

LB  
2334  
C3  
1905/06

UNIV. OF  
TORONTO  
LIBRARY









Digitized by the Internet Archive  
in 2007 with funding from  
Microsoft Corporation

THE CARNEGIE FOUNDATION  
FOR THE ADVANCEMENT OF TEACHING  
542 FIFTH AVENUE  
NEW YORK

OFFICERS OF ADMINISTRATION

HENRY S. PRITCHETT      *President*  
T. MORRIS CARNEGIE      *Treasurer*  
ALBERT LEFOREST DERBY      *Assistant Secretary*

TRUSTEES

CHARLES W. ELIOT      *President*  
DAVID STARR JORDAN      *Vice-Chairman*  
CHARLES F. THWING      *Secretary*

Hill McClelland Bell	Henry C. King
Nicholas Murray Butler	Thomas McClelland
T. Morris Carnegie	Samuel B. McCormick
Edwin B. Craighead	William Peterson
William H. Crawford	Samuel Plantz
George H. Denny	Henry S. Pritchett
Robert A. Franks	Jacob Gould Schurman
Arthur T. Hadley	L. Clark Seelye
Charles C. Harrison	William F. Slocum
Edwin H. Hughes	Frank A. Vanderlip
Alexander C. Humphreys	Woodrow Wilson

EXECUTIVE COMMITTEE

HENRY S. PRITCHETT      *ex-officio*

Nicholas Murray Butler	Alexander C. Humphreys
Robert A. Franks	Frank A. Vanderlip
Charles C. Harrison	Woodrow Wilson

WASHINGTON OFFICE

Walter M. Gilbert, *Assistant Secretary*

LB  
2334  
C3  
1905/06



## TABLE OF CONTENTS

	PAGE
OFFICERS OF ADMINISTRATION, TRUSTEES AND EXECUTIVE COMMITTEE . . . . .	1
HISTORICAL SKETCH OF THE FOUNDATION AND ITS WORK	
Mr. Carnegie's Original Letter of Gift . . . . .	7, 8
First Board of Trustees . . . . .	9
Incorporation under New York Laws . . . . .	9
First Meeting of Trustees . . . . .	10
Original Report Submitted by Mr. Pritchett and Mr. Vanderlip . . . . .	10-16
First Officers and Executive Committee . . . . .	16
Reorganization and Incorporation by Act of U. S. Congress . . . . .	17-19
Officers and Executive Committee Chosen after Reorganization . . . . .	19
Adoption of Rules for Administration of the Foundation . . . . .	20
Administrative Organization of the Foundation . . . . .	20
Action of the Executive Committee since April 9, 1906 . . . . .	20
Accepted Institutions, List of . . . . .	21, 22
Retiring Allowances, Total Amount Granted Prior to July 1, 1906 . . . . .	21
" " " " " " " " October 1, 1906 . . . . .	21
" " List of Recipients . . . . .	22-24
GEOGRAPHICAL DISTRIBUTION OF ACCEPTED INSTITUTIONS	24-26
FINANCIAL ADMINISTRATION OF THE FOUNDATION . . . . .	26, 27
RETIRING ALLOWANCES FOR THE COMING YEAR . . . . .	27
POSSIBLE NUMBER OF RETIRING ALLOWANCES . . . . .	27, 28
STUDY OF U. S. ARMY SYSTEM OF RETIRING ALLOWANCES	28-30
HISTORY OF PROFESSORS' PENSIONS . . . . .	31-36
CONSIDERATIONS OF GENERAL POLICY . . . . .	36-38
EDUCATIONAL STANDARD ADOPTED BY THE FOUNDATION	
Definition of the term College . . . . .	38
" " Entrance Requirements . . . . .	38-47
DENOMINATIONAL CONTROL . . . . .	47-50
PENSIONS FOR WIDOWS OF PROFESSORS . . . . .	50
INSTITUTIONS UNDER GOVERNMENTAL CONTROL . . . . .	50
STATEMENT RELATIVE TO RULES OF ADMINISTRATION . . . . .	50, 51
A FIXED AGE FOR RETIREMENT . . . . .	51
REPORT OF THE TREASURER . . . . .	55-60
NECROLOGY . . . . .	61
APPENDICES . . . . .	
A: Certificate of Incorporation . . . . .	65-67
B: Act of Incorporation . . . . .	69-71
C: Albany Act . . . . .	73
D: By-Laws . . . . .	75-78
E: Rules for Granting of Retiring Allowances . . . . .	79-82
F: References <i>in re</i> Teachers' Pensions . . . . .	83, 84





