

A STUDY OF ATTITUDES AND CONDITIONS OF THE RETIRED
TEACHERS OF PORTLAND, OREGON

by

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A STUDY OF ATTITUDES AND CONDITIONS OF THE RETIRED TEACHERS OF PORTLAND, OREGON

CHAPTER I INTRODUCTION

"We do not count a man's years until he has nothing else to count." Ralph Waldo Emerson.

It is always hard for a person of active body and mind to retire. For one thing no physical or mental going sounds a change abrupt enough to compel sudden retirement. Health does not seem to be failing. There seems to be no abatement of buoyancy, no lessening of resiliency, no diminution of enthusiasm.

Suddenly one is retired and he is deprived of the feeling of usefulness. With this his income is cut drastically. Ofttimes his standard of living must drop so low that the person, though not actually in want, is completely miserable because of the change. Then there is the worry about the welfare of one's dependents.

Another reason for the difficulty is the fact that the retirant has been looking ahead all his life. Suddenly he finds that he has little to which to look forward. No wonder many retired people are problems to themselves and to their surrounding associates.

It seems practical then to suggest that retirants should add to their usefulness and happiness, and oft-times to their income, by many and varied hobbies and jobs, and that they must feel a financial security for themselves and for their dependents.

Thwing (6) advises that the teacher early adopt and carry forward as an avocation, by the side of his vocation, some congenial work which on his retirement may yield him compensation in addition to the pension which is rarely adequate to keep up a standard usually predetermined by the habits of preceding years.

Paget (3) says, "It is true that home, friendship, religion, and food might be called outside interests, but they are not hobbies. They get inside us and urge us forward. With a hobby the situation is reversed; we get inside it and urge it forward. That is a hobby, an artificial outside interest which looks as if it were sustaining and impelling us when we are really sustaining and impelling it."

It is not enough then for a retired person to eat, sleep, go to church, and enjoy one's friends. A definite outlet for the mind and body is necessary or he stagnates.

"A beautiful old age is a promise of delight to each beholder." Joubert.

Statement of the Problem

This study deals with the present status of the retired teachers of Portland, Oregon. It attempts to find out about their hobbies, their work, and their attitudes toward the retirement plan as it now stands. As such it inquires into the following questions:

1. What surroundings does the average retired teacher enjoy?
2. What are his home and personal obligations?
3. What are his recreational and professional interests?
4. What are the factors that affect his personal well-being?
5. What is the retirant's attitude toward the Teachers' Retirement Association and what changes does he recommend?
6. What is the retirant's financial status?
7. Is he working for remuneration? If so, what type of work does he do and what salary does he receive?
8. How many people are totally or partially dependent upon him?
9. What is his education and certification?
10. What was his last position and what is his present location?

Sources of Data

At the writing of this thesis there were 267 teachers retired from the Portland schools. The addresses of fifty-four of these were either unknown or uncertain. They were out of contact with the Portland Teachers' Retirement Association entirely. Their checks were sent directly to their banks by the Association.

Cooperation of Association Officials

The addresses of the remaining 213 were obtained from the Retirement Association. Mr. E. T. Stretcher, Executive Secretary of the Association, and his office staff cooperated in every way to help the writer get the information needed for this study. They made a stencil of the questionnaire and also addressed envelopes to all the retired teachers whose addresses were known. Mr. Stretcher, in a note included with the questionnaire, kindly expressed to the retired teachers the hope that they would cooperate in this study.

Cooperation of Retirants

Besides sending out the questionnaires, the writer contacted many of the retired teachers personally. These contacts were a pleasure and a revelation to the writer. The kindness and the desire to help these ex-teachers will long be remembered. In all, 136, or 64 per cent, responses

were received. It was from these responses that the tables in Chapter III were built.

Limitations of the Study

It was impossible to obtain information on all 267 withdrawals. The addresses of fifty-four were either unknown or uncertain. Many of the others were either incapacitated or very old. Some were paralyzed. Some showed a lack of interest and did not return the questionnaires. Others apparently resented the personal implications of questions 27, 28, 29, 30, 31, and 32 even though everything was strictly anonymous. However, those re-tirants who so kindly responded showed much interest. Their replies were very sincere and interesting, and many offered worthwhile comments and suggestions.

CHAPTER II

HISTORY OF THE PORTLAND TEACHERS' RETIREMENT ASSOCIATION

The idea of a retirement system in the city of Portland, Oregon, emerged about 1910. At that time it was just a vision that a few of the Portland teachers strove to bring into reality. Among those teachers was Miss Estelle J. McIntyre, who often held meetings in her apartment to make a study of retirement plans.

Because of the persistence and enthusiasm of those few teachers, their group finally grew to about twenty in number. Those twenty set for themselves the task of urging the legislature to approve the passage of an Enabling Act which would definitely establish the right of the teachers to organize a retirement association.

The Enabling Act was filed in the office of the Secretary of State on February 24, 1911. Immediately followed the selection of a committee of teachers and principals from all schools which was known as the "Committee of 100." This committee held three meetings. At the first one they agreed to plan and incorporate. A motion was passed that a committee of seven, including the president and secretary, formulate the Articles of Incorporation and Rules and Regulations.

On April 11, 1911, at their second meeting, the committee of seven presented the proposed plan of Articles of Incorporation, Rules and Regulations to the "Committee of 100" for their consideration.

On May 5, 1911, at the third meeting, the Articles of Incorporation and Rules and Regulations for the proposed Teachers' Retirement Fund Association were officially adopted. A general meeting of teachers was called for May 27, 1911, at which time eleven incorporators were elected. These were T. T. Davis, Grace De Graff, M. G. Donohoe, A. R. Draper, W. T. Fletcher, D. A. Grout, C. M. Kiggins, A. P. McKinley, Fannie G. Porter, C. A. Rice, and Mrs. L. D. Thomas.

After nearly five months of campaigning to secure prospective members, the second meeting of the incorporators was held to receive an affidavit from R. H. Thomas, School Clerk, to the effect that the majority of teachers of School District Number 1, Multnomah County, had approved in writing the formation of such an association. This affidavit included 332 names and a motion was passed at this meeting to receive the 332 applicants as charter members.

On February 24, 1912, a meeting of the applicants for charter membership was held in the Assembly Hall of Lincoln High School to hear a report of the incorporators. The

report was given and accepted, the incorporators discharged, the applicants received into membership, and the Articles of Incorporation and By-Laws read and adopted. Mr. E. D. Curtis was elected chairman of this meeting and Mrs. L. D. Thomas, secretary.

Dr. A. P. McKinley was elected by the Board of Trustees to act as the first president of the Association until the first annual meeting. He resigned four months prior to this meeting and on June 4, 1912, the Trustees elected Mr. Hugh Henry Herdman, Jr., to complete Dr. McKinley's term.

At the first annual meeting on October 26, 1912, Mr. Herdman was reelected to the presidency for the term of one year. Following this he was elected president of the Association six times and each year presented an annual report to the members of the Association. He served as president until the meeting of October 27, 1917, when Mr. William Parker, a member of the Board of Trustees, was elected by that body as president, with Mr. Herdman as vice-president. The retention of Mr. Herdman in an official capacity was considered advisable because of his long experience.

Mr. Herdman withdrew from the board December 14, 1918, and resigned from the teaching force June 20, 1920. The original By-Laws gave charter members the privilege of retaining membership in the Association by paying regular monthly dues even though they resigned from the teaching

force. Mr. Herdman availed himself of this opportunity and by paying his dues continued to be a member of the Association.

In 1929 all the requirements for retirement had been fulfilled in Mr. Herdman's case. At his request, the first twenty-five of his annuity checks were paid to other persons in the teaching profession who were in greater need than he. These checks amounted to a total of \$1875.

From about 1917 intimations of uncertainty of the Association's financial soundness were shown in the minutes. Proposals were made for a survey and reorganization of the Association. However, the actual change did not take place until 1929.

On December 17, 1928, an Enabling Act for the Reorganization of the Teachers' Retirement Fund Association was read and explained by Mr. Horace Mecklem. It was approved as read.

At a meeting of the Association on June 6, 1929, Mr. Mecklem reported that the Enabling Act had been adopted by the Senate and House. At this meeting, the Association adopted the revised By-Laws which made the Board of Trustees nine members instead of eleven, six to be elected by the members from their own membership. Other revisions concerned age requirements instead of years of experience for retirement, annuity raised from \$500 to \$900, an increase

in teacher payments to the fund, plans for straight and refund annuities, a disability annuity and a yearly actuarial investigation and valuation of the fund. Contracts with the United States National Bank and the Security Savings and Trust Company were completed to invest the funds of the Association. This concluded the final step in the reorganization of the Teachers' Retirement Fund Association.

During the depression years following 1932, the Teachers' Retirement Fund Association suffered greatly because of its lessened income. On February 7, 1935, the Board of Trustees discussed drafted amendments to the By-Laws to meet this difficulty. These amendments which mostly concerned with dues and the amount of payment and were passed at the general meeting of March 12, 1935.

On April 2, 1936, J. W. Edwards, Stuart Strong and Clarence Beckman were appointed to report on reorganization of the schedule of dues. A motion was passed by the Board of Trustees to have Mr. O. A. Ehrenclou, the actuary for the Association, set up new schedules based on 3 per cent of earnings. A letter from Mr. Ehrenclou containing the new schedules and proposed amendments regarding reduced interest payments, the penalizing of withdrawals, the reduction of the disability allowance, and making the table more strict was read but no action was taken at that time.

Action on the new schedules was delayed for several months because of opposition on the part of many members who did not approve of changing from the minimum dues of \$10 per month to the payment of a full schedule such as the new rates would require. However, it was finally decided at the annual meeting of the Association in March, 1938, to adopt the 3 per cent schedule as proposed by the Board of Trustees and recommended by the actuary.

Another change at this time was the election of a business manager for the Teachers' Retirement Fund Association. Mr. E. T. Stretcher was employed in this capacity. Mr. Stretcher, as former clerk of District Number 1, has had a great many years of intimate contact with the Association. As such he had been ex-officio treasurer and member of the Board of Trustees of the Teachers' Retirement Fund Association. Mr. Stretcher is still business manager of the Association (2).

