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A study of teachers' salaries, minimum salary laws, and retirement systems for white teachers in the public schools of the United States

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FIRST COPY

A STUDY OF TEACHERS' SALARIES, MINIMUM SALARY
LAWS, AND RETIREMENT SYSTEMS FOR WHITE
TEACHERS IN THE PUBLIC SCHOOLS
OF THE UNITED STATES

A Thesis

Presented to

the Faculty of the Department of Education

Indiana State Teachers College

Number 420

In Partial Fulfillment
of the Requirements for the Degree
Master of Science in Education

by

Roy E. Jones

1940

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The thesis of Roy E. Jones,
Contribution of the Graduate School, Indiana State
Teachers College, Number 420, under the title A
Study of Teachers' Salaries, Minimum Salary Laws,
and Retirement Systems for White Teachers in the
Public Schools of the United States
is hereby approved as counting toward the completion
of the Master's degree in the amount of 8 hours'
credit.

Committee on thesis:

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Date of Acceptance May 29, 1940

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CHAPTER I

INTRODUCTION

I. HISTORICAL BACKGROUND OF MINIMUM SALARY LAWS

Schools arose as distinctively local institutions. The Federal Constitution made no mention of any form of education for the people, but by the terms of the Tenth Amendment to the Federal Constitution, ratified in 1791, education became one of the many unmentioned powers "reserved to the states." At the beginning of the nineteenth century schools began as community undertakings. Minimum salary laws were not in existence and perhaps the salary was "board and keep" among the patrons.

Fifty to seventy-five years of school development had been going on before West Virginia, in 1882, passed the first minimum salary law. No other minimum salary laws came into existence until 1901 when the Indiana Legislature enacted a minimum salary law for teachers. Pennsylvania, Maryland, and North Dakota passed minimum salary laws in 1903, 1904, and 1905 respectively. By 1927, twenty-three states had passed minimum salary laws, but later legislation repealed these laws in Ohio and South Carolina.

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II. RELATION OF TEACHER TRAINING TO MINIMUM SALARY LAWS

During the early periods of American education no special provision was made for the training of teachers. It was assumed that anyone with some education was competent to take care of little children and give them instruction. It was thought that very little training was necessary and public esteem for the school teacher was rather slight.

The first moves in the United States for the training of teachers were in New England and New York. In 1823, Reverend Samuel Hall conducted classes for the training of teachers in Vermont and Massachusetts. In 1839, the legislature of Massachusetts appropriated \$10,000 to be devoted to the establishment of a normal school. This school was opened in Lexington with one teacher and three pupils. Other normal schools were opened in Massachusetts in 1839, 1840, and 1854. Early normal schools were established in other states as follows: 1844, New York; 1849, Connecticut and Michigan; 1854, Rhode Island; 1855, New Jersey; 1857, Illinois; 1859, Pennsylvania; and 1860, Minnesota.

Many cities established training schools which in most cases proved inadequate. They were confronted with peculiar local conceptions, petty local politics, and cost

of the necessary housing and equipment.

Because education has been considered a problem of the local community and of the state, there has been little uniformity of training in the various states. There has been a growing tendency toward uniformity which has been due, in part, to the various states imitating other states. This tendency was shown by the fact that a majority of the states required more or less of college work depending upon the kind and grade of licenses held. See Table I, page 4.

Training requirements made it easier to secure minimum salary laws as an inducement to young people who were worthy of becoming teachers. Training requirements had close relationship to minimum salary laws. This relationship to minimum salary laws was shown by the fact that most salary law schedules were based upon training.

III. RETIREMENTS

During the last quarter of a century various retirement plans were adopted. Recognizing the need of security in old age, many states have made provision for teachers' retirement funds. Changes were made in retirement fund laws from time to time. Perhaps this movement was in its infancy. More details of the various state retirement funds are to be found in a subsequent chapter.

TABLE I
SCHEDULE OF SALARY LAWS AND TRAINING
REQUIREMENTS

State	Date Passed	Minimum Salary Law	Training Requirements
Alabama	1927	Yes, \$40-\$145 per month	High school graduation and two years college.
Arizona		No	Five years college for high school. Four years college for elementary.
Arkansas		No	Degree for high school. Two years for junior high school.
California		No	Bachelor of Arts degree.
Colorado	1921	Yes, \$75 per month \$1,000-\$1,200	Two years training. Four years training.
Connecticut		No	Four year course. Permanent after three years experience
Delaware	1919	Yes, \$600-\$1,900	High school teachers must be college graduates.
Florida		No	High school graduation. Two years college; examination.
Georgia	1937	Yes, fixed annually	No definite requirements.
Idaho		No	Two years college for grades 1-8. Four years college for high school.
Illinois		No	60 semester hours for elementary school. 120 semester hours for high school.
Indiana	1901	Yes, \$800-\$1,080	Four years college after 1940, elementary; four years college for high school.
Iowa	1913	Yes, \$50 per month	Two years college for elementary. Examination. Four years college for high school. Examination.

TABLE I (continued)
SCHEDULE OF SALARY LAWS AND TRAINING
REQUIREMENTS

State	Date Passed	Minimum Salary Law	Training Requirements
Kansas	1918	No	Life elementary two years college. Four years college for high school.
Kentucky		Yes, \$75 per month	Two years college elementary. Four years college high school.
Louisiana		No	College or normal school diploma. Four years high school training for elementary.
Maine		No	Two years college for high school.
Maryland	1904	Yes, \$600-\$1,250	One year college, elementary. Four years college, high school.
Massachusetts	1918	Yes, \$750-\$950	Vested in the department of education. Not less than four years college.
Michigan	1924	No	Two years experience for life.
Minnesota		No	One to four years college, elementary. Five years college for high school.
Mississippi		Yes, \$20-\$200 per month	Examination for lower licenses. Professional life license for grades.
Missouri		No	Four years high school.
Montana		No	Four years high school work and 96 quarter hours college.
Nebraska		No	Graduate of university or college. Examination in physiology and hygiene.
Nevada		No	Examination or four years high school work. Four years college for high school.

TABLE I (continued)
SCHEDULE OF SALARY LAWS AND TRAINING
REQUIREMENTS

State	Date Passed	Minimum Salary Law	Training Requirements
New Hampshire		No	Examination or three years experience.
New Jersey	1919	Yes, \$70 for 9 months	Four years college.
New Mexico		No	Examination by State Board of Education.
New York	1919	Yes, \$800 for 40 weeks	Examination or normal school diploma.
North Carolina	1923	Yes, \$56-\$11,250	Examination or regulated by State Board.
North Dakota	1905	Yes, \$45 for 7 months	Examination.
Ohio	1908	Repealed	Two year diploma by 9/1/39. Degree by 9/1/41.
Oklahoma		No	70 semester hours for grades. Degree for high school.
Oregon	1919	Yes, \$75 per month-\$600	Two year normal, elementary. Graduate of four year course for high school.
Pennsylvania	1903	Yes, \$800-\$3,200	College or university graduate.
Rhode Island	1909	Yes, \$650	Examination.
South Carolina	1924	Repealed	One year college for elementary. Bachelor of Arts or Bachelor of Science for high school.
South Dakota		No	Examination or one year college, elementary. College graduate for high school.
Tennessee	1925	Yes, \$240	Two years college for elementary. College graduate for high school.
Texas		No	One to four years college.
Utah		No	Fixed by State Board.
Vermont	1915	Yes, \$560	Two years of college.

