVE IT \_\_\_\_\_ (IF YOUR NAME IS GIVEN IT WILL BE HELD CONFIDENTIAL AND NOT USED).

2. WHAT WAS YOUR AGE WHEN YOU RETIRED FROM ACTIVE TEACHING? \_\_\_\_\_

3. LIST THE AMOUNTS, ACCORDING TO YEARS, THAT YOU HAVE RECEIVED SINCE RETIRING. (ILLUSTRATIONS: 1920—\$275; 1921—\$300, ETC.)

YEAR	AMOUNT	YEAR	AMOUNT	YEAR	AMOUNT
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

4. LIST THE POSITIONS YOU HELD IN MONTANA BEFORE RETIRING GIVING LOCATION AND YEAR IN EACH CASE:

LOCATION	YEAR	LOCATION	YEAR
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

5. YOUR LAST TEACHING POSITION HELD PRIOR TO RETIREMENT \_\_\_\_\_

6. HOW MANY YEARS DID YOU TEACH IN OTHER STATES PRIOR TO RETIREMENT? \_\_\_\_\_

7. WHAT WAS YOUR LAST ANNUAL SALARY BEFORE RETIRING? \_\_\_\_\_

8. CHECK IN THE FOLLOWING THE CAUSE OR CAUSES WHICH BEST DESCRIBE THE REASONS FOR YOUR RETIREMENT (MARK WITH AN X)

- (1) SUPERANNUATION { }
- (2) DISABILITY { }
- (3) LONG SERVICE { }
- (4) UNEMPLOYMENT { }
- (5) THOSE DEPENDENT ON YOU FOR SUPPORT { }
- (6) ANY OTHER CAUSE \_\_\_\_\_ { }

9. HAD YOU ANY SAVINGS AT THE TIME OF RETIREMENT? \_\_\_\_\_ IF SO, ABOUT HOW MUCH? \_\_\_\_\_

10. WHAT IS THE TOTAL AMOUNT OF MONEY YOU PAID INTO THE RETIREMENT FUND PRIOR TO RETIREMENT? \_\_\_\_\_

11. WHAT IS YOUR PRESENT OCCUPATION? \_\_\_\_\_

12. ABOUT WHAT IS YOUR INCOME FROM YOUR PRESENT OCCUPATION IN A NORMAL YEAR, SAY, 1929? \_\_\_\_\_

13. FROM THE VIEWPOINT OF ONE WHO HAS FACED THE UNCERTAINTIES OF RETIREMENT, WHAT DO YOU THINK CAN BE DONE, OR SHOULD BE DONE, TO IMPROVE THE MONTANA TEACHERS' RETIREMENT LAW?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

14. DATE OF RETIREMENT UNDER THE MONTANA LAW \_\_\_\_\_

15. SEX \_\_\_\_\_

16. PRESENT AGE \_\_\_\_\_

17. YOU ARE AWARE OF THE SHARP REDUCTIONS THAT HAVE BEEN MADE IN TEACHERS' SALARIES EVERYWHERE AND THE UNFAVORABLE OUTLOOK FOR TEACHERS. YOU ALSO HAVE FIRST-HAND KNOWLEDGE OF THE FATE OF TEACHERS WHO RETIRE. WHAT, UNDER THESE CIRCUMSTANCES, WOULD BE YOUR ADVICE TO YOUNG TEACHERS—SHOULD THEY STICK TO THE SMP, OR DESERT TEACHING AT THE FIRST OPPORTUNITY? \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

18. WERE YOU A SUPERINTENDENT, PRINCIPAL OR TEACHER WHEN YOU RETIRED? (CHECK CORRECT ONE WITH/ X)

(AGAIN WE WISH TO STATE THAT THIS IS A SYMPATHETIC STUDY OF THE CONDITIONS WHICH FACE TEACHERS WHO HAVE RETIRED. WE SHALL GREATLY APPRECIATE HAVING THE ANSWERS AS ACCURATE AND COMPLETE AS POSSIBLE, FOR WE BELIEVE OUR FINDINGS MAY NOT ONLY BE HELPFUL IN PROTECTING THOSE WHO HAVE RETIRED, BUT TEACHERS WHO MAY RETIRE AT ANY TIME IN THE FUTURE. DO NOT GIVE YOUR NAME IF YOU PREFER NOT, FOR WE DESIRE THE FACTS, NOT NAMES. HOWEVER, IF YOU DO GIVE YOUR NAME WE SHALL REGARD IT AS CONFIDENTIAL.)