ARTICLES OF INCORPORATION

ARTICLE I

The name assumed by this corporation and by which it shall be known is The Teachers' Retirement Fund Association of School District Number One, Multnomah County, Oregon, and the duration of this corporation shall be perpetual and unlimited.

ARTICLE II

The object, business, and purpose of this corporation shall be the receiving, accumulating, and holding of membership fees, dues, property, and other funds in the manner provided by law, and the investing and loaning such funds in the manner provided by By-Laws hereinafter to be adopted; and to pay an annuity to such teachers in the public schools of said School District Number One, as shall have been members of this Association, and who shall have retired from service as teachers, under the conditions, and after the rendition of such service as hereinafter and by the By-Laws provided; and for that purpose this association shall have power to receive, hold, and invest funds and property received or raised, for its use and benefit by taxation upon the property in said School District, the amounts received from its members as membership fees and dues, and such other amounts as may be received as gifts and donations.

ARTICLE III

The estimated value of money and property possessed by this Association at the time of making and filing these Articles of Incorporation is nothing, and the source of revenue of the same shall consist of membership fees and dues and amounts received from taxes collected for said

gifts and donations from persons or corporations to this Association; and the income from any such funds loaned and invested.

ARTICLE IV

The title of the officers making and filing these Articles of Incorporation is Incorporators of the Teachers' Retirement Fund Association of School District Number One, Multnomah County, Oregon; and the title of the successors to the officers making these Articles of Incorporation shall be Trustees of the Teachers' Retirement Fund Association of School District Number One, Multnomah County, Oregon, and they shall be elected at a meeting of said corporation to be held after three hundred (300) persons have been elected to membership herein, and their successors shall be elected annually thereafter.

ARTICLE V

The location and place of business of this corporation and Association shall be the City of Portland, in the County of Multnomah, State of Oregon.

A SUMMARY OF THE BY-LAWS

ARTICLE I

Meetings

Section 1 - Fourth Tuesday of March, 4:00 P. M., or if holiday, the next Tuesday.

Section 2 - Board of Trustees - Thursday after fourth Tuesday of March, 4:00 P. M., or if holiday, the next Thursday. Also if fourth Tuesday falls on a holiday, the Thursday following this.

Section 3 - Notice of meetings one week in advance by mail to each member or notice in Portland paper. No notice necessary for annual meeting of Board of Trustees but notice of special meetings by mail not less than twenty-four hours in advance.

ARTICLE II

Election of Officers

Section 1 - Management invested in Board of Trustees of 12.

Section 2 - Ex-officio members of Board of Trustees shall be member of Board of Directors of School District No. 1, Superintendent of Schools, and Clerk of School District No. 1. Other 9 trustees elected by members of the Association at their regular meeting.

Section 3 - President, Vice-President and Secretary are members of Board of Trustees, elected yearly by trustees for one year.

Section 4 - Treasurer chosen annually by Board of Trustees. May be any competent person.

Section 5 - Vacancies in Board of Trustees filled by Trustees until duly elected.

Section 6 - Secretary shall distribute ballots to members not less than ten days before meeting when an election is held.

Section 7 - Committee for Research of fifteen active members (not Trustees) of the Association.

Section 8 - Five members of the Committee for Research elected at each annual meeting for a three-year term.

ARTICLE III

Duties of Officers

Section 1 - Board of Trustees shall have power

- (a) To elect officers and employees and fix salary of treasurer and employees;
- (b) To manage Association business;
- (c) To call special meetings;
- (d) To perform other duties by law or By-Laws.

Section 2 - President shall sign all papers, be chairman of Executive Committee, call special meetings by request of a majority of trustees or 50 members in writing.

Section 3 - Vice-President shall carry out President's duties in his absence.

Section 4 - Secretary shall give notice of all meetings, keep record of all meetings, sign papers required, have custody of all books and papers, by request report at annual meeting and to Board of Trustees.

Section 5 - Treasurer shall have custody of all funds, report at Association meetings and at Board of Trustees, pay out on warrants only, deduct dues of members from monthly salary, furnish bond paid out of Association funds.

Section 6 - Committee for Research shall study the business of the Association, make reports to Association and Board of Trustees, consider findings concerning proposed amendments to the By-Laws, investigate organization and operation of other similar organizations.

ARTICLE IV

Committees

Section 1 - Two standing committees out of Board of Trustees:

- (a) Retirement Committee of five members;
- (b) Executive Committee of three members,
President of Board of Trustees ex-officio
chairman.

Section 2 - Executive Committee shall see that all Association rules are observed, pass on all claims except annuities, act for Association between meetings, keep its own minutes and report same to Board of Trustees.

Section 3 - Retirement Committee shall, subject to the Board of Trustees, determine who are entitled to benefits and keep a full record of its proceedings.

ARTICLE V

Dues

Section 1 - Sum which will purchase an annuity of \$37.50 per month at 60 years of age or later as members shall select. A member who has not contributed an amount sufficient to purchase such an annuity at his retirement shall receive no annuity whatsoever.

Section 2 - Board of Directors of School District No. 1 shall deduct necessary payments from the monthly salary of each member and pay same to the Association monthly, the Treasurer then to credit this to the account of each member from whom it was withheld. No dues required from any member on leave of absence.

Section 3 - A member with a straight annuity may purchase a refunding annuity by paying the difference; a member with a refunding annuity may give formal notice to the Board of Trustees and change to a straight annuity. He will receive credit for all contributions made toward the purchase of the type of annuity first selected.

Section 4 - Any member of the Association who has been a member continuously since January 1, 1938, may pay such a sum monthly as he shall elect, provided that every member, except those whose full schedules of dues are less than \$100 per year, shall contribute not less than \$8.33 per month.

ARTICLE VI

Section 1 - A member may retire voluntarily at 60 years of age or later. Subject to all other provisions of these By-Laws he shall receive \$75 per month, payable on the first day of each calendar month, commencing on the first day of the first month following retirement and continuing throughout the lifetime of such member.

Section 2 - A member under 60 so disabled that he is unable to perform his duties as a school teacher shall receive a monthly sum in proportion to his contributions to the Association aggregating \$75 monthly following the continuance of such total disability for a period of five months. In the event of removal of such disability payments shall cease and said member shall be subject to all laws governing active members of the Association and liable to make contributions thereto.

Section 3 - Disability and its period of continuance shall be determined by a Board of not more than three medical advisors to be chosen annually by the Board of Trustees subject to the approval of the Board of Directors of School District Number One, Multnomah County, Oregon.

ARTICLE VII

Allowance in Event of Death

Section 1 - At death of any member holding a refund annuity the beneficiaries shall receive an amount equal to the difference between the cost of said refunding annuity to date of retirement and the sum of (a) that portion of said amount which said member has received as annuity

payments from the funds of the Association as distinguished from funds contributed by the School District; (b) the amount of any indebtedness of the member to the Association, and (c) the amount of any 'distribution credit' received by said member in 1929.

Section 2 - A member, with the sanction of the Board of Trustees, may borrow money to complete the purchase price of an annuity, and may pledge or assign his annuity or any part thereof for the repayment of the loan.

Section 3 - Designated classes of beneficiaries allowed are as follows: wife, husband, child, mother, father, sister, brother, grandparent, grandchild, aunt, uncle, niece, nephew, or estate of the member in the event of no designation of beneficiary.

ARTICLE VIII

Withdrawal Allowance

In event of withdrawal from employment or death of member before retirement the Association will pay to the member or to his beneficiaries an amount equal to his total contributions to the Association, together with the net earnings thereon.

ARTICLE IX

By-Laws

Section 1 - The Board of Trustees may from time to time compile and publish the By-Laws of the Association, deleting therefrom such portions as may be obsolete, and numbering, re-numbering and entitling the sections, paragraphs, and subdivisions thereof.

Section 2 - These By-Laws, or any part of them, may be amended or repealed by a majority vote of all members present at any annual meeting of the Association or any special meeting called for that purpose, provided at least one hundred members are present and voting. Notice shall be given at least thirty days prior to the meeting either by newspaper, school bulletin, or by being posted on the bulletin board of each school in the district. Such amendments may be proposed by the Board of Trustees or any member of the Association.

CHAPTER III

THE RESULTS OF THE STUDY

The object of this study was to determine the status and attitudes of the retired teachers of Portland, Oregon. This chapter discusses the surroundings of the average retired teacher, his home and personal obligations, his friends, his recreational and professional interests, his health, his financial status and his attitude toward the Teachers' Retirement Association. It also discusses the types of work the different retired teachers are engaged in, how much remuneration they receive for these jobs, and how many persons are totally or partially dependent upon them. Most of the teachers who replied gave their education and certification and the last position they held before retiring. These are also included in this chapter.

Of the 267 retired teachers receiving a pension from the Portland Teachers' Retirement Association, the correct addresses of only 213 were known. Of these, 137, or 64 per cent, returned questionnaires sufficiently complete to form the basis of this study. Some did not answer all the questions. This accounts for the differences in the number of answers to the different questions.

Residence in Portland

Before retirement the teachers have had to spend many years as citizens of Portland. It was the object of the first question to determine whether or not most retired teachers become permanent citizens of the community in which they had so long resided. The results as tabulated from the answers to question one are found in Table I.

TABLE I

Locations of Present Residences of Retirants

Location	No. of Retirants	Percentage
Now residing in Portland	95	69
Not living in Portland	37	27
Living in Portland only part of each year	5	4
	137	100

Of the part-time Portlanders, one spends six months in a bungalow at Rhododendron, near Mt. Hood, Oregon. Another spends six months in California. Two have been traveling a great part of each year. The fifth has a summer home but does not mention where it is.

The results as shown in Table I indicate that, as a rule, retired teachers continue to live in Portland

after their retirement and to become permanent citizens of the community.

TABLE II

Types of Communities in which Those Who Reside Outside of Portland Live

Type of Community	No. of Retirants	Percentage
Rural community	17	12
City	13	10
Small incorporated town	7	5
	37	27

Table II shows that only seventeen (12%) of the retirants contacted lived in rural communities. Thirteen (10%) lived in cities other than Portland. The smallest group of all or seven (5%) lived in small incorporated towns.