TABLE I (continued)
SCHEDULE OF SALARY AND TRAINING
REQUIREMENTS

State	Date Passed	Minimum Salary Law	Training Requirements
Virginia		No	Two years of college for elementary..
Washington		No	Four years of college for high school.
West Virginia	1882	Yes, \$585-\$1,170	Three years college.
Wisconsin	1915	Yes, \$225-\$600	Two years college for elementary.
Wyoming		No	Four years college for high school.
			Two to four years college.
			Determined by State Board and Commissioner of Education.

CHAPTER II

THE PROBLEM AND METHOD OF INVESTIGATION

I. THE PROBLEM

Statement of the problem. A difference of opinion has existed as to the benefits teachers have received from laws passed which were intended to improve the personnel of the schools. As an example, a minimum salary law having a graduated wage scale based upon training and experience, resulted in the discharge of a few experienced and well-trained teachers because of the public demand for greater economy. Again the existence of a minimum salary law has had the psychological effect of causing some school officials to pay no more than the minimum. The general assumption was that minimum salary laws increased wages. Was that true? Had retirement systems improved the personnel? It was the purpose of this study (1) to compare the salaries received by white teachers in the public schools of the states; (2) to determine what effect, if any, minimum salary laws have had upon public school teachers' salaries; and (3) to consider the advantages of retirement systems.

Importance of the study. It must be remembered

that the school exists for the pupil, but the school does not exist without a teacher. The schools need, as teachers, men and women who are honest, moral, intelligent, industrious, and capable. In order to secure men and women of this type there must be training requirements for certification, some assurance of adequate salaries, and some assurance of social security for the teacher. The profession must be made more attractive to men and women with ability. Studies of this problem helped to reveal the inadequacies which existed in various school systems of the United States.

II. DEFINITIONS OF TERMS USED

White teachers. All teachers of the Caucasian race were considered as white teachers. This distinction was made because the writer was not interested in the extremely low salaries paid to the group of Negro teachers in the South.

Public schools. Public schools included both elementary and secondary schools which were supported with public money raised by taxation.

III. METHOD OF INVESTIGATIONS

AND SOURCES OF DATA

A study was made of school laws of various states,

of bulletins issued by various state teachers' colleges, of reports of state superintendents of public instruction, of school documents and codes, of the Journal of the National Education Association, of reports of departments of education, of Statistics of State School Systems of the United States, and of books dealing with the status of teachers employed in the United States. The data from all states were studied according to minimum salary laws and according to retirements.

When considering compensation the first consideration was given to the salary received. Retirements and disability allowances were considered as well as salary because they may mean more than salary to the disabled or aged.

CHAPTER III

REVIEW OF PREVIOUS RELATED STUDIES

I. DISTRIBUTION OF SALARIES

Table II, page 12, gives salaries which were paid to white teachers in one-teacher schools of adjoining states paired so that one state had a minimum wage law and the other had no minimum wage law. A salary which was considered a good salary in one section of the United States was not considered a good salary in another section because of varying prices of foods, clothing, rent, standards of living, and other factors which enter into the teacher's living expense. The states chosen were not only adjoining but two of them were in the central part of the United States, two in the eastern part, and two in the western part. This arrangement reduced to a minimum the differences due to locality and gave as true a picture as was possible of differences arising from the fact that one had a minimum salary law while the other did not have.

A study of Table II will show that the median salaries of teachers in the various states listed were as follows: Indiana, 891.42; Illinois, 828.43; Maryland, 1,085.68; Virginia, 513.37; Oregon, 935.22; and Washington, 1,053.69. Indiana, Maryland, and Washington ranked the

TABLE II

DISTRIBUTION OF SALARIES PAID TO WHITE TEACHERS IN ONE-TEACHER SCHOOLS,
IN THREE STATES HAVING MINIMUM SALARY LAWS AND IN THREE
BORDERING STATES WITHOUT SUCH LAWS, 1929-30*

Salary Interval	Illinois No Minimum	Indiana \$800 Minimum	Virginia No Minimum	Maryland \$600 Minimum	Washington No Minimum	Oregon \$600 Minimum
300 - 399	2		20			
400 - 499	66		229			
500 - 599	298		87		5	
600 - 699	744		139	11	13	12
700 - 799	1,023		34	2	32	133
800 - 899	1,478	739	8	30	53	297
900 - 999	772	246	2	18	198	370
1,000 - 1,099	440	321	1	319	213	153
1,100 - 1,199	208	44	1	104	185	128
1,200 - 1,299	67	8		111	82	36
1,300 - 1,399	24	2		39	36	22
1,400 - 1,499	5	3		20	14	1
1,500 - 1,599	7			7	4	
1,600 - 1,699	1	1		5		
1,700 - 1,799						
1,800 - 1,899				9		
1,900 - 1,999						
2,000 or more		2				

*Walter H. Gaumnitz, Status of Teachers and Principals Employed in the Rural Schools of the United States (Washington, D. C.: United States Office of Education Bulletin, 1932), No. 3, p. 122.

highest in their respective groups. Two of these, Indiana and Maryland, had minimum wage laws but Washington did not have a minimum wage law. This information indicated, but did not prove, that there was a difference in salaries paid. It will be noted, however, that there were no such extremely low salaries paid in Indiana, Maryland, or Oregon as were paid in Illinois, Virginia, and Washington.

The state departments of education in the twenty states having minimum wage laws were asked to give the percentage of teachers receiving salaries no higher than the legal minimum; thirteen of them gave the required information. An analysis of these data revealed that less than 10 per cent received salaries no higher than the minimum in three states; 10 to 24 per cent in five states; 25 to 40 per cent in two states; and in three states more than 50 per cent.

When the twenty minimum salary states are compared with the other twenty-eight states, the average salaries for all teachers, principals, and supervisors is \$1,024; for the non-minimum salary states, \$962.¹

The above statements show that the states having minimum salary laws did pay slightly more per capita for their teachers, and that most payments were above the minimum.

A study of the Biennial Survey of Education, 1932-1934,² revealed that the range of state average salaries

¹ Minimum Salary Laws for Teachers (Committee on Tenure National Education Association, January, 1937), p. 14.

² Biennial Survey of Education, 1932-1934 (Washington, D. C.: United States Department of Interior, Office of Education, 1935), pp. 66-67.

paid teachers, supervisors, and principals was from \$465 to \$2,361 or \$1,896, and that the median average salary was \$962. This large range of average salaries denoted the great lack of uniformity in salaries paid. The average annual salaries and the rankings of the states according to the average salaries paid are shown by states in Table III, page 15.