**REPORT OF THE PRESIDENT**



TO THE CHAIRMAN AND THE TRUSTEES OF THE CARNEGIE  
FOUNDATION FOR THE ADVANCEMENT OF TEACHING

GENTLEMEN:

I have the honor to present, as President of the Carnegie Foundation for the Advancement of Teaching, the first annual report of its work. In this I include certain documents and papers with which you are already familiar, for the sake of historical completeness and for convenience of reference in the future.<sup>1</sup>

It had for a long time prior to the establishment of this Foundation been evident that the time was approaching when, for the sake of education no less than of the teacher, the remuneration of the teacher's calling must be increased. The teacher carries into his profession a large measure of devotion and finds his chief recompense in the work itself; but, in the long run, it is clear that strong men will be attracted in diminishing numbers to this profession unless with the moral and intellectual reward there can be coupled at least stability of employment and protection against old age. Interested in this situation, and desiring to aid in a large and helpful way the whole body of American teachers, Mr. Andrew Carnegie decided to found an agency for providing in the higher institutions of learning in America a system of retiring allowances; and in doing this he had in mind not only the betterment of the teacher, the relief of men who find themselves helpless after long years of honorable work, the dignifying of the teacher's calling, but also the freshening of the work of the colleges themselves, by enabling them to put new men into the places of those whom old age or disability has rendered unfit for service.

Mr. Carnegie made the announcement of his purpose in the following letter, addressed to the twenty-five men whom he had selected as trustees:

NEW YORK, April 16, 1905.

GENTLEMEN:

I have reached the conclusion that the least rewarded of all the professions is that of the teacher in our higher educational institutions. New York City generously, and very wisely, provides retiring pensions for teachers in her public schools and also for her policemen. Very few indeed of our colleges are able to do so. The consequences are grievous. Able men hesitate to adopt teaching as a career, and many old professors whose places should be occupied by younger men, cannot be retired.

---

<sup>1</sup> Under the provisions of the by-laws the fiscal year begins July 1, and this report, so far as it relates to statistics or to the routine business of the Foundation, refers to the year ending June 30, 1906, embracing a period of a little more than seven months after the original organization on November 15, 1905.



I have, therefore, transferred to you and your successors, as Trustees, \$10,000,000.00, 5% First Mortgage Bonds of the United States Steel Corporation, the revenue from which is to provide retiring pensions for the teachers of Universities, Colleges, and Technical Schools in our country, Canada and Newfoundland under such conditions as you may adopt from time to time. Expert calculation shows that the revenue will be ample for the purpose.

The fund applies to the three classes of institutions named, without regard to race, sex, creed or color. We have, however, to recognize that State and Colonial Governments which have established or mainly supported Universities, Colleges or Schools may prefer that their relations shall remain exclusively with the State. I cannot, therefore, presume to include them.

There is another class which states do not aid, their constitution in some cases even forbidding it, viz., Sectarian Institutions. Many of these established long ago, were truly sectarian, but to-day are free to all men of all creeds or of none—such are not to be considered sectarian now. Only such as are under the control of a sect or require Trustees (or a majority thereof), Officers, Faculty or Students, to belong to any specified sect, or which impose any theological test, are to be excluded.

<sup>1</sup> Trustees shall hold office for five years and be eligible for re-election. The first Trustees shall draw lots for one, two, three, four or five year terms, so that one-fifth shall retire each year. Each institution participating in the Fund shall cast one vote for Trustees.

The Trustees are hereby given full powers to manage the Trust in every respect, to fill vacancies of non-ex-officio members; appoint executive committees; employ agents; change securities, and, generally speaking, to do all things necessary, in their judgment, to secure the most beneficial administration of the Funds.

By a two-thirds vote they may from time to time apply the revenue in a different manner and for a different, though similar purpose to that specified, should coming days bring such changes as to render this necessary in their judgment to produce the best results possible for the teachers and for education.

No Trustee shall incur any legal liability flowing from his Trusteeship. All travelling and hotel expenses incurred by Trustees in the performance of their duties shall be paid from the Fund. The expenses of a wife or daughter accompanying the Trustees to the Annual meeting are included.

I hope this Fund may do much for the cause of higher education and to remove a source of deep and constant anxiety to the poorest paid and yet one of the highest of all professions.

Gratefully yours,

(Signed)                      ANDREW CARNEGIE.

---

<sup>1</sup> In view of the desirability of a permanent, self-perpetuating governing board, the provisions of this paragraph were, upon the advice and with the consent of Mr. Carnegie, omitted from the Act of Incorporation which forms the present charter of the Foundation.