TABLE III

Populations Designated by Those Who Live Outside of Portland

Population of City or Town	No. of Retirants
<hr/>	
2,000,000	1
750,000	2
350,000	1
250,000	1
214,000	1
100,000	1
85,000	1
83,000	1
30,000	1
25,000	1
24,000	1
8,000	1
5,000	2
3,000	1
2,000	4
500	2
400	1
75	1
7	1

Personal Surroundings

It is very important with whom a person is living, especially if that person is of very advanced age. Questions 4, 5, 6, 7, and 8 deal with the retirants' personal surroundings. The results are found in Tables IV, V, VI, and VII.

TABLE IV
Whether Living Alone or Not

Situation	No. of Retirants	Percentage
Those not living alone	100	73
Those living alone	37	27
	137	100

The evidences show that comparatively few of the retirants were living by themselves. Most of them were either with members of their own family or with friends. This is of course much the better arrangement for elderly people. It assures them of protection in case of accident in the home or of sudden illness. It also provides them companionship which means a great deal to their happiness.

Table V shows that the largest group or forty-nine (36%) lived with only one member of their families. Most of these designated this person as being either husband

or wife. A few mentioned sons or daughters.

TABLE V
Those Living with Own Family

No. in Family	No. of Retirants	Percentage
8 (including self)	1	1
5	1	1
4	6	4
3	21	15
2	49	36
	78	57

TABLE VI
Those Living with Another Family

No. in Family	No. of Retirants	Percentage
4 (including self)	3	2
3	1	1
2	3	2
	7	5

A study of Table VI shows that only seven (5%) of the retired teachers lived with another family. This

seems a very small percentage considering the advanced age of these retirants. It has been suggested to the writer that perhaps school teachers do not get along well enough with outsiders to want to live with them. This was merely a suggestion, but may not be as humorous as it sounds. There may be some element of truth in it.

TABLE VII

Those Who Live with Companions

No. of Companions	No. of Retirants	Percentage
3 (not including self)	2	2
2	6	4
1	5	4
	13	10

Table VII deals with those retired teachers who joined together with one, two or three friends and pooled expenses to live together. This seems a splendid arrangement as it affords them companionship and assures them of help in case of illness or accident. However, there is a much smaller number in this group than in the group living alone. Thirteen (10%) lived with companions while thirty-seven (27%) were living alone.

One retirant rents rooms to adults of her own age. She says in this way she has companionship and also has a small income.

TABLE VIII

Types of Companionship the Retirants Enjoy

Age Group	No. of Retirants	Percentage
Mixed groups	100	73
Younger people	27	19
Older people	9	7
No companionship at all	2	1
	138	100

Table VIII speaks for itself. Seven marked two groups and were tabulated in both categories. Two answered "my own age group." These were tabulated under "older people." Six did not answer the question. The table, as was expected, shows that most of the retirants prefer the companionship of mixed groups. It is interesting to note, however, that two did not enjoy any companionship at all.

Leisure Time

Table IX deals with the various ways the retired teachers spend their leisure time. This table also speaks

for itself. Many of the teachers mentioned more than one form of leisure time activity. All were tabulated. This accounts for the fact that a greater number of answers are recorded in the table than replies received.

TABLE IX
How Leisure Time Is Spent

Type of Hobby	No. of Retirants
General reading	85
Handiwork (knitting, sewing, etc.)	49
Reading literature (poetry and prose)	19
Reading scientific publications	14
Hiking or other physical activities	14
Working in hobby shop	8
Playing musical instruments	3
	192

One retirant mildly rebuked the writer for this question on leisure time activities. He answered, "No healthy person would spend most of the time on any one of the above. They do the normal things any other human being does which includes most of those items mentioned in question 10. Disability might force one to do one or two of them but I doubt it."

General reading is the most predominant leisure-time activity; handiwork comes next; however, a surprisingly small number had "hobby shops" or played musical instruments.

TABLE X

Activities Mentioned Under 'Other Activities'

Activity	No. of Retirants Mentioning This
1. Gardening, flowers, vegetable and fruit	26
2. Church activities	19
3. Keeping a house	19
4. Red Cross	10
5. Club work	9
6. War defense work	7
7. Literary work, writing	5
8. Traveling	5
9. Listening to radio	4
10. Entertaining company	3
11. Visiting neighbors and friends	3
12. Playing bridge	2
13. Nursing	2
14. Weaving	2
15. Zone or air raid warden	2
16. Book review groups	2

TABLE X (Cont'd)

Activity	No. of Retirants Mentioning This
17. United Service Organization	1
18. First aid course	1
19. Enjoy studying nature, especially birds	1
20. Clay modeling	1
21. Letter writing	1
22. Caring for mother	1
23. Riding	1
24. Canning fruits, vegetables, etc.	1
25. Delving in politics	1
26. Interested in reading material on international relations	1
27. Studying world and social problems	1
28. Driving a car	1
29. Motoring	1
30. Caring for sick friends	1
31. Reading detective thrillers	1
32. Nursing invalid wife	1
33. Doing handiwork for charity	1
34. Fishing and hunting	1
35. Selling realty	1
36. Building	1
37. Garden supervisor of war gardens	1

TABLE X (Cont'd)

Activity	No. of Retirants Mentioning This
38. Attending management of property	1
39. Operating a 10-acre ranch, raising berries and chickens	1
40. Working on a dairy farm	1
41. Doing general farm work	1
42. From necessity, a lot of mending and darning	1

As a matter of interest, the leisure-time activities mentioned in Table X are worded exactly as written on the questionnaires. In the table all club work activities were tabulated under one heading. The specific clubs mentioned were the American Association of University Women (drama and foreign relations groups), Daughters of American Revolution, Parent Teachers' Association, various other teacher organizations, lodge activities, and study clubs.

One retiree merely listed 'amusements' under other activities but failed to mention what type. One said she was working on a mange cure and had "cured free of charge many dogs including her own."

Another said she enjoyed most of all visiting her daughter who has "three 'live wire' children and I am considered their 'live wire' grandma."

Health

TABLE XI

Physical Condition of Retirants

Condition of Health	No. of Retirants	Percentage
Excellent	38	28
Good	55	40
Fair	33	24
Poor	11	8
	137	100

Table XI shows the general health of the retired teachers included in this study. It must be taken into consideration that this is each teacher's estimation of his own health and in some cases may not be too accurate.

Of the eleven who considered their health "poor" all but two were retired because of disability and are still ill. This shows a distinct lack of chronic invalids who "enjoy" ill health. On the contrary, all seem especially proud of their good health.

TABLE XII
Causes of Indoor Confinement

Cause	No. of Retirants
Illness	10
Accidental injury	2
Old age	2
	14

Only fourteen (10%) of the retirants were "shut-ins." The percentages in Table XII are based on this number of confinements. Ten of these cases were due to illness. The types of illness given were:

1. Nervous breakdown
2. Stroke, high blood pressure
3. Paralysis from cerebral hemorrhage
4. Heart trouble
5. Arthritis, crippled from this
6. Arthritis (another case)
7. Paralysis
8. "Angina pectoria, arthritis and softening of the bones of the spine." This person also mentioned accidental injury as another cause of his confinement. The nature of the accident or injury was not given.

9. "Too many operations." This teacher, however, in answering question 11 (on health) considered her health fair.

10. "Am in hospital at present." This teacher did not give reason for being in the hospital. She considered her health good ordinarily.

Only two (14% of shut-ins or 1.4% of the total number) were confined because of accidental injury. One did not give the nature of the injury received. The other had a broken hip. This person added that her annuity paid for her board and room with excellent care. It is interesting to note that this lady in answering question 11 considered her health excellent.

Two (14%) were shut-ins because of old age. Both of these considered their health fair otherwise.

TABLE XIII
Provision Made for Proper Medical Aid

Type of Provision	No. of Retirants
Health insurance policy	16
Definite funds set aside	53
Agreement with friends or relatives	13
Others	12
	94

Table XIII shows the types of provision the retirants have made for proper medical aid in case of illness. Some checked more than one answer to this question. Eighteen answers were given under 'other provisions'. However, six of these did not seem adequate for proper care so only twelve (8%) were listed in the table. The ninety-four (68%) answers listed in Table XIII were given by eighty (57%) of the replies.

Only six (4%) directly confessed to no provision whatever. Forty-two (31%) did not answer the question at all. Perhaps a few felt the question too personal, but it is the writer's opinion that a great number of these had not made provision for medical aid or they would have answered the question.

Table XIII deals with just those who have made provision for proper medical aid. Table XIV shows all retirants.

TABLE XIV

Adequacy of Provision for Medical Aid

Adequacy	No. of Retirants	Percentage
Well provided for	80	59
Some provision	6	4
No provision	6	4
Evaded question	3	2
No answer	42	31
	137	100

Provisions listed under 'others' were:

1. Sufficient income from other sources (six answers)
2. National Hospital Association (three answers)
3. Veterans' Hospital (two answers)
4. I myself am an M. D. in good standing (one answer)
5. My son-in-law is an M. D. and my son is a Doctor of Biology (one answer)

Those answers which show not such good provision, but some, include:

1. A regular income, but not sufficient (two answers)
2. Accident insurance (two answers)

3. A little money saved plus pension (one answer)
4. Dependent only on savings at present but plan to get insurance (one answer)

The three evasive answers to question 15 were:

1. "I don't know just what proper medical aid is."
2. "I am a Christian Scientist and do not feel the need of above."
3. "Evidently this question presupposes that any retired person has only been thrifty enough to have \$75 a month and nothing else. I do not fall into that class."

Retirement from the Portland System

TABLE XV

Reasons for Retirement from the System

Reason for Retirement	No. of Retirants	Percentage
Age	85	62
Disability	20	15
Others	32	23
	137	100

Table XI shows the reasons the retirants gave for retiring from the Portland school system. The greatest number of teachers, eighty-five (62%), were retired because of advanced age. Only twenty (15%) were retired because of

disability. The types of disability given are worded here exactly as written in by the retirants. They are:

1. Lack of sufficient thyroid secretion. It lasted but a short time. Health now excellent.
2. Sick nerves in cartilages of joints. Invalid for two years and recovered. Health now good.
3. Trouble with eyes.
4. Hearing loss, nervous breakdown. Health now good.
5. Was crippled July 1, not well by September. My principal suggested a leave of absence but I wanted to quit. Health now good.
6. At time of retirement was very ill. Completely recovered now.
7. Weak heart. Health now fair.
8. Nervous prostration. Health now fair.
9. Cardia-vascular and renal sinus trouble. Health now fair.
10. Have a spastic stomach, pain in right side, sore spots and weakness from major operation.
11. Stroke of paralysis. Health still poor.
12. Nervous breakdown. Health poor.
13. Stroke, high blood pressure. Health poor.
14. Paralysis from cerebral hemorrhage.
15. Heart trouble which is affecting health more and more.
16. Tuberculosis at time of retirement, also angina pectoris,

arthritis and softening of the bones of the spine.