II. RECENT TRENDS IN TEACHERS SALARIES

As a result of the 1938-39 salary survey of the Research Division, we may say that in general teachers' salaries are close to the predepression levels If present trends continue, we may expect that for most positions in city systems median salaries in 1940-41 will equal or even exceed those of 1930-31. Median salaries of teachers showed a decline in 1932-33 from their 1930-31 levels. Still further decreases from the 1932-33 level were shown in the 1934-35 survey. By 1936-37 the trends in most cities and for many types of positions had turned upward Recovery has been generally most widespread in cities over 100,000 in population Recovery has been generally slower in the smaller communities.³

TABLE III
AVERAGE ANNUAL SALARIES OF TEACHERS,
SUPERVISORS, AND PRINCIPALS
1932-1934

Name of State	Average Annual Salary	Rank of State According to Average Salary
Alabama	\$ 625	42
Arizona	1,309	13
Arkansas	465	48
California	1,899	2
Colorado	1,172	18
Connecticut	1,607	5
Delaware	1,484	8
Florida	806	32
Georgia	640	41
Idaho	794	34
Illinois	1,397	11
Indiana	1,127	20
Iowa	834	30
Kansas	858	28
Kentucky	676	40
Louisiana	725	38.5
Maine	803	33
Maryland	1,409	10
Massachusetts	1,730	4
Michigan	1,162	19
Minnesota	1,006	22
Mississippi	474	47
Missouri	1,175	17
Montana	957	25
Nebraska	749	37
Nevada	1,317	12
New Hampshire	1,182	16
New Jersey	1,873	3
New Mexico	994	23
New York	2,361	1
North Carolina	576	46
North Dakota	621	43
Ohio	1,420	9
Oklahoma	815	31
Oregon	921	26
Pennsylvania	1,531	6
Rhode Island	1,509	7

TABLE III (continued)

AVERAGE ANNUAL SALARIES OF TEACHERS,
SUPERVISORS, AND PRINCIPALS
1932-1934

Name of State	Average Annual Salary	Rank of State According to Average Salary
South Carolina	\$ 599	45
South Dakota	614	44
Tennessee	725	38.5
Texas	849	29
Utah	1,094	21
Vermont	770	36
Virginia	779	35
Washington	1,217	14
West Virginia	913	27
Wisconsin	1,211	15
Wyoming	967	24

CHAPTER IV

TEACHERS' MINIMUM SALARY LAWS

BY STATES

1. Alabama. The minimum salary law for teachers was adopted in 1927. See Table IV, page 18.

2. Colorado. The minimum salary that may be paid any teacher except substitute and part-time teachers and teachers of special subjects is \$75 a month. For such regular teachers with two years of professional training, teaching in schools maintaining a nine-month term, the minimum salary is \$1,000, payable in twelve monthly instalments; for teachers with four years of training, teaching in nine-month schools, the minimum is \$1,200, payable in twelve monthly instalments.

State funds are apportioned to districts unable with a 5-mill county tax to pay the \$75 minimum salary, sufficient to make up the deficiency, up to a term of nine and a half months. The difference between the minimum salary of \$75 per month and the \$1,000 or \$1,200 per year on the basis of training must be paid from the special levy of the district.

The minimum term of school is three months. In any school district which maintains school for so short a period, an annual salary of \$225 meets the requirements of the law.¹

3. Delaware. The minimum salary was mandatory for a state board unit. This was a scheduled salary. The minimum salary regulations were adopted in 1919. See Table V, page 19.

1

Minimum Salary Laws for Teachers (Washington, D. C.: Committee on Tenure; National Education Association, January, 1937), p. 25.

TABLE IV
MINIMUM MONTHLY SALARY SCHEDULE, ALABAMA*

Rank	Qualifications	Salary at Beginning of Service in Dollars	EXPERIENCE IN YEARS			
			1-2	3-4	5-6	7 or More
I	Masters	85	91-99	101-109	111-119	125-145
II	Bachelors	75	81-89	91- 99	101-109	110-120
III	Three years college	65	68-72	73- 77	78- 82	85- 95
IV	Two years college	60	63-67	68- 72	73- 77	80- 90
V	One year college	50	53-57	58- 62	64- 66	66- 74
VI	Less than one year	45	48-52	53- 57	58- 62	63- 67
VII	Second grade certificate	42	42	45	50	52- 58
VIII	Third grade and provisional	40	40	45	45	47- 53

* Minimum Salary Laws for Teachers (Washington, D. C.: Committee on Tenure; National Education Association, January, 1937), pp. 23-24.

TABLE V
STATE SALARY SCHEDULE, DELAWARE*

Kind of Certificate	Basal Salary	YEARLY INCREASES BASED ON RATINGS			Maximum
		C	B	A	
Third grade	\$ 600	\$25	\$50	\$ 75	\$ 900
Second grade	750	25	50	75	1,050
First grade	1,000	25	50	75	1,300
Collegiate elementary	1,300	50	75	100	1,900
High school teacher (college graduate)	1,300	50	75	100	1,900

* Minimum Salary Laws for Teachers (Washington, D. C.: Committee on Tenure; National Education Association), pp. 25-26.

4. Georgia. The Georgia School Laws provided that,

The State Board of Education shall, on or before the beginning of each school year, or as soon thereafter as may be practicable, fix the minimum schedule of teachers for the ensuing school year.²

5. Indiana. The minimum salary schedule as given in Table VI, page 21, was mandatory. The first salary law for teachers in this state was passed in 1901 and has undergone several changes since that time.

6. Iowa. The Iowa minimum wage law provided:

All teachers in the public schools of this state shall be paid for their services a minimum wage of not less than fifty dollars per month.³

The first minimum wage law for teachers in this state was passed in 1913 but the above rate was adopted in 1935.

7. Kentucky. A minimum salary law was adopted in 1918 for teachers in Kentucky. The 1934 code provided:

Each school district shall pay its teachers according to a salary schedule which shall include training, quality of service, experience and such other items as the State Board of Education may approve. A copy of each salary

2

Georgia School Laws, 1937, Section 11, p. 27.

3

State of Iowa School Laws, 1935, Section 434, p. 241.

TABLE VI
MINIMUM SALARY SCHEDULE FOR INDIANA TEACHERS*

Training	First Year	Second Year	Third Year	Fourth Year	Fifth Year
72 weeks college	\$ 800	\$ 820	\$ 840	\$ 860	\$ 880
90 weeks college	820	840	860	880	900
108 weeks college	840	860	880	900	920
126 weeks college	860	880	900	920	940
144 weeks college	880	900	920	940	960
High school teachers	1,000	1,020	1,040	1,060	1,080

* Minimum Salary Laws for Teachers (Washington, D. C.: Committee on Tenure; National Education Association), pp. 25-26.

schedule prepared by each school board shall be filed with the State Board of Education. In case a district board of education is not able to pay all of its teachers the minimum salary provided herein, the State Board of Education may approve such board's salary schedule, thereby authorizing the payment of salaries below the minimum provided herein. No teacher shall receive a salary less than seventy-five dollars (\$75) per month; provided that the revenue received by any district by all the state per capita plus one half of the revenue received from local taxation will produce sufficient revenue to pay a minimum salary of seventy-five dollars (\$75) per month for a period of seven months for elementary teachers and a period of eight months for high school teachers allowing one teacher for each forty census pupils in the district.⁴

8. Maryland. The Maryland minimum salary was adopted in 1904. Its rates are shown in Table VII, page 23.

9. Massachusetts. The minimum salary law was adopted in 1918 for Massachusetts. The minimum salary of \$750 was mandatory in all districts for regularly employed teachers. State aid was given to reimburse school districts in part for salaries which met the minimum standards. This is given in Table VIII, page 24.