IF THERE IS ANY SUGGESTION THAT YOU WOULD LIKE TO MAKE AND WHICH IS NOT CALLED FOR IN THE ABOVE, PLEASE USE THE SPACE BELOW



## Chapter XI

### Those Annuitants Who Failed to Answer the Questionnaires

Fifty-six refused to return the questionnaires. Twenty-eight were in Montana and twenty-eight were in other states. Of those in Montana, seventeen were contacted indirectly through acquaintances of the annuitants. The results were as follows: five have retired on a sufficient amount to live conservatively, one is carrying on a very lucrative dairy business, seven are housewives or housekeepers, one is working for the Anaconda Copper Mining Company, one is living on her savings and income from renting rooms. Information on the others could not be had except that they had been heard of. Those who reported knew nothing in particular about them. It can only be stated that they are not very active people in their community, and pass more or less unnoticed. It is assumed that the financial status and occupational information of the thirty-nine is similar to that of the nineteen mentioned above. On this basis two would be receiving an income sufficiently large to remove them from the group receiving allowances. Two others would be receiving good salaries from stable companies. Two would be living on their savings with small additional incomes from some such source as renting rooms. Several, undoubtedly have died. About ten would be retired because of ill

health and advanced age. About fourteen would be housekeepers and housewives. The others would probably be divided among the groups mentioned or similar groups. These assumptions are rather conservative. They are not facts and should not be interpreted as such. However, this group must have had reasons for not answering. From the apparent fear shown by the annuitants, relative to the possibility of losing the retirement allowances, two reasons are given to explain the failure of the group of fifty-six to answer:

1. To answer might cause an investigation which might lead to some of them being dropped from the group receiving allowances, because of the maximum income clause.
2. To answer might result in stirring up activity toward repeal of the present law. To defeat the purpose of the investigation would continue to keep the facts covered and keep discussions at a minimum.

TABLE XI

Annuitants who Failed to Answer the Questionnaire


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Occupations	No. of Annuitants
Died	_____ 2
Retired	_____ 5
<sup>27</sup> Dairy	_____ 1
Housekeepers of housewives	_____ 7
Office work	_____ 1
Renting rooms	_____ 1

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27. Carrying on a good dairy business. Possibly this is the reason for not answering the questionnaire.

## Chapter XII

### Summary and Recommendations

#### Summary

The object of this investigation was to find the status of Montana's Retired Teachers and the defects of the workings of the present teachers' retirement law.

The conclusions are as follows:

(1). Among the teachers who have retired, one-third were retired about the time of their greatest usefulness. Some were retired twenty years sooner than they should have been.

(2). Those retired teachers have received more than their individual contributions of money justified. The present teacher is paying the bill.

(3). There has been a very definite decrease in the retirement allowances since 1926, due to legislative amendment. Without this legislative amendment, the retirement fund would have been bankrupt. This would have resulted in the repeal of this insolvent retirement legislation which would have been of a real service to the teachers of Montana. This would have cleared the way for a sound retirement law. As it stands, this desirable end, has been indefinitely postponed.

(4). The average number of teaching positions in Montana before retirement, held by retired teachers, was 4.55.

Based on twenty-five years, the average number of years in each position was 5.49. The range of the number of positions held was from one to thirteen. Thirteen held but one position during their entire careers. Two held thirteen positions.

(5). The last annual salaries averaged \$1,450. The range was from between \$400 and \$500 to between \$3,000 and \$3,100, with one receiving the first figure and two the last. Seventeen received between \$900 and \$1,000.

(6). The savings at retirement were not sufficient to support the retired annuitants. The range was from zero to between \$10,000 and \$11,000. Twenty-four had no savings. Four had between \$10,000 and \$11,000. Eleven had between \$1,000 and \$1,100.

(7). Disability accounted for 10.3 per cent of all causes for retirement. This falls well within the range given for teacher retirement systems in other states. The other 89.7 per cent were included in superannuation and service causes.

(8). The present occupations and incomes of the retired teachers show that few of Montana's retired teachers were able to adjust themselves to other lines of endeavor. Forty-one had no income whatsoever. The range was from zero to between \$1,800 and \$1,900 annually. Only one had the latter figure. Six received between \$100 and \$200.

(9). No annuitant gave a feasible plan for improving the present retirement law, which indicates an ignorance of sound pension laws and lack of inclination to get informed. It was very apparent that most of the annuitants saw the retirement situation entirely from their own standpoint.

Recommendations:

There appears to be a feeling among educators, that this is not the time to press the issue regarding retirement legislation. Because there is no agreement among teachers, the difficulty of securing desirable retirement legislation is increased. However, the following recommendations are made:

(1). It is recommended that the Montana Education Association set about diligently to educate the teachers of the state as to what a sound retirement law is. This may be done by teachers' meetings, lectures, use of graphical presentations, circulars, and other feasible means.

(2). It is recommended that the present teachers' retirement law be repealed and be replaced by a sound pension law.

(3). It is recommended that the revenue for the state's part of this measure be secured by the proceeds taken from a general sales tax. It should be mandatory upon the State Superintendent to see that a sufficient amount of money is set aside to meet the needs of this measure.

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