17. Arthritis. Am crippled.

As shown in Table XV, thirty-two gave reasons for retiring other than age or disability. As a matter of interest, these reasons are also given in the words of the retirants. They are:

1. Wanted to do other work.
2. I wanted to retire while I could enjoy life.
3. Because I was paid up at sixty.
4. Annuity paid up.
5. Tired out because of Platoon system, also was near the age limit.
6. Poor health. Several gave this reason.
7. Marriage. Two women said they retired to get married.
8. To care for invalid mother. Two gave this reason.
9. Local law requirement. Two gave this reason but failed to explain just what they meant by it.
10. Could have remained two years longer as the school board allowed five years to get affairs in order. The retiring age of sixty-five was not compulsory at the time I retired.

Seven retirants checked 'other reasons' for retiring but did not state the type of reason. The writer can be blamed for this as there was really no specific question

in the questionnaire asking for this information. All the above answers were volunteered.

Eight merely stated that they retired from choice or desire. Two others definitely gave the desire for leisure as the reason for their retirement. The most amusing answer to this question was as follows:

"I lost out in an endurance contest, a contest to determine whether I could continue for several more years to attempt to do a fairly honest and efficient job of teaching in spite of the ever increasing number of handicaps being invented by the school administration. The administration won; I retired."

TABLE XVI

Attitudes toward the Retirement Association

Attitude	No. of Retirants	Percentage
Good	133	98
Fair	2	1
Poor	0	0
No answer	2	1
	137	100

Table XVI definitely shows a very fine feeling among the retired teachers toward the Teachers' Retirement

Association. One hundred thirty-three (98%) checked their attitudes as 'good', the highest rank on the questionnaire. Not one checked 'poor'. Of the four remaining answers, it is interesting to note that none recommended any changes in the Association nor made any comments or suggestions. One retirant evaded the question by calling it 'ambiguous'.

Those teachers the writer contacted personally were very enthusiastic in their praises of the Association. Many thought it the best in the country.

TABLE XVII

Voluntary or Involuntary Retirement

Type	No. of Retirants	Percentage
Voluntary	124	91
Involuntary	13	9

An analysis of Table VXII shows that most of the retirements from the Portland schools were voluntary on the part of the teachers. Only thirteen (9%) retired against their wishes. However, these thirteen were quite strong in their disapproval of the plan of retiring a teacher against her wish when she reaches a certain age. One of the involuntary retirants stated that she had appealed to state and federal courts when she was retired but "lost the fight."

TABLE XVIII
Attitudes towards Retiring Age

Age One Should Retire	No. of Retirants	Percentage
Age 65	57	42
Age 60	46	34
Age 70	7	5
Other age	25	18
	135	99

Table XVIII shows the age the retirants thought a teacher should be retired. The greatest number, fifty-seven (42%), considered sixty-five the best retiring age. This is the retiring age under the present set-up. It is interesting to note that almost as many, forty-six (34%), considered sixty the best retiring age.

Fifteen answers indicated that the retiring age should depend entirely on the individual. His ability and his physical and mental health should be the indicators. They believed a teacher should be allowed to teach after sixty-five if she is an efficient teacher.

Other answers to this question were:

1. When no longer able to work.
2. When incapacitated.

3. Anytime they wish after sixty, or when they feel they should.
4. Should be required to retire before work deteriorates, whatever age.
5. When they can't stand it any longer.
6. Some should at sixty, all at sixty-five.
7. Age is a poor indication of his ability. A man is as old as his arteries.
8. A teacher should be required to retire at sixty for her own good.
9. A teacher should retire at sixty or better yet not teach at all. It is a thankless job.

TABLE XIX

Attitude toward Retirement before Sixty
on Less Annuity

Attitude	No. of Retirants	Percentage
For such a plan	85	62
Against such a plan	27	19
Undecided	5	4
No answer	20	15
	137	100

There seemed to be a feeling among many of the retired teachers that one should be allowed to retire in the fifties on less annuity if he so desires. This attitude is shown plainly in Table XIX. It was shown even more so in the personal conversations the writer had with some of the retirants.

TABLE XX
Retiring Age of Retirants

Age	No. Retired	Percentage
77	1	.7
75	1	.7
72	1	.7
70	2	1.4
69	5	3.8
68	4	2.9
67	5	3.8
66	5	3.8
65	38	27.8
64	9	6.5
63	3	2.2
62	7	5.1
61	6	4.3
60	32	23.3
59	1	.7
56	1	.7
52	2	1.4
49	1	.7
48	1	.7
47	1	.7
44	1	.7
43	1	.7
40	1	.7
Average 62.7	129	94.0

Table XX shows the ages that the teachers, considered in this study, retired. In this group are included those who retired because of disability as well as age. The average retiring age of the group is 62.7 years. This is younger than the present retirement age of 65. It must be remembered, however, that the disability retirants who retired in their forties and fifties bring this average down considerably.

TABLE XXI
Retiring Age of Disability Retirants

Age	No. Retired	Percentage
65	1	.7
62	4	2.9
60	2	1.5
59	1	.7
56	1	.7
52	2	1.5
49	1	.7
48	1	.7
47	1	.7
44	1	.7
43	1	.7
40	1	.7
Average 54.3	17	12.2

TABLE XXII
Retiring Age of Regular Retirants

Age	No. Retired	Percentage
77	1	.7
75	1	.7
72	1	.7
70	2	1.4
69	5	3.8
68	4	2.9
67	5	3.8
66	5	3.8
65	37	27.0
64	9	6.5
63	3	2.2
62	3	2.2
61	6	4.3
60	30	21.8
Average 64.0	112	81.8

Tables XXI and XXII are in reality Table XX broken down into two parts. Table XXI shows the average retiring age of those who retired because of disability. These ages varied from forty to sixty-five years. The average age was 54.3 years.

Table XXII shows the retiring age of the regular retirants. These ages varied from sixty to seventy-seven years. The average retirement age of these was 64.0 years.

Table XXII really gives a better idea of the age teachers tend to retire as this average is not pulled down by disability retirements, some of whom were forced to quit teaching when comparatively young.

While making this study, the writer sensed some resentment to the present sixty-five year age limit for retirement. It is interesting to note that although most of these teachers retired before that law came into effect their retirement age still averaged only sixty-four years which is below that limit.

TABLE XXIII

No. of Years Teachers Had Been Retired
When This Study Was Made

No. of Years	No. of Retirants
13	3
12	1
11	4
10	10
9	2
8	6
7	11
6	6
5	9
4	16
3	16
2	19
1	28
Average 4.5 Years	131

Table XXIII shows the number of years the teachers considered in this study had been retired when the study was made. The table speaks for itself. The longest number of years of retirement was thirteen, the shortest was one-half year. Six did not answer this question, possibly because under question 21 they had given their ages when they retired and they did not want to reveal their present ages by adding how many years they had been retired. For the 131 who answered, the average length of retirement was four and one-half years.

TABLE XXIV

Ages of Retirants at the Time This Study Was Made

Age	No. of Retirants
87	1
80	2
79	1
78	2
77	5
76	3
75	6
74	1
73	3
72	4
71	7
70	6
69	7
68	7
67	10
66	11
65	14
64	3
63	8
62	6
61	9
60	1
59	1
58	1
54	2
53	2
48	1
46	1
Average 67.36 Years	125

Table XXIV shows the ages of the retirants at the time this study was made. These were found by adding the number of years each teacher had been retired to his retiring age. One hundred twenty-five answered both

questions so could be tabulated in this table. The remaining twelve failed to answer one of the two questions on retiring age and years of retirement. The average age of those answering was 67.36 years. It will be noticed that three responses were from persons over eighty years of age. One lady was eighty-seven years old. All the octogenarians loyally filled out their questionnaires in their own handwriting.

TABLE XXV

No. of Years of Service in Portland System

Years in System	No. of Retirants
45	1
44	1
43	3
42	2
41	4
40	2
39	3
38	4
37	1
36	4
35	8
34	2
33	2
32	5
31	4
30	10
29	6
28	5
27	9
26	4
25	8
24	3
23	5
22	5
21	4
20	3
19	5
18	2
17	7
16	4
15	1
14	1
13	2
10	2
Average 27.91 Years	132

Table XXV shows the number of years the teachers taught in the Portland school system before they retired. The average number of years of service is 27.91 years. Thirteen had taught school in Portland forty years or more. It is the writer's opinion that these teachers have well earned and are deserving of the pension they now receive from the Teachers' Retirement Association.

TABLE XXVI

No. of Years Taught Altogether

No. of Years	No. of Retirants
58	1
55	1
51	2
50	2
49	3
48	2
47	2
46	1
45	2
44	4
43	7
42	7
41	4
40	20
39	4
38	7
37	3
36	3
35	6
34	6
33	5
32	9
31	2
30	8
29	1
28	2
27	2
26	1
25	1
24	2
23	1
22	1
21	1
20	3
19	2
18	2
Average 36.70 Years	130

Table XXVI shows how many years the retirants have taught altogether. These figures are very interesting when the many years of continuous service they represent are considered. Six had taught over fifty years. Fifty-eight had taught over forty years.

Position Held and Certification

TABLE XXVII

Positions Held by Teachers at Time of Retirement

Position	No. of Retirants	Percentage
Elementary classroom, no grade designated	35	25.5
Kindergarten	2	1.4
Primary first and second grades	14	10.2
Third grade	3	2.2
Fourth and fifth grades	1	.7
Sixth grade	2	1.4
Seventh and eighth grades	5	3.7
Eighth grade alone	6	4.3
Music in elementary school	1	.7
Home economics in elementary school	1	.7
Library teacher in elementary school	2	1.4

TABLE XXVII (Cont'd)

Position	No. of Retirants	Percentage
High school classroom, no subjects given	15	10.9
Head of history department	1	.7
Head of foreign language department	1	.7
Head of physics and biology	1	.7
Head of mathematics department	2	1.4
Head of department, no subject designated	1	.7
English, high school	6	4.3
Mathematics	2	1.4
History and social science	5	3.6
Languages	1	.7
Industrial arts	1	.7
Instructor in foundry, Benson High School	1	.7
High school substitute	1	.7
Dean of girls, high school	2	1.4
Elementary principal	16	11.7
High school principal	2	1.4
Assistant superintendent	1	.7
	132	96.3

Table XXVII was made as a matter of interest to see what positions the retirants held at the time of their retirement. The positions held were fairly well distributed among the responses. One group, the elementary principals, were especially cooperative in helping with this study. The writer has no way of knowing just how many ex-elementary principals there were among the retirants but by the law of distribution there should be few more than sixteen, the number of responses received from this group.