10. Mississippi. The minimum salary law for teachers was adopted in 1924. As the minimum term was for four months, a salary of eighty dollars was authorized.

⁴
46. Kentucky Common School Laws, 1934, Section 4399-

TABLE VII
MINIMUM SALARY SCHEDULE FOR WHITE TEACHERS, MARYLAND*

Grade of Certificate	YEARS OF EXPERIENCE			
	1-3	4-5	6-8	9 or More
Third	\$ 600	\$ 650		
Second	750	800	\$ 850	
First	950	1,050	1,100	\$1,150
First in charge of 1- or 2-teacher school	1,050	1,150	1,200	1,250

*
Minimum Salary Laws for Teachers (Washington, D. C.: Committee on Tenure;
National Education Association, January, 1937), p. 32.

TABLE VIII
MINIMUM SALARY SCHEDULE, MASSACHUSETTS

Training	Experience	Reimbursement	Salary
College graduate	2	200	\$950
College graduate	1	150	850
One year	3	150	850
All others		100	750

Of districts accepting part of the state equalization fund, the state required a minimum of sixty dollars a month for eight months. Other rates are given in Table IX.

TABLE IX

MINIMUM SALARY SCHEDULE, MISSISSIPPI

Certificate	Monthly Wage
Third grade	\$20 to \$ 40 inclusive
Second grade	30 to 50 inclusive
First grade	30 to 200 inclusive

11. New Jersey. The minimum salary law for New Jersey teachers was adopted in 1919. The minimum was seventy dollars per month and the required term of nine months was maintained, making the minimum annual salary \$630.

12. New York. New York's minimum salary law for teachers was passed in 1919. The law had detailed minimum salary schedules for New York City, cities of one hundred fifty thousand to one million in population, cities of fifty thousand to one hundred fifty thousand in population, cities of less than fifty thousand in population, and union free-school districts employing superintendents, and other union free-school districts having an academic department or

high school approved by the commissioner of education. The minimum was not less than \$800 for a term of forty weeks.

13. North Carolina. The teachers' minimum salary law for this state was enacted in 1923.

On the basis of an eight-month term, white teachers holding the lowest certificates are receiving fifty-six dollars (\$56) a month, or \$448 for the school year 1936-1937.⁵

For the wage scale see Table X, page 27.

14. North Dakota. The teachers' minimum salary law for North Dakota was adopted in 1905. It read as follows: "No teacher holding a valid certificate shall receive less than forty-five dollars (\$45) per month."⁶ The minimum school term was seven months. Therefore, the lowest annual salary was \$315.

15. Ohio. The teachers' minimum salary law was adopted in 1908 but was repealed by later legislation.

16. Oregon. The minimum salary law for teachers in Oregon was mandatory and one salary was specified.

⁵ Minimum Salary Laws for Teachers (Washington, D. C.: Committee on Tenure; National Education Association, January, 1937), p. 33.

⁶ North Dakota School Laws, 1931, Sections 1178, 1189.

TABLE X
MINIMUM SALARY SCHEDULE FOR WHITE TEACHERS, NORTH CAROLINA

Type of Certificate	First Year	Number of Increments	Salary When Last Increment Is Granted
Class A, Four years college	\$87.50	8	\$112.50
Class B, Three years college	75.00	6	94.00
Class C, Two years college	69.00	4	81.00
Elementary A, One year college	62.50	2	69.00
Elementary B, and non standard	56.00		56.00

This law was adopted in 1919. The minimum was seventy-five dollars (\$75) per school month. The county school superintendent examined the teachers' contracts and if any were found to be below the minimum, the school board was notified. The superintendent should withhold from the said school district its proportion of the county school fund for the current year and the school board members should be personally liable for the amount specified in the contract. This law was suspended in June, 1934, and June, 1935; but was in effect in 1940. The law assured a minimum salary of \$600.

17. Pennsylvania. Minimum salaries for teachers were provided by law for four types of school districts classified on the basis of population. This law was adopted in 1903. Minimum salaries for elementary and high school teachers are shown in Table XI, page 29.

18. Rhode Island. The teachers minimum salary law was adopted in 1909. It read as follows:

The annual salary of a teacher regularly employed in any public school, except as authorized by the state board of education, shall not be less than six hundred and fifty dollars (\$650).⁷

TABLE XI
MINIMUM SALARIES PAID PENNSYLVANIA TEACHERS*

Classification	Annual Minimum	ANNUAL INCREMENTS		Maximum Minimum
		Amount	Number	
First Class (over 500,000)				
Elementary	\$1,200	\$100	10	\$2,200
High school	1,800	175	8	3,200
Second Class (30,000-500,000)				
Elementary	1,000	100	8	1,800
High school	1,400	100	8	2,200
Third Class (5,000-30,000)				
Elementary	1,000	100	4	1,400
High school	1,200	100	4	1,600
Fourth Class (under 5,000)				
Elementary	800			
High school	1,170			

* Minimum Salary Laws for Teachers (Washington, D. C.: Committee on Tenure; National Education Association, January, 1937), p. 34.

19. South Carolina. In 1924, South Carolina passed a teachers' minimum wage law but it was repealed by later legislation.

20. Tennessee. The minimum salary law was adopted in 1925 for the equalization of counties where funds permitted a schedule. The details of the law are shown in Table XII, page 31, of this study. It will be noted from the table that a teacher who held the lowest certificate, and employed for the minimum term of eight months, would receive \$240 for the years work. The standards set forth in Table XII were optional with the local units. In case they were lower the amount issued to the county from the state equalization fund was reduced proportionally.

21. Vermont. The minimum salary law adopted in 1915 provided for a weekly wage. The holder of a professional standard certificate was to receive no less than eighteen dollars (\$18) per week and the holder of a professional probationary, seventeen dollars (\$17) per week. The holder of a limited standard certificate should receive no less than sixteen dollars (\$16) per week. The minimum term was thirty-six weeks for high schools and thirty-five weeks for elementary schools. No teacher should be paid less than \$560.

TABLE XII
MINIMUM UNIFORM SALARY SCHEDULE, TENNESSEE*

Elementary Class	Training	CERTIFICATES			INCREASE PER MONTH	
		Permanent Professional	Four Year Professional	Limited Training	Number	Amount
A-1	Master's	\$100	\$80	\$65	10	\$5
A	Bachelor's	90	75	60	10	4
B	135 quarter hours	75	65	50	10	3
C	90 quarter hours	65	60	45	8	2
D	45 quarter hours	55	45	40	6	2
ANY EXAMINATION CERTIFICATE						
E	High school training 4 years			30	4	2
F	Less than 4 years				2	2
High School Class		Limited Professional or Examination		Any Certificate		
A-1	Master's	\$100	\$80		10	5
A	Bachelor's	90	80		10	4
B	135 quarter hours			\$75	6	3
C	Less than 135			65	4	2

* Minimum Salary Laws for Teachers (Washington, D. C.: Committee on Tenure; National Education Association, January, 1939), p. 35.