The different groups were also segregated and considered separately to see if particular suggestions, ideas or phobias came from any one group more than the others. There was no evidence of this at all.

TABLE XXVIII

Distribution of Degrees or Certificates

Certification	No. of Retirants	Percentage
Normal graduates	46	33.5
Bachelor of Arts	22	16.0
High school graduate	18	13.1
Bachelor of Science	15	10.9
Undergraduates of colleges or universities	11	8.1
Master of Arts	9	6.5
Graduates of special schools	5	3.8
Bachelor of Philosophy	2	1.4
Doctor of Medicine	1	.7
Doctor of Philosophy	1	.7
Bachelor of Law	1	.7
Bachelor of Didactics (obsolete)	1	.7
Master of Accounts	1	.7
Grade school graduate	1	.7
	134	97.3

Table XXVIII shows the distribution of degrees or certificates.¹ The highest degree received by each person is the only one designated. The largest number, forty-six (33.5%) were graduates of normal schools or teachers' colleges. Twenty-two (16%) had degrees of Bachelor of Arts. If all the Bachelors' degrees (college and university graduates) are considered in one group, there are forty-one (29.9%) of them or only five less than the number of normal graduates.

It is interesting to note that among the retirants there was one Doctor of Medicine and one Doctor of Philosophy. Ten had Masters' degrees.

Economic Situation

The remaining tables in this study consider the economic situation of the retired teachers, whether or not they are dependent upon their retirement salaries, how much income they receive from both holdings and work, what the approximate values of their holdings are, and how many people are totally or partially dependent upon their income.

¹The schools the retirants attended, the degrees and dates received will be found in the Appendix.

TABLE XXIX

Dependence on Retirement Salary

Amount of Dependence	No. of Retirants	Percentage
More than half	66	48
Less than half	33	24
Totally dependent	33	24
	132	96

Table XXIX shows the amount of dependence the retirants had upon their retirement salary. The table seems fairly well balanced with the greatest number of persons, sixty-six (48%), more than half, though not totally dependent upon the retirement pension.

TABLE XXX
Sources of Income from Holdings

Source	No. of Retirants
Stocks and bonds	46
Rentals	36
Royalties	1
Others	43
	126

Table XXX shows the sources of income the retirants had from holdings. The 126 sources mentioned are divided among ninety-six (70%) of the retirants, some having an income from more than one source. Forty-one (30%) of the retirants had no income from holdings at all.

Eighteen persons designated their amount of income from stocks and bonds alone. These amounts are shown in Table XXXI. The average income of these eighteen from stocks and bonds alone is \$462.33. Twenty-eight others had stocks or bonds but failed to give the amount of income from these. One answered 'small amount', another 'very little'. The rest left this space blank.

TABLE XXXI

Incomes Designated from Stocks and Bonds Alone

Income per year	No. of Retirants
\$1650	1
1500	1
1000	1
600	1
528	1
500	1
400	2
350	1
325	1
300	2
150	1
140	1
87	1
55	1
27	1
10	1
Average \$462.33	18

TABLE XXXII
Incomes from Rentals

Approximate Income per year	No. of Retirants
\$1700	1
1400	1
660	1
650	1
600	2
480	1
400	2
300	3
240	2
150	1
120	1
Average \$533.75	16

Table XXXII shows the amounts of income received from rentals alone. Thirty-six stated that they received income from rentals. Of these sixteen gave the exact amount in figures which are shown in this table. The average income of these sixteen from rentals alone was \$533.75.

One lady stated that she rented a few rooms so her income varied so much that she could not answer the question.

Another merely stated that her income was quite adequate for good living conditions.

TABLE XXXIII

Incomes Received from Life Insurance Annuities

Income per year from Annuities	No. of Retirants
\$1800.00	1
700.00	1
600.00	2
575.00	1
317.28	1
300.00	1
Average \$698.90	7

Life Insurance Annuities were listed under 'other sources of income from holdings'. Table XXXIII shows the amount of income seven designated as coming from such annuities. Others mentioned annuities also but the income designated came from several sources so just what they received from annuities alone is unknown. These incomes are listed in Table XXXV.

Three retirants mentioned interest from money as a source of income. One of these gave an annual income of

\$100 from this source. Another gave \$90 as her income. The third did not mention the amount.

Two gave husbands as their sources of income. For obvious reasons they failed to name the amounts received.

Two named farms as sources of income. One gave \$2000 as his yearly income from a dairy farm. The other mentioned \$500 yearly income but did not state the type of farm.

The rest who checked income from 'other sources' did not mention the type of source. However, eight did designate the amount of income from just 'other sources'. These incomes are shown in Table XXXIV.

TABLE XXXIV

Incomes Received from Unnamed Holdings

Income per year	No. of Retirants
\$665.00	1
525.00	1
420.00	1
361.20	1
360.00	1
300.00	1
120.00	1
47.50	1
Average \$349.84	8

Table XXXV shows the incomes received from a combination of two or more of the above sources. Four mentioned that their incomes varied so much from year to year that it would be impossible to determine an approximate amount. One lady mentioned 'four fine children and their families' as her source of income. No amount was given.

TABLE XXXV

Incomes Coming from a Combination of Two or More of the
Above Sources

Income per year	No. of Retirants
\$5000.00	1
2800.00	1
1720.00	1
1600.00	1
1300.00	1
1200.00	1
1000.00	2
900.00	2
600.00	1
500.00	3
300.00	1
230.00	1
200.00	1
180.00	1
Average \$1135	18

TABLE XXXVI

Table of Incomes Received from All Holdings of All Retirants

Income per year	No. of Retirants
\$5000.00	1
2800.00	1
2000.00	1
1800.00	1
1720.00	1
1700.00	1
1650.00	1
1600.00	1
1500.00	1
1400.00	1
1300.00	1
1200.00	1
1000.00	2
900.00	2
700.00	1
665.00	1
660.00	1
650.00	1
600.00	6
575.00	1
528.00	1
525.00	1
500.00	5
480.00	1
420.00	1
400.00	3
361.20	1
360.00	1
350.00	1
317.28	1
300.00	7
250.00	1
240.00	1
230.00	1
200.00	1
180.00	1
150.00	2
140.00	1

TABLE XXXVI (Cont'd)

Income per year from holdings	No. of Retirants
\$ 120.00	2
100.00	1
90.00	1
87.00	1
55.00	1
27.00	1
10.00	1
Average for 66 = \$691.06	66

Table XXXVI shows the incomes received from all holdings, including stocks, bonds, property, royalties, annuities, interest, mortgages, etc. This Table is a combination of Tables XXXI, XXXII, XXXIII, XXXIV, and XXXV. Sixty-six persons gave their annual incomes from holdings. The average for these sixty-six was \$691.06. This seems a fairly high average income from holdings for a group of retired people.

TABLE XXXVII
Value of Property Holdings

Value	No. of Retirants
\$50,000	1
25,000	2
20,000	2
16,000	1
15,000	2
14,000	1
12,000	4
10,000	2
8,500	1
8,000	2
7,500	1
7,000	3
6,000	2
5,750	1
5,500	1
5,000	4
4,500	3
4,000	5
3,750	1
3,700	1
3,500	5
3,000	6
2,750	1
2,500	1
2,200	1
2,150	1
2,000	5
1,500	2
1,000	1
50	1
Average for 64 = \$7255.47	64

Table XXXVII shows the values of the property holdings of the retired teachers. Sixty-four stated they owned property and gave the approximate values of it.

The average property holdings of the sixty-four is approximately \$7255.47. The average property holdings of the total 137 considered in this study is \$3388.68.

TABLE XXXVIII
Amount of Work at Paying Jobs

Amount	No. of Retirants	Percentage
Full-time	9	7
Part-time	7	5
Occasionally	10	7
No work at all	40	29
No answer	66	48
Without remuneration	5	4
	137	100

Table XXXVIII shows that a very few of the retired teachers were working for remuneration at the time this study was made. Of the 137 returns only nine (7%) were working full-time. This was quite a surprise as the general opinion was that a great many of the retired teachers had paying jobs.

Most of those who did not answer this question were no doubt not working or some mention would have been made of it. Eighteen of these stated, in answering question 26,

that they were totally dependent upon their retirement pension so they couldn't be working for remuneration.

Several who listed themselves as 'not working' said they would like to work. One mentioned she would especially like to do war work.

The types of full-time work listed were:

1. Chicken farm
2. Associated with Stay Farm Company
3. Farm work, type not given
4. Carpenter work
5. Teaching national defense
6. Defense work for the navy
7. Nurseryman, grower of ornamental shrubbery
8. Nursing
9. Housekeeping and nursing

The types of work listed as 'part-time' jobs were:

1. Coaching
2. Literary work, writing (four hours daily)
3. Part-time farm work
4. Assist on farm, sell 600 lbs. of butter fat daily
5. Interpreter for foreign missions
6. Earn board and room by keeping house for brother

The types listed as 'occasional' work were:

1. Medical, am an M. D.
2. Tutoring - four gave this answer. One especially named French.

3. Custodian of an apartment
4. Election board
5. Office work
6. Mechanical and shop work

Four women listed care of home as a very definite job. Many others were doing full-time housework but did not list this.

TABLE XXXIX
Approximate Earnings from Work

Income	Type of work	No. of Retirants
\$3000	Teaching and national defense	1
2400	Defense work for navy	1
650	Nursing	1
550	Carpenter work	1
500	Farm work	2
450	Farm work	1
400	Literary work, writing	1
200	Mechanical and shop work	1
50	Tutoring adults	1
19	Occasional work, type not given	1
Average for 11 = \$1065.36		11

Eleven retirants gave their approximate earnings per year from work. These earnings are given in Table XXXIX. Thirty-seven definitely answered that they made no income from work. The remaining ones gave no answer. Some gave evasive answers such as 'can't say', 'very little', 'varies'.

Several women said they saved the price of a maid by doing their own housework. One worked in a home for her board and room.

The average earnings for the eleven wage earners was \$1065.36. The average earnings for all the 137 retirants was \$85.54. Hence the retired teachers as a whole received practically a nihilistic wage from any kind of work.

TABLE XL

No. of Persons Totally Dependent on the Retirants

No. of total dependents	No. of Retirants	Percentage
0	83	61
1	29	21
2	3	2
3	1	1
	116	85

Tables XL and XLI show the number of people who are totally and partially dependent on the retirants financially. Of the twenty-nine retirants with one total dependent, two mentioned they also had one partial dependent, one mentioned two partial dependents, and one three. Two of the three with two total dependents have one partial dependent.

TABLE XLI

No. of Persons Partially Dependent on the Retirants

No. of Partial Dependents	No. of Retirants	Percentage
1	26	19
2	3	2
3	4	3
	33	24

Comments and Suggestions of the Retirants

The following pages contain the comments, recommendations and suggested changes that were written in by the retired teachers. They are given here exactly as worded by the retirants.

It seemed only proper to head the list with a note received from Mrs. L. D. Thomas of San Francisco, California, as she was one of the organizers of the Association.

1. The Association is very dear to my heart as I called the first group of five of my associates to talk over plans for organization after securing from Minneapolis their plan. Then we called a meeting by permission of the then Supt. Frank Ryler who aided us with his encouragement to secure the Enabling Act in 1911. It was then two years after in 1913 at the meeting of the legislature and after a struggle of two years to gain the friendship and support of the Legislators, not only of Multnomah County, but of the entire

state to endorse our bill. They eventually passed it.

I was in Portland in April and I am sorry I did not know of your very interesting piece of work for your thesis as I could have told you a bit of history of our Fund, having been secretary and a member of the board for many years. Success to you,

(signed) Mrs. L. D. Thomas

2. Wish we could have paid in more and received \$100 a month.
3. I would recommend \$100 per month for annuitants.
4. Pay more to fund. Receive more per month.
5. Arrange for a greater annuity for those who have dependents. A widow whose husband was an annuitant is in a precarious position.
6. The annuity should be in proportion to wages attained. Principals and grade teachers on the same annuity does not seem right. Teachers in the higher brackets of pay should be permitted to pay more.
7. I think teachers who are disabled in the service should receive \$75 per month. This sum to consist of their apportionment of the dues which they paid into the association, the rest to be paid by the school board.
8. Many teachers approaching retirement find they must make additional payments. Check should be early enough to permit teachers to spread payments.
9. In theory the district pays part of the annuity. Yet (1) exemption from state income tax is reckoned at \$900 a year until the teachers' payments have been used,

(2) refunding annuities are reckoned in the same way thereby using all the teachers' payments before applying anything from the city. This works a serious injustice on heirs of annuitants in certain cases. Reckoning for all purposes should be on the pro rata basis. As it is she apparently receives her own payments to the fund at the rate of \$75 a month until her contribution is exhausted.

10. In my opinion teachers should pay more money into the Retirement Fund during their best years, say from thirty to fifty, so that they may be prepared for ill health or retirement when it comes.
11. Make it possible to retire at 50 on smaller amount.
12. The Association needs a plan whereby a teacher may retire before sixty on less annuity if she so desires.
13. Retirement before sixty on less annuity may be desirable for some. If so they should be able to do it.
14. Earlier voluntary retirement on smaller annuity.
15. May retire at will with less annuity according to time in service.
16. A person if he pays enough should retire when he wishes.
17. A teacher should be permitted to retire after 20 or a certain number of years' service on a graduated scale of annuity.
18. Voluntary age to remain at 60. Compulsory age at 68. However any attempt to change may destroy the law.
19. Teachers should retire any time they wish after sixty when they feel they should.
20. Should be allowed to retire in case of

continued illness which is not a case of total disability.

21. Retirement at 65 years should be made compulsory. However some others are very old at 60 and offer no inspiration to youth. Others, the rare exception, do. It is difficult to draw a line at 60.
22. I believe it would be better for the schools and the retiring teachers as well if the retirement age were made compulsory at age 60 although I enjoyed my work heartily up to my last day.
23. A teacher should be allowed to teach after 65 if she is well and an efficient teacher.
24. On recommendation of Supt. and approval of school board age limit could be extended indefinitely.
25. It is my contention that schools are suffering a distinct loss and an injustice is done by the rigid age limitation. Many teachers are able to do their best work at 65. Records show that no other state has so low a retirement age. Some way should be left open for exceptional cases.
26. When I was forced to retire on account of my age my health and mental alertness was same as ever. I think so yet after seven years. I might have been serving all this time and saving the Retirement Fund \$5000. "A man is as old as his arteries."
27. Portland schools have lost by the required retirement some very excellent teachers at the age of 65, both men and women, but I could make no suggestion about how exceptions to the rule might be made.
28. Voluntary retirement before 70.
29. Seventy or seventy-five if you keep growing. Teachers should be retired when growth ceases.

30. All members should be required to pay in full monthly amounts without exception. (I am not sure about the requirement.) Every teacher a member, competent, careful investors of funds.
31. Require all to pay maximum dues until paid up.
32. I think all teachers should pay the required amount and not keep it out until time to retire. Should not say it isn't safe and sound. Makes us feel uneasy.
33. When I retired I considered the association and its laws excellent. Since then they have raised the dues considerably.
34. I suggest that new teachers be taught its procedure and results so far so that their attitude at being forced into it without taking contract would change.
35. If there is any way to improve the management by securing special help or an assistant to keep up research work if needed. It seems rather to put too big a load on the teachers.
36. I suggest such recommendations as assure teachers proper care and comfort.
37. Make the Teachers' Retirement Fund Association a National Social Security Act.
38. Get into the National Social Security set-up.
39. Sell all property now if possible.
40. I think the disability clause should be changed so as to satisfy the taxpayers or rather the members of the School Board who object to it from time to time. I have heard that such is the case.
41. The Teachers' Retirement association is in fine shape. I have no criticisms.

42. The Association seems to me a fine thing. They have been prompt, courteous and I have nothing but kind words for it.
43. I feel most grateful to receive my check for \$75 regularly on the 2nd day of every month.
44. I believe the present plan to be quite efficient.
45. I believe it to be about perfect.
46. Very good, as is.
47. My ideas and treatment have always been the best. I have no criticisms. It is grand to have the retirement pension to fall back on when one can no longer earn an income.
48. Suits me as it is. Was a boon to me when I collapsed.
49. If kept in the hands of competent executives I feel the P. T. R. A. will serve successfully many Portland teachers.
50. As administered at present it has been a lifesaver to me and mine.
51. No criticisms - very good.
52. No changes; I consider it excellent.
53. I think it is wonderful and fine as it is. Many do not appreciate it.
54. I know little about the Association. I am grateful for the service and promptness.
55. Don't know what to suggest. I think it is fine we have it. To me Horace Mecklem deserves our deepest gratitude for his effort made in securing a \$75 annuity instead of \$50 for only ten months.

56. It never ceases to be a marvel to me that the one dollar extracted from my first precious \$60 a month check in September, 1917 (I was assistant kindergartner) carefully guarded and invested by our faithful board is now bringing me \$75 a month for the rest of my life.
57. I should like to express my deep gratitude for the benefits of the Retirement Association. It literally means the difference between economic freedom and dependence to me.
58. I wish to express my everlasting gratitude to our retirement board, past and present. I hope I never forget to be grateful to Horace Mecklem (President of New England Mutual Life Insurance Company), Wm. Woodard, Mrs. Glines and others who made the system possible. Nothing so beneficial in my whole life time ever came to me without years of personal striving and waiting. It has always seemed to me too good to be true. I do not know what my life would be without it.
59. I always breathe a prayer of Thanksgiving when my Retirement Fund check gets into my hands each month. Don't know how we could live without it. It gives me a feeling of security so eliminates worry which is a thing that undermines good health.

A few of the comments received were of a more personal nature. Some of these are rather interesting character studies.

60. I have decorated the walls of my basement (oil paints), heated and lighted with outside entrance. Seating capacity 75. Also have piano, radio for records and separate room for library (300 books) free to borrow. We have classes (no charge) in Public Speaking, Astrology, Rosicrucian Philosophy.

Expect to have a Red Cross class. You are welcome to see it. I have made a wonderful dog mange cure which I give free if the recipient will write to me and acknowledge truthfully the cure. I have cured free of charge a dozen dogs, including my own, so far.

61. I live with Mr. and Mrs. X of Xville. Mr. X is 80 years old and Mrs. X will be 80 next month. She has been abed with a heart ailment since April 5, 1942. She has been up and dressed for about ten days now. I did all the nursing and house-keeping while she was down. I drive their 1941 Ford and we have a nice time.
62. I am doing this to help you get your degree. Have a life outside of the four walls of a school room. I have not associated wholly with teachers, have friends in many walks of life. I raised two children, orphan pupils, both married now. I've never made much money but am a master hand at conservation. I've always saved a little from my salary and have invested it carefully. I have not dressed as well as some of my friends but am repaid now by being much more independent.

One of the retired teachers passed away on May 17, 1942. This was after the addresses were received from the Retirement Association but before the questionnaires were mailed out. His widow received his questionnaire after his death. She immediately wrote explaining why the questionnaire could not be returned and expressed regret that she could not have been of help. The writer wishes to acknowledge this kindness of Mrs. O. M. Washburn of Salem, Oregon.

SUMMARY OF RETIRANTS' COMMENTS

Several things are evident from these comments handed in by the retired teachers. The general opinion seems to be that teachers should be allowed to teach after the present age limit of sixty-five years if they so desire and if their health and mental alertness is still up to par. There seems to be some resentment toward a definite age limit for retirement. On the other hand most of the teachers favor a plan whereby a teacher can retire at a much earlier age than sixty-five on less annuity if she wishes. One suggestion was made that the bulk of the payments to the Association be made early in the teacher's career so that they will not be a burden to him in his older days just before he retires.