22. West Virginia. The details of West Virginia's minimum salary law for teachers are shown in Table XIII, page 33. A minimum term of not less than nine months was guaranteed by the state, making the least salary \$585.

23. Wisconsin. The minimum salary was not less than seventy-five dollars (\$75) a month for at least eight months in districts other than cities of the first class. For cities of the first class (over 150,000) the minimum salary was \$120 per month. It was possible in districts other than first class for the term to be only three months in length. This did not happen during the years between 1930 and 1940. Ordinarily, the minimum was \$600; however, a minimum of \$225 was possible.

An analysis of the information concerning minimum salary laws showed the following facts:

1. Slightly more states had the minimum salary on a yearly basis than on a monthly basis.

2. Slightly more than half of the existing minimum-salary laws for teachers were enacted during or following the World War, when an emergency was caused by a scarcity of teachers.

3. Only one minimum-salary law for teachers had been enacted during the past decade.

4. There is little difference in the percentage

TABLE XIII
MINIMUM MONTHLY SALARY, WEST VIRGINIA*

Grade of Certificate	Basic	Second	Third	Fourth	Fifth	Sixth to Tenth	Eleventh
Elementary:							
Second grade	\$ 65	\$ 68	\$ 70	\$ 72.50	\$ 75	\$ 80	\$ 85
First grade	85	88	90	92.50	95	100	105
Short course	90	93	95	97.50	100	105	110
Standard normal	100	103	105	107.50	110	115	120
Collegiate elementary	110	113	115	117.50	120	125	130
High School:							
Standard normal	100	103	105	107.50	110	115	120
First class (degree)	110	113	115	117.50	120	125	130

* Monthly Salary Laws for Teachers (Washington, D. C.: Committee on Tenure; National Education Association, January, 1937), p. 36.

of states which had minimum-salary laws which required college training and those states which did not have minimum-salary laws.

5. Only one state, Georgia, had the minimum salary determined annually.

6. Vermont was the only state which had the minimum salary on a weekly basis.

7. The minimum salary varied in eleven states according to the individual's training and in ten states according to experience.

8. The range of the minimum salary on a monthly basis was from twenty to two hundred dollars and on a yearly basis from two hundred twenty-five dollars to three thousand two hundred dollars. (See Table I, page 4, of this study.)

CHAPTER V

PROVISIONS FOR TEACHER RETIREMENT

Studensky said in part,

The history of the movement for teachers' retirement pensions in this country may be divided into three periods. The first period opened in 1869 with the establishment of teachers' assurance and mutual aid associations. The second period began in 1894 with the securing of retirement legislation, but without due regard to sound principles. The third period is now opening with a movement toward re-organization of existing retirement funds and the establishment of new funds on a sound basis.

The leading role in the movement during the first two periods was played by the teachers' associations. The attitude of the government and the public was one of indifference. With the new period, however, the government and the public have begun to take an active part in the teachers' retirement movement, and an intelligent cooperation between them and the teachers is developing.

The idea that soldiers and public employees should be 'pensioned' for their public services . . . was imported to this country from Europe. There pension laws for the army and navy and the state and municipal employees, including teachers, had existed for many years.¹

Thirty-four states had made some provision for teacher retirement. Laws of the different states varied widely. Some of the laws merely made it possible for various school districts to organize and maintain their own teacher retirement

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Paul Studensky, Teachers' Pension Systems in the United States (New York: D. Appleton and Company, 1920), pp. 3-15.

systems. The laws of other states provided for a state-wide uniform system.

Rather than go into detail giving the various state laws pertaining to teacher retirement, the writer arranged Table XIV, page 37, which gives the main features of each state law, and included with it the Indiana State Teachers' Retirement Fund Law in the Appendix of this study. It was an example of one of the best laws. As examples of some of the weakest laws concerning teacher retirement, the writer included the state retirement laws of Iowa and Tennessee.

A study of the Indiana Law shows that its organization was well planned. It had provisions for teacher retirement systems which were in existence at the time of its passage to enter the State Retirement Fund. Teachers could claim credit for prior service and service outside of the state if the outside service did not exceed ten years. It implied that the state was to furnish four sevenths of the funds necessary to provide an annuity of \$960 per year to teachers who had served thirty-five years. It also provided for annuities after twenty years of service.

Assessments of teachers were reasonable in amount and are refunded in case of death. If, for any cause, the teacher should quit teaching before rendering ten

TABLE XIV
SCHEDULE OF STATE RETIREMENT SYSTEMS

State	State Uniformity	Date of Publication	Assessment	Age or Service for Retirement	Service for Disability	BENEFITS			Refunds
						Retirement	Pension	Disability	
Alabama	No	1927	1/3 of 1 per cent	Age, 60; 21 years	21 years	\$600		\$600	Yes
Arizona	Yes	1931	None	30 years	20 years	\$600			Yes
Arkansas	Yes	1937	4 per cent	Age, 60; 25 years	10 years	1 1/2 per cent times number years		Part	
California	Yes	1895	\$12 yearly	30 years	15 years	\$500		\$ 50	
Colorado	No	1929	None	Men, 60 Women, 55; 25 years	10 years	\$50			Yes
Connecticut	Yes	1931	5 fixed	Age, 60; 20-35 years	10 years	Fixed by board	\$ 40		
Florida	Yes	1936	None	Disabled and needy	35 years				
Idaho	No	1937	Not fixed	Men, 60; 35 years Women, 55; 30 years	10 years	Not fixed		\$400	50 per cent
Illinois	Yes	1935	\$10, first class; \$20, second class; \$30, third class	Age, 50; 25 years	15 years	\$600		\$500	Yes
Indiana	Yes	1937	\$18 to \$36	35 years	10 years	\$960		Part	Yes
Iowa	No	1935	No greater than 1 per cent	Fixed by the various boards			\$500		
Kansas	No	1933	1 per cent to 1 1/2 per cent	30 years	25 years			75 per cent	
Kentucky	No	1934	Not fixed	Not fixed	Not fixed				Yes
Louisiana	Yes	1936	Not fixed	Age, 60; 40 years	10 years	Half salary			Yes
Maine	Yes	1935	\$20 to \$100	Age, 60; 30 years	6 years	Based on table			Yes
Maryland	Yes	1927		Age, 60	5 years	Based on payments			Yes
Massachusetts	Yes	1932	1 per cent to 7 per cent	Age, 60	20 years	Based on tables			Yes
Michigan	No	1936	1 per cent to 5 per cent	30 years	10 years	Fixed by trustees			
Minnesota	Yes	1931	5 per cent, not exceeding \$100	Age, 55; 30 years	15 years	Based on tables			
Montana	Yes	1931	\$1 per month. Total, \$600	Age, 55; 30 years		\$600			