The comments show that the attitude towards the Teachers' Retirement Association is of the very best. Many took this opportunity to express their thanks and appreciation to the Association for the favors they have received.

CHAPTER IV

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

Summary

In order to determine the status and attitudes of the retired teachers of School District No. 1, Multnomah County, Oregon, the writer sent questionnaires to all retired teachers of that district whose addresses were known. Two hundred fifteen questionnaires were sent out. Of these 137 replies were received. The questionnaire inquired into the surroundings of those retired teachers, their friends, their personal obligations, their recreational and professional interests, their healths, their financial status, and their attitudes towards the Portland Teachers' Retirement Fund Association. Questions were also included concerning the types of work those teachers took up after retirement, remuneration received for this, the number of financial dependents they had, and finally their education and certification at the time of retirement.

An analysis of the results shows that of the 137 teachers considered in this study ninety-five (69%) were still living in Portland. Five more (4%) were living in Portland part of each year. Of those living outside of Portland, seventeen (12%) lived in rural communities,

thirteen (10%) lived in other cities, and seven (5%) lived in small incorporated towns.

Seventy-eight (57%) of the retirants considered in this study lived with their own families. The greatest number of these, forty-nine (36%), lived with only one other member of their families. A few lived with more. One lived with eight members of her family, including herself. This was the largest number designated.

Only seven (5%) lived with families other than their own. Thirteen (10%) lived with companions and thirty-seven (27%) lived alone.

The results show that 100 (73%) enjoyed the companionship of mixed groups of people, twenty-seven (19%) enjoyed younger people more, nine (7%) would rather have the association of older people. Two enjoyed no association at all.

As for spending their leisure time, eighty-five (62%) designated general reading as their preference. Forty-nine (36%) checked handwork which included knitting, sewing, etc. Nineteen (14%) enjoyed reading poetry and prose, and fourteen (10%) enjoyed reading scientific publications. Fourteen (10%) mentioned hiking or other physical activities, eight (6%) mentioned working in a hobby shop, and three (2%) mentioned playing musical instruments. Other leisure time interests were also written in on the questionnaire.

These included gardening, Red Cross, defense, clubs, and many other types.

The retirants judged their own physical condition. Thirty-eight (28%) considered their health excellent, fifty-five (40%) considered their health good, thirty-three (24%) were fair in health and eleven (8%) thought their health poor.

Fourteen of the retirants studied were confined indoors, ten of these because of illness, two because of accidental injury, and two because of old age.

Eighty (59%) of the retirants had made arrangements so that they were well provided for in case medical care was necessary. Six others (4%) had some provision made, but not sufficient; and six (4%) admitted no provision whatever. Forty-two (31%) did not answer this question.

As to reasons for retirement from the system, eighty-five (62%) retired because of age, twenty (15%) because of disability, and thirty-two (23%) because of other reasons, mostly the desire for leisure.

The attitude of the teachers toward the Teachers' Retirement Association was of the very best. One hundred thirty-three (98%) checked their attitude as 'good', and only two (1%) checked 'fair'. There was not one who checked her attitude as being 'poor'.

Fifty-seven (42%) believed a teacher should retire at sixty-five years of age. Forty-six (34%) designated sixty as a good retiring age. Only seven (5%) thought seventy a good age for retirement. Twenty-five (18%) designated other ages. Most of those thought retirement should depend on the physical and mental, rather than the chronological age of the teacher.

Eighty-five (62%) favored a plan for retirement before sixty on less annuity if the teacher so desired. Twenty-seven (19%) were against such a plan. Five (4%) were undecided on this issue.

The average retiring age of all retirants was 62.7 years. The average age of those retiring because of disability was 54.3 years. The average retirement age of those retiring from causes other than disability was 64.0 years.

The tables show that the average of number of years the retirants had taught in the Portland school system was 27.91 years. The average number of years they had taught altogether was 36.70 years.

Practically every position in the Portland system was represented by the ex-teachers responding to this questionnaire. The largest number, seventy-two (52.5%), were elementary teachers. Sixteen (11.7%) were elementary school

principals. This was an exceptionally large representation from that group.

When this study was made, the number of teachers responding had been retired for an average of 4.5 years. Their average age at the time of this study was 67.36 years.

In this group of ex-teachers one held an M. D. degree, one a Ph. D. degree, and nine held M. A. degrees. Fifty had bachelor degrees. The others were undergraduates or normal graduates.

The results show that thirty-three (24%) were totally dependent on their retirement pension for livelihood. Sixty-six (48%) were more than half dependent and thirty-three (24%) were less than half dependent upon their retirement salary.

Forty-six had additional income from stocks and bonds, thirty-six from rentals, one from royalties, forty-three from other holdings. The average income from holdings amounted to \$691.06.

The average value of property holdings of the sixty-four who owned property was \$7255.47.

Only nine (7%) of the retirants were working at full-time jobs at the time this study was made. Seven (5%) had part-time jobs. Ten (7%) were working occasionally and

forty (29%) were not working at all. The average yearly salary for the eleven working was \$1065.36.

The tables show that thirty-three (24%) had either one, two, or three persons financially dependent upon them. The same number, thirty-three (24%) had either one, two, or three partial dependents.

The comments received by the retirants expressed deep gratitude for the Portland Teachers' Retirement Association. Suggestions were made to make the retirement age voluntary and dependent upon the mental and physical ability of the teacher rather than on any chronological age. Many expressed favor of a plan whereby a teacher could retire before sixty at less annuity if she so desired. Some suggested that the Association get into the National Social Security set-up.

Conclusions

Concerning joining the Social Security set-up the writer would like to quote parts of an article from the Research Bulletin of the National Education Association, January, 1941: (1)

It would appear on the surface perhaps that there are some benefits in the Social Security Act which the Teachers' Retirement Association cannot give. For one thing the migratory teachers are not taken care of. Those who withdraw to teach elsewhere or to go into business or some other professional work are penalized by the retirement system since credits toward an old age pension are not kept

for them but the money they have contributed is merely returned with interest. The Social Security Act, knowing no state boundaries, serves as a back log so that regardless of where one works, regardless of how many moves are made, and regardless of the type of employment (just so it is covered under social security) the contributions are continued and the benefits paid.

On the other hand the Social Security Act does not provide for disability benefits. This is one of the strong points of the Teachers' Retirement Association.

There are many talking points in favor of both sides of this question. So many so that it would appear that the reasonable thing to do would be to seek to acquire benefits under both social security and teacher retirement systems.

However, this is not as simple as it sounds. In the first place it is doubtful whether or not the school district and the individual teachers could afford to contribute both to the retirement fund and to the security fund.

The second point is that if social security were made compulsory local pressure would be apt to force the legislature and school board to abolish or radically reduce payments to and benefits of existing teacher retirement funds. It is certain there would be some politicians who would attempt to gain prestige with the tax payers through such an "economy program." This is one of the main difficulties that may be expected if teachers are covered by the Social Security Act and also by the local retirement system."

There is in addition the problem of whether taxation on public employers is constitutional. There is no express prohibition in the constitution which would prevent taxation of public employees or public employers. The restriction throughout the years has been based only on case law. Since there is no

constitutional provision for advisory judicial opinion the question cannot be answered in advance of enactment. Only the courts can decide and they cannot speak until a test case is taken to them.

The other question the retirants were interested in concerned retirement before sixty years of age at less annuity. It would appear on the surface that such a plan might be advisable. This is shown by the great number of retired teachers who favored such a plan. However, there are arguments against such a change which have seemed to the association officials and now also to the writer to hold sufficient weight to prevent working on such an idea at the present time.

In the first place, in 1929 the association officials succeeded in raising the amount of yearly payment to the Portland retired teachers from \$500 to \$900. This was accomplished mainly on the grounds that an amount less than \$75 per month was insufficient income for any retired teacher to live on. It was a hard fight before the legislature but was finally won. Any attempt to lower the amount of this pension even for early retirants might discredit the very thing that was fought for in 1929.

In the second place, the Portland Teachers' Retirement Association has no reason to believe that the School District would stand for such a plan. In fact, it is doubtful.

Thirdly, such a plan would necessitate too much payment in order to get an annuity worth speaking of. The following figures compiled by Mr. Stretcher, Executive Secretary of the Portland Teachers' Retirement Association, show this. A \$37.50 annuity at the age of 55, male and female, straight and refunding is as follows: (4)

<u>Age 55</u>	<u>Straight</u>	<u>Refunding</u>
Male member	\$6,985.00	\$8,167.00
Female member	\$7,907.00	\$8,935.00

In comparing the above figures with the schedules in the By-Laws, it will be seen that the cost will be increased by a considerable amount. Comparing age 55 with age 60, a female member will pay \$768 more for a refunding annuity and \$922 more for a straight.

Assuming that a teacher thirty years of age should enter the system, her schedule for retiring at age sixty on a refunding annuity would be \$16.60 per month, while for retiring at age fifty-five, it would be \$23 since she has five years less in which to accumulate a greater amount.

Recommendations

The results of this and other studies show conclusively that an adequate pension system is indispensable if a school system is to attract and hold the services of the

best men and women of the United States, and a city certainly can afford to put its children in the care of none but the best.

A sound retirement system will at least fill the following qualifications: (5)

1. Protect school children from teachers made incompetent by disability or old age,
2. Attract capable, far-sighted young people into the teaching profession,
3. Keep good teachers in the service,
4. Increase health and efficiency of teachers by removing worry and fear of destitute old age.
5. Improve morale in the teaching forces by opening the paths of promotion and encouraging professional growth.

With this in mind the conclusions reached in this study would seem to suggest to the writer the following recommendations:

1. A Portland Teachers' Retirement Association should be protected and kept on a sound working basis at any cost, and always.
2. Teachers, especially new ones, should have a better idea of the business side of the Association and some sort of propaganda program should be inaugurated to make them appreciate the Association more fully. The results of this study show that if the younger teachers were brought into contact with the retirants occasionally,

they would certainly receive good sales' talks concerning the Association.

3. The active teaching members as a whole should feel more responsibility toward the Association.

4. As yet a plan for retirement before sixty on less annuity does not seem feasible.

5. The arguments against joining the Social Security set-up far outweigh those for joining it.

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APPENDIX A

QUESTIONNAIRE
ON
RETIREMENT IN DISTRICT 1, MULTNOMAH COUNTY

1. Do you live in Portland? _____
2. If not, do you live in (Check one)
Rural community? _____ small incorporated town? _____
city? _____
3. What is the approximate population of your town or city? _____
4. Do you live alone? (Circle one) Yes No
5. Do you live with your own family? (Circle one)
Yes No
6. If you live with your own family, how many in family?

7. If you live with another family, how many in the family? _____
8. If you live with friends or companions, how many in group? _____
9. Which do you enjoy most (Check one)
Companionship of younger people? _____
Companionship of mixed groups? _____
Companionship of older people? _____
No companionship at all? _____
10. How do you spend most of your leisure time? (Check one)
Doing general reading _____
Reading scientific publications _____
Reading literature (Poetry and prose) _____
Working in hobby shop _____
Doing handwork such as knitting or sewing _____
Hiking or other physical activities _____
Playing musical instruments _____
Other activities: _____

11. Do you consider your health (Check one)
 Excellent? _____ Good? _____ Fair? _____ Poor? _____
12. If you are a shut-in, is it due to (Check one)
 Accidental injury? _____ Illness? _____
 Old Age? _____ Others? _____
13. Did you retire from the Portland System (Check one)
 On account of age? _____ Disability? _____
 Others? _____
14. If on account of disability, please state the type of disability.

15. If you have made provision for proper medical aid (Check one)
 Health insurance policy _____
 Have set aside definite funds for medical aid _____
 Agreement with relatives or friends covers that _____
 Others: _____
16. Is your attitude toward the Teachers' Retirement Association, as it now stands (Check one)
 Good? _____ Fair? _____ Poor? _____
17. Was your retirement from the Portland system (Check one) Voluntary? _____ Involuntary? _____
18. At what age do you feel that teachers should retire (Check one) Age sixty? _____ Age Sixty-five? _____
 Age Seventy? _____ Other age? _____
19. Do you feel the Association needs a plan whereby a teacher may retire before the age of sixty on less annuity if she so desires? (Check one) Yes No

20. What specific changes would you recommend in the Association?
1. _____
2. _____
3. _____
4. _____
5. _____
21. What was your age at time of retirement in Portland System? _____
22. What was your position at time of retirement in Portland System? _____ School? _____
23. How many years have you been retired? _____
24. How many years did you teach in Portland? _____
25. How many years have you taught altogether? _____
26. Are you dependent on your retirement salary
(Check one) Totally? _____ More than half? _____
Less than half? _____
27. Do you have a supplementary income from (Check one)
Stocks and bonds? _____ Rents on property? _____
Royalties? _____ Others? _____
28. What is your approximate income per year from such holdings as mentioned above? _____
29. What is the approximate value of your property holdings? _____
30. If you are now working, how much time? (Check one)
Full-time? _____ Regular part-time _____
Occasionally? _____
31. What is the nature of the work which you do for remuneration? _____

32. What are your approximate earnings per year from work? _____

33. How many people, aside from yourself, are wholly dependent on your income? _____
How many are partially dependent on your income?

34. School you graduated from

Name of School	Location	Type of School	Degree or Diploma
----------------	----------	----------------	-------------------

Date
Rec'd

35. Write comments or make suggestions on any problem which relates to the Portland Teachers' Retirement Association.

APPENDIX B

1136 N. E. Weidler St.
Portland, Oregon
May 28, 1942

To the retired teachers of Portland, Oregon:

Dear _____

My husband has been a teacher in the Portland schools for the past ten years. Because of the times I am attempting to complete my Master's thesis as soon as possible so I can teach again.

The thesis is based on the retirement system and the retired teacher. Briefly I wish to present a profile of the average retired teacher, her surroundings, hobbies, health, and attitudes toward the Teachers' Retirement Association.

This will be a nuisance to some of you and I sincerely wish I didn't have to bother you. However, the graduate board at Oregon State College will hesitate to accept my work unless I have a large per cent of responses from the retired teachers. Since this is so important to me, I am asking your kind cooperation in filling out the enclosed questionnaire. It will not take much time and perhaps a friend or relative will help you.

The questionnaire has been approved by the Retirement Board. Everything is strictly anonymous. It is not necessary to sign your name. However, if you do wish to put your name on the return envelope, the envelope will be destroyed long before your questionnaire is read for tabulation. We are not interested in individual answers. The answers to the questions are used only in group tabulations.

If there are any questions you do not understand or feel you cannot answer leave them blank, but please send some sort of a reply back. I am counting on you for that.

I wish I could call on you all personally, but that is impossible with the present tire and gasoline shortage and the small amount of time I have left to complete this survey. Those of you I have called on have been especially kind and cooperative.

I wish to thank you for your kind help.

Sincerely,

Mrs. R. O. Garber

May 21, 1942

MEMORANDUM TO ANNUITANTS:

Sometime ago, Mrs. Richard O. Garber asked the consent of the Board of Trustees to send a questionnaire to the various annuitants for the purpose of obtaining material to be used in her Masters' Degree.

The Trustees asked that Mrs. Garber prepare a questionnaire and submit it for approval. This has been done and it was approved at the last meeting on the 13th of this month.

The Trustees are glad to cooperate with Mrs. Garber and want the annuitants to feel the same about it. The Trustees, however, wish the annuitants to know that it is not compulsory and that they do it with their own free will.

Yours very truly,

Jessie May Balbach

APPENDIX C

Schools Retirants Attended, Degrees, and Dates Received

School	Degree	Date Rec'd
Princeton University	Ph. D.	1900
University of Iowa	M. D.	1904
University of Oregon	M. A.	1928
University of Oregon	M. A.	1928
University of Oregon	M. S.	
University of California	M. A.	1893
University of Indiana (Bloomington)	M. A.	1925
Yale University	M. A.	1904
University of Iowa	M. A.	
University of Nebraska (Lincoln)	M. A.	1912
Unnamed University	M. A.	1907
Philomath College	Master of Accounts	1904
University of Oregon	A. B.	
University of Oregon	A. B.	1918
University of Oregon	A. B.	1898
University of Oregon	A. B.	1894
University of Oregon	A. B.	
Marietta College, Ohio	A. B.	1896
Cornell University, Ithica, N. Y.	A. B.	1897

School	Degree	Date Rec'd
University of Minnesota (Minneapolis)	A. B.	1910
Oberlin College, Ohio	A. B.	1906
Oberlin College, Ohio	A. B.	
University of California	A. B.	1914
University of Michigan (Ann Arbor)	A. B.	1897
University of Michigan	A. B.	1900
University of Washington	A. B.	1923
University of Washington	A. B.	1912
University of Washington	A. B.	1914
University of Chicago	A. B.	1902
De Pauw University	A. B.	1893
University of Illinois	A. B.	1907
Wellesley College, Mass.	A. B.	1896
Wellesley College	A. B.	1889
No college or date given	A. B.	
University of Oregon	B. S.	1897
University of Oregon	B. S.	1922
University of Oregon	B. S.	1935
University of Oregon	B. S.	
University of Oregon	B. S.	
Hanover College	B. S.	1890
Kansas State College (Manhattan)	B. S.	1912

School	Degree	Date Rec'd
Willamette University	B. S.	1910
University of California	B. S.	1903
University of California	B. S.	1905
Oregon State College	B. S.	
Boston Tech., Boston, Mass.	B. S.	1901
Kirksville Teachers' College (Missouri)	B. S.	1886
Northwestern University (Evanston, Ind.)	B. S.	1893
Linfield College, Oregon	B. S.	
University of Oregon	LL. B.	1912
Cornell College, Mt. Vernon, Iowa	Ph. B.	1900
University of Chicago	Associate Ph. B.	1917
Iowa State Teachers' College	Bachelor of Didactics (obsolete)	1900
Ashland Normal, Oregon		1927
Ashland Normal		1926
Ashland Normal		No date
Monmouth Normal, Oregon		1928
Monmouth Normal		1924
Monmouth Normal		1924
Monmouth Normal		1912
Monmouth Normal		1900

School	Degree	Date Rec'd
Monmouth Normal		1899
Monmouth Normal		1899
Monmouth Normal	(eight others with no date given)	
Drain Normal		1894
Drain Normal		
Bellingham Normal, Washington		1919
Kansas Teachers' College (Emporia)		1891
Western Normal, Shenandoah, Iowa		1889
Nat'l Training School, Washington, D. C. (special normal)		1912
Oneonta State Normal, Oneonta, N. Y.		1897
Louisville Normal, Kentucky		
Illinois State Normal		1904
Illinois State Normal		1891
Illinois State Normal		1908
Indiana State Normal		1904
Portland University, Normal Department		1898
Portland University, Normal Department		1898
Teachers' College, San Jose, Cal.		1914
Kirksville Normal, Missouri		1882
Michigan State Normal		1899
Chillicothe Normal, Mo.		
Teachers' College, Mansfield, Pa.		

School	Degree	Date Rec'd
Nebraska State Normal		1914
Maukato Teachers' College, Minnesota		1900
Ellensburg, Washington, Normal		1911
Ellensburg, Washington, Normal		1901
Minnesota Normal		1916
Unnamed normal		1910
State Teachers' College, unnamed		
Normal School in France		
University of Oregon (undergraduate)		
University of Oregon (undergraduate)		
Willamette University (undergraduate)		
University of Minnesota (undergraduate)		
University of Minnesota (undergraduate)		
Two years of college (unnamed)		
University of Tennessee (one year)		
University at Rollo, Mo. (undergraduate)		
Drake University, Iowa (undergraduate)		
St. Helens Hall, Portland, kindergarten training		1917
St. Helens Hall, Portland, kindergarten training		
A sectarian school in St. Paul (no degree)		1907
Portland Business College		1906
Ferris Institute, Michigan		
Portland High School		1888

School	Degree	Date Rec'd
Portland High School		1890
Portland High School		1895
Portland High School		1896
Portland High School		1898
Portland High School	(three others gave no date)	
Portland Academy		
High School, Vancouver, Wash.		
Jerseyville High School		1909
Niles, High School (Ohio)		
Potosi, Wisconsin, High School		
Springfield, Ohio, High School		
Lancaster, England, High School		
A high school in England		
A high school in Canada		
Dallas, Oregon, High School		
A high school in Vermont		
A high school in Nebraska		
Unnamed high school (four others were high school graduates)		
Park Grade School, Portland		