TABLE XIV (continued)
SCHEDULE OF STATE RETIREMENT SYSTEMS

State	State Uniformity	Date of Publication	Assessment	Age or Service for Retirement	Service for Disability	BENEFITS			Refunds
						Retirement	Pension	Disability	
Nevada	Yes	1935	\$12 per year	30 years	15 years	\$600		Part	Yes
New Hampshire	No	1937	\$25 to \$100	Men, 65 Women, 60 and 30 years	6 years	Based on tables			Yes
New Jersey	Yes	1928	Fixed by board	Age, 62 or 35 years	10 years	\$400		\$300	Yes
New Mexico	No	1937	None	Age, 60 and 25 years	15 years	\$600-\$1,500		Part	50 per cent
North Dakota	Yes	1935	1 per cent for 10 years; 2 per cent for 11-25 years	25 years		\$350-\$750			
Ohio	Yes	1934		Age, 60 and 5 years or 36 years	10 years	Not less than \$25 per month			Yes
Oregon	No	1931	Fixed yearly	Age, 60	Disabled for 5 months	Based on payments			
Pennsylvania	Yes	1935	Based on Salary	Age, 62	10 years	Based on service			Yes
Rhode Island	Yes	1924	None	35 years	20 years	\$400-\$500		Part	
Tennessee	No		Optional with school board of any district		6 years	Based on tables			Yes
Vermont	Yes	1935	\$16 to \$100	Women, 60 and 30 years	20 years	1/8 of average salary			Yes
Virginia	Yes	1936	1 per cent	Women, 50 and 30 years	10 years	\$480		Part	Yes
Washington	No	1925	Total, \$720	30 years	5 years	Determined by board		\$ 25	Yes
Wisconsin	Yes	1936	5 per cent	Age, 50					

years of service, the assessments were to be refunded in part, and in full after ten years of service. In case the annuities drawn by a teacher before death were not as great as the assessments plus 4 per cent interest, the balance was to be paid to the estate of the deceased.

The law also made provisions for disability and leaves of absence.

Iowa's Retirement Fund Law provided for a retirement system only in districts having a population of twenty-five thousand one hundred or more. This had to be ratified by vote if the population were less than seventy-five thousand. The proceeds raised by tax levy were to be no greater than the assessments. The management was to be by the board of directors of the independent school district. This arrangement would cause a lack of uniformity and in many districts there would be no retirement systems.

Retirement systems in Tennessee lacked uniformity and did not exist in many districts.

A study of the preceding table shows that in twelve of the thirty-four states having retirement laws, there was lack of uniformity within the individual state. The states which had state wide laws varied greatly in their various provisions for teacher assessments, age, and service requirements for retirements, disability allowances, the

amounts of benefits, and refunds in cases of withdrawals or deaths.

CHAPTER VI

SUMMARY, CONCLUSIONS, AND SUGGESTIONS

In this study various reports, bulletins, journals, pamphlets, and books were studied in connection with state school laws relating to education. Much of the information gained from these sources was arranged in tabulated form to give a nation-wide picture of minimum salary laws, training requirements for certification, and retirement laws for teachers in the public schools of the United States.

An analysis of data thus secured revealed the following outstanding facts:

1. Minimum salary laws had not acted as a barrier against higher wages, though the wage increment was small.
2. The average salaries paid to teachers in the states which had minimum salary laws was slightly more than the average salaries paid in the states which did not have minimum salary laws.
3. The range of the state-average salaries paid teachers, principals, and supervisors in the schools of the United States was from \$465 to \$2,361, and the median of the forty-eight state average salaries was \$980.50 for 1932-1934.

4. In 1932-1934, the median of average salaries for the states having minimum salary laws was sixty-two dollars higher than the median of average salaries for the states having no minimum salary laws.

5. There were twenty-one states in 1940 having minimum salary laws of some kind.

6. Only two state legislatures had repealed teachers' minimum salary laws.

7. Only two state legislatures had enacted teachers' minimum salary laws since 1925.

8. Thirty-four states had laws which established, or permitted to be established, teachers' retirement systems.

9. Practically all states had training requirements for teacher certification.

10. The lack of uniformity was conspicuous in salary schedules, training requirements, and retirement systems.

11. The minimum salaries as provided by the various state minimum wage laws indicated very modest standards.

After considering the information gained in this study, the writer suggests that the different state legislators consider seriously the need for greater uniformity of teachers' salaries, greater uniformity of training requirements for certification, and greater uniformity of retirement systems

as to assessments, service and age requirements, and benefits.

The writer further suggests a minimum salary law and a retirement fund law for every state in the United States.

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APPENDIX

APPENDIX

A. INDIANA STATE TEACHERS' RETIREMENT

FUND LAW

The writer omitted sections one, two, three, four, nine (a), nine (b), nine (g), ten, eleven, thirteen, fourteen (c), and fourteen (g) because these sections had no direct bearing on this study.

Sections five, six, eight, and fifteen were repealed by the Acts, Indiana, 1921, page 741; sections sixteen, seventeen, eighteen, twenty, and twenty-two were repealed by the Acts, Indiana, 1923, page 64.

Acceptance of Act. Section 7. Any school corporation of the state (hereinafter called a unit) which at the time of the passage of this act has, in pursuance of any statute of this state, a teachers' pension or annuity system, may, if such unit so elects, come under the operation of this statute. For that purpose such unit shall present to the board of trustees of the Indiana state teachers' retirement fund (hereinafter in this section called the board) a petition to be admitted, which petition shall be signed by a majority of the then active teachers regularly employed by such unit and who are then contributors to the local pension fund, and concurred in by the school trustees or the other governing body of the school corporation of such unit, and a majority of the board of commissioners of the teachers' retirement fund, if any, of said unit, as expressed in formal corporate action, and shall concurrently pay, transfer, make over and assign to the board all moneys, credits and other property belonging to the local unit's pension or retirement department, including, when collected, the proceeds of any tax theretofore levied for the benefit of such local pension department. If the value of the moneys and property so transferred, exclusive of such then levied but

uncollected taxes, shall not aggregate a sum as great as the aggregate of all payments up to that time made to the local pension fund by the teachers of such unit still at that time regularly employed in its schools, then, at the time of making such transfer of funds, the unit shall supplement such value by the sum necessary to make up such deficit. Such unit shall, at the same time, deliver to the board its records concerning its teachers who are under the operation of its local pension fund, and also the applications of such teachers for membership under such local fund, and shall at the same time deliver an application from each such petitioning teacher to become entitled to the benefits of the provisions of this statute and of the Indiana state teachers' retirement fund and by any others of the unit who desire to apply.

Annuities Under Previous Acts. Teachers whose records are so transferred shall then be given credit under this act for years of service equal to that to which they were entitled because of assessments paid under the local pension or annuity act from which their records were transferred. The unit shall at the same time furnish to the board of trustees the names, addresses and records of all persons at the time entitled to receive and receiving annuities from its local pension fund.

The annuities under the Indiana state teachers' retirement act of all teachers already receiving or entitled to receive annuities or benefits under the pension or annuity system so transferring them shall be and remain the same as such teachers were receiving or would have received under the pension or annuity system from which they were transferred. If any part of the moneys or property of the local pension fund so transferred shall at the time of transfer, and in pursuance of law, be a "permanent fund" the same shall, after transfer, remain a part of the permanent fund in the hands of the board, the income only of which shall be applied, agreeably to the provision of this statute, to the use and benefit of such unit only. As soon as the unit shall have complied with the provision of this section, the title to the local pension fund property and assets of such unit shall, ipso facto, by operation of law, pass to and vest in the board, and thereafter said unit shall take no step in conducting its local pension fund except such as may be necessary to collect and pay over to the board any tax theretofore levied but not fully collected. Provided, That nothing in this section

shall be construed as impairing or interfering with any retirement system now operative in this state.

Rates of Assessment. Section 9(c). Each teacher shall be assessed in each year of service in which assessment is made at the following rates, unless adjusted as above provided, to wit:

Age at Beginning Service	Rates of Annual Contribution
18	\$32.45
19	34.06
20	35.77
21	34.89
22	34.01
23	33.12
24	32.22
25	31.33
26	30.43
27	29.53
28	28.63
29	27.73
30	26.83
31	25.94
32	25.04
33	24.15
34	23.27
35	22.38
36	21.51
37	20.65
38	19.77
39	18.90
40	18.04

Age Limit--Eligibility--Agreement. (d). No teacher who has received credit under this act for thirty-five (35) years of service shall be further assessed. Every teacher who is employed to teach in the public schools of this state and who avails himself or herself of and accepts the provisions and privileges of this act, shall, by virtue of such acceptance, agree that (1) when such teacher shall have attained the full age of sixty-six (66) years, he or she shall not be employed to teach and shall not be eligible to continue to teach in any of the public schools of any school corporation of this state, and (2) that such teacher will be ineligible

to enter into any contract with any school corporation to teach in any of the public schools thereof. If any person who is employed to teach in the public schools of any school corporation shall attain the full age of sixty-six (66) years prior to the expiration of any school year for which he has been employed to teach, such person shall be eligible to complete such school year notwithstanding the fact that he has attained the full age of sixty-six (66) years prior to the expiration of such school year.

Withdrawals--When. (e). In the event that any teacher, a member of the fund, leaves the service of the public schools for any reason, such teacher shall be entitled to withdraw the following portions of her contributions:

After one year	25%
After two years.	35%
After three years.	45%
After four years	55%
After five years	65%
After six years.	75%
After seven years.	85%
After eight years.	90%
After nine years	95%
After ten years.	100%

Return to Employment--Withdrawals--Repayment. (f). If such teacher returns to the employ of a state school to which this act applies such teacher shall be required to pay into said fund within one (1) year the amount withdrawn therefrom and shall thereupon have credit for all the service comprehended in the amount so withdrawn and repaid. The tables adopted as the basis for the actuarial computations made in determining the rate of assessment in this act are the "American Annuitants, Select Female Tables," at four per cent (4%).

Applications for Pensions. Section 12. The board of trustees of the Indiana state teachers' retirement fund shall receive and pass upon all applications for annuities or benefits under this act. It shall have power to summon witnesses, order medical examinations, select or approve physicians for such examinations, and conduct all reasonable investigations to enable

it to determine intelligently the justice of any claim submitted.

Fund Membership--Eligibility of Teachers. Section 14. (a). The members and beneficiaries of this fund shall include any legally qualified and regularly employed teacher, teacher-clerk, supervising principal, principal, supervisor, superintendent of schools, person in charge of teaching any special department of instruction or training, or any other teacher or instructor legally qualified and regularly employed as such in any of the public schools of this state or any persons employed by a public school corporation who were qualified under this act previous to their election or appointment; or in any public state normal school of the state, supported wholly by public money, and devoted to the preparation of teachers; or the legally qualified and regularly employed teachers, principals, superintendent and others named above in any other public state educational institution of this state supported wholly by public money and whose teachers devote their entire time to teaching; and the legally qualified and regularly employed teachers in state benevolent, charitable, and correctional institutions whose teachers devote their entire time to teaching; and any other teacher or instructor legally qualified and regularly employed as such in any experimental school in any state university employed to and who is actually teaching elementary or high school pupils; and employes in the office of the state superintendent of public instruction or in the office of the state teachers' retirement fund who were qualified under this act previous to their election or appointment. The secretary to the president and the assistant librarian of the Indiana state normal school, shall be construed to be teacher-clerks within the meaning of this act. The members of the fund shall be as follows:

Teachers After 1921.

(1) All teachers as herein defined, who are employed to teach in the public schools of the state and whose services in such schools began after June 30, 1921, or whose services shall begin hereafter.

Teachers Prior to 1921.

(2) Those teachers who entered service in such schools of the state prior to July 1, 1921, and who, before December 31, 1936, were members of the fund under the provisions of Chapter 182 of the Acts of 1915 or acts amendatory of said chapter.

Prior to 1921--Election

(3) Teachers who entered service in the schools of the state prior to July 1, 1921, and who failed to elect membership in the state teachers' retirement fund prior to December 31, 1936, may elect to receive membership in such fund at any time before December 31, 1942, by the payment of all arrearages for prior service claimed. These arrearages may be paid in cash the first year or in a series of installments according to the rules and regulations of the board of trustees of the Indiana state teachers' retirement fund, which shall not be more burdensome than the equal distribution of the installments over the term of years between the time of election to come into the fund and the year in which the teacher may retire on the full annuity.

Exclusions--Construction. (b). Teachers in any state institution which is operating under any pension or annuity system not provided for by the laws of the State of Indiana may not come under the provisions of this act, but in the event that these institutions cease to operate under the system mentioned above, the teachers may become members of the fund created under this act, under conditions established by the board of trustees of the Indiana state teachers' retirement fund hereby created, provided that those conditions shall be consistent with the provisions of this act: Provided, however, Nothing in this subdivision shall be construed as rendering ineligible such teachers in such institutions as are specifically comprehended within subdivision (a) of this section.

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Salaries--Deductions. (d). It shall be the duty of paying officials, at the time of payment of salaries to teachers for the second, fourth, sixth and eighth school months of each school year, to deduct from the salaries of each of the teachers whose names have been so reported, an amount equal, as nearly as possible, to one-fourth ($\frac{1}{4}$) of the total amount due from said teacher for the entire school year as assessments under this act, provided that such teachers' contracts shall be construed to permit and require such deductions for the purpose of meeting the teachers' contractual obligations to the state under this act.

Death Before Retirement--Benefit. (e). In the event of death of any teacher who is a member under the provisions of this act, before such teacher has retired on an annuity, then and in that event the estate of the deceased teacher or a beneficiary theretofore designated to the board in writing by said teacher shall be entitled to a sum chargeable to the annuity savings account equal to the contributions of the teacher with interest thereon compounded annually at four per cent (4%), if application therefor be made within three (3) years after the death of such teacher, but not otherwise.

Leaving Services--Withdrawal. (f). In the event any teacher, a member of the fund, prior to retirement on an annuity, leaves the service of the public schools for any reason such teacher shall be entitled to withdraw the percentage of such teacher's contributions provided in Section 2, paragraph (e) of Chapter 189 of the Acts of 1937, such payments to be chargeable to the annuity savings account.

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Arrearages--Payment. (h). Teachers coming under the provisions of this act except those teachers provided for in paragraph (3) of subdivision (a) of this section shall be required to pay as arrearages an amount equal to the amount which would have accumulated from their contributions with four per cent (4%) compound interest had they been members under this act for the number of years which they claim for prior service, provided that a teacher may waive his or her right to former service and pay only current rates from the time when the membership begins and receive no credit for prior service. These arrearages may be paid in cash the first year or in a series of installments according to the rules and regulations of the board of trustees of the Indiana state teachers' retirement fund or may be left as a lien against the annuity: Provided, however, That deferred payment or adjusted accounts must bear interest at four per cent (4%) per annum which shall be compounded if not paid. In case of retirement before all arrearages are paid, the annuity otherwise available will be reduced in the proportion which the amount unpaid bears to the then present value of such annuity.

Thirty-five Years' Service--Annuity. (i). Any person coming under the provisions of this act who shall have rendered thirty-five (35) years or more teaching service in the public schools of the state and who ceases to be in the employ of the public schools of the state, for any cause, shall be entitled to an annuity of nine hundred and sixty dollars (\$960), payable in four (4) installments on the tenth day of January, April, July and October and terminating with the last payment made prior to the death of the annuitant.

Twenty Years' Service--Annuity. (j). Any person who shall have taught twenty (20) years or more in the public schools and who ceases to be in the employ of the public schools of the state for any cause, may in lieu of any other benefit be entitled to an annuity payable as above of such an amount as the then present value of the annuity which would otherwise have ultimately been available, computed on the actuarial basis provided for, will purchase at such teacher's age of retirement, based upon actuarial tables made a part of this law or as so later adopted by the board of trustees.

Disability Benefit. (k). Any teacher in the service of the public schools of the state may be temporarily or permanently retired for disability on a benefit in accordance with this act after he or she shall have served as such teacher according to the provisions of this act for a period of ten (10) years or more: and Provided, further, That when a teacher is retired for any disability such retirement shall continue only until such disability is relieved or removed, and no disability benefit shall be paid to such teacher after medical examination made on demand of the board of trustees of the Indiana state teachers' retirement fund and by a physician approved by the said board and made at the expense of said teacher shall establish to the satisfaction of the board that such disability is removed. No benefit for disability continuing for less than one-half ($\frac{1}{2}$) of a school year shall be paid. The disability benefits paid shall be at the rate of five hundred dollars (\$500) per annum: Provided, however, That no disability benefit will be paid at a greater rate than five-eighths ($\frac{5}{8}$) of the contract salary of the year in which the disability occurred: and, Provided, further, That in the event of the death of any teacher who hereafter enters the service or who shall have accepted the provisions of this act as

amended in 1937 or thereafter, while such teacher is drawing disability, then the total of such disability payments shall be deducted from any funds which otherwise would be payable to the estate or designated beneficiary of such deceased teacher, but no further penalty, deduction, or payment shall be suffered by said teacher or said teacher's estate because of the disability payments paid during the time of such disability.

Years of Service--Computation. (l). In computing years of service, as provided in this act, the board of trustees may include service as a public school teacher rendered outside of the state not however in excess of ten (10) years for such outside service nor for more than one-fourth ($\frac{1}{4}$) of the years of service claimed for retirement as a portion of the service necessary before any teacher shall be entitled to be paid any benefits under this act. The age which the teacher had attained at the time of beginning service in the earliest year for which credit is granted shall be taken as the age of beginning service as provided by this act and arrearages based on that age of beginning shall be paid for the years of service for which credit is granted: Provided, That nothing in this section shall affect the amount or amounts to be paid into such retirement fund by teachers before being entitled to an annuity.

Leave of Absence--Limitation. (m). Any teacher may be given a leave of absence for study, professional improvement, temporary disability, or for United States military, naval or allied service, not exceeding one (1) year in seven (7), and shall be regarded as a teacher and entitled to the benefits of this act, provided that for or during such absence he or she shall pay or continue to pay into such fund the amount of assessment payable by such teacher as provided by this act. Credit shall be given under this act for all years of service rendered under its provisions before, as well as after, the taking effect of this act. And the full term of school in the corporation in which such services were rendered shall constitute a year of service under this act. No teacher shall be granted more than a year of credit for service rendered during any one calendar year.

Prior Right--Election. (n). Any teacher whose contractual rights had vested in the fund prior to July 1, 1939, may elect prior to December 31, 1942, to accept the benefits of this act as amended in 1937 and thereafter. In case any such teacher shall not elect to accept such benefits conferred by the said amendatory acts he or she shall continue in prior contractual rights in the fund.

Attachment--Pensions Exempt. Section 19. All the annuities granted and payable out of said state teachers' retirement fund shall be and are exempt from seizure or levy upon attachment, supplemental process, and all other process; and such annuities or any payment of the same shall not be subject to sale, assignment, or transfer by any beneficiary; and such sale, assignment or transfer shall be absolutely void.

Pensions Withdrawn. Section 21. Whenever any person receiving any benefits from said fund shall be convicted of any felony or of any misdemeanor of which he or she shall be adjudged to be imprisoned; or shall fail to report for examination as required herein, unless excused by the board of trustees of the Indiana state teachers' retirement fund, or shall disobey the requirements of said board of trustees in respect to said examination, then such board may order that the annuity allowed and paid to him or to her shall cease.¹

B. IOWA'S RETIREMENT FUND LAW

Pension System. Any independent school district located in whole or in part within a city having a population of twenty-five thousand one hundred or more may establish a pension and annuity retirement system for the public school teachers of such district provided said system, in cities having a population less than seventy-five thousand, be

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Copied from the Laws of the State of Indiana,
1939.

ratified by a vote of the people at a general election.

(Note 1. "General election" as used in this section refers to the regular school election.)

Fund. The fund for such retirement system shall be created from the following sources:

1. From the proceeds of an assessment of teachers in the school district not exceeding 1 per cent of their salaries in a given school year, or such greater percentage as the board of directors of such school district may authorize and a majority of such teachers shall, at the time of such authorization by the board, agree to pay;

2. From the proceeds of an annual tax levy, not exceeding the amount produced in the current school year by the assessment of teachers as provided in the preceding paragraph of this section;

3. From the interest on any permanent fund which may be created by gift, bequest, or otherwise.

Management. The board of directors of the independent school district shall constitute the board of trustees and shall formulate the plan of retirement; and shall make all necessary rules and regulations for the operation of said retirement system.²

C. TENNESSEE'S RETIREMENT FUND LAW

That the Board of Education or School Board of any town, city, county, or district in the State of Tennessee by and the same is hereby authorized and shall have the power, as hereinafter provided, to establish what shall be known as "A Public School Teachers' Retirement Fund."

In case the School Board of any city, town, county, or district shall determine to establish such Public School Teachers' Retirement Fund, the same shall be put into operation and be authorized by any ordinance or resolution of such School Board, and adopted by the city or town governing authorities in cases of towns and cities; and by the County Court in cases of county and district schools.³

³ Public School Laws of Tennessee to July First,
1925, p. 80.