The first Board of Trustees whom Mr. Carnegie selected to administer this great fund were the following:

Hill McClelland Bell	Drake University	Des Moines, Iowa.
Nicholas Murray Butler	Columbia University	New York City.
T. Morris Carnegie	542 Fifth Avenue	New York City.
Edwin B. Craighead	Tulane University	New Orleans, La.
William H. Crawford	Allegheny College	Meadville, Pa.
George H. Denny	Washington & Lee University	Lexington, Va.
Charles William Eliot	Harvard University	Cambridge, Mass.
Robert A. Franks	Home Trust Company	Hoboken, N. J.
Arthur T. Hadley	Yale University	New Haven, Conn.
Charles C. Harrison	University of Pennsylvania	Philadelphia, Pa.
Alexander C. Humphreys	Stevens Institute of Technology	Hoboken, N. J.
Edwin H. Hughes	De Pauw University	Greencastle, Ind.
David Starr Jordan	Leland Stanford, Jr., University	Stanford Univ., Cal.
Henry C. King	Oberlin College	Oberlin, Ohio.
Thomas McClelland	Knox College	Galesburg, Ill.
Samuel B. McCormick	Western University of Pennsylvania	Allegheny, Pa.
William Peterson	McGill University	Montreal, Can.
Samuel Plantz	Lawrence University	Appleton, Wis.
Henry S. Pritchett	Massachusetts Institute of Technology	Boston, Mass.
Jacob Gould Schurman	Cornell University	Ithaca, N. Y.
L. Clark Seelye	Smith College	Northampton, Mass.
William Rainey Harper	University of Chicago	Chicago, Ill.
Charles F. Thwing	Western Reserve University	Cleveland, Ohio.
Frank A. Vanderlip	National City Bank	New York City.
Woodrow Wilson	Princeton University	Princeton, N. J.

This list includes presidents of a number of our older and larger universities, together with presidents of colleges of both the older and the younger type, and may fairly be considered representative of our American institutions of higher learning, with the exception of those under governmental control. The question of the admission to the benefits of this Foundation of institutions supported by a State, a province, or a municipality Mr. Carnegie has left for the determination of its Trustees.

This gift to higher education was received with general approval. It was universally admitted that no wiser attempt could have been made to aid education than one that sought to deal in a wise and generous way with the question of the teacher's financial betterment.

It was considered advisable by counsel that the institution should in the meantime have a corporate existence, and it was therefore incorporated under the name of "The Carnegie Foundation," under the membership corporation act of the State of New York. (A copy of this Certificate of Incorporation is given in Appendix A.)

Mr. Carnegie, in his letter of advice to the Trustees requested that Mr. Frank A. Vanderlip and myself should act as a committee of this body to bring together, during the summer of 1905, such data as it might prove possible to obtain. A circular was therefore sent out by us to the colleges, universities and technical schools of the United States, Canada and Newfoundland, requesting certain data relative to their government and faculties. The information thus secured was put in order, and, so far as this could be done, analysed for the use of the Trustees at their first meeting.

This meeting was held at the residence of Mr. Carnegie, 2 East 91st Street, New York City, at 10 A.M., November 15, and the occasion brought together a remarkable and interesting gathering. It was felt by those present that there was then being inaugurated an agency which might have a far-reaching effect upon American education. This occasion was rendered most pleasant by the enjoyment of the hospitality of Mr. and Mrs. Carnegie. With one exception all of those who had been invited to take part in the organization of this work were present. President Harper, of the University of Chicago, was detained at his home by serious illness.

After the Articles of Incorporation had been presented it was necessary that certain formalities should be completed in the way of technical organization, after compliance with which an informal meeting of the Trustees was held to discuss the problems before them, and as a preliminary to organization and the adoption of some form of procedure.

Mr. Carnegie called upon the special committee whom he had appointed for their report, which was presented, as follows:

*TO THE MEMBERS OF THE CORPORATION OF THE  
CARNEGIE FOUNDATION:*

The undersigned were requested by Mr. Carnegie to bring together during the summer such data as were available for the information of the members of the Corporation at its first meeting and to suggest such general features of the organization as might seem to be necessary at its inception. It is the purpose of this report to describe briefly the nature of the data which have been collected and to make such fundamental suggestions concerning the problems before the members of the Corporation as may seem to be most necessary for solution at this meeting. At the suggestion of the Founder and by the advice of Counsel articles of incorporation were obtained, which were framed on the lines of the Founder's letter of gift. This charter, until amended or changed by this body, forms the legal basis of our action, and under it the twenty-five persons whose names are mentioned in it are directors in a corporation organized under the laws of the State of New York.

As a means of procuring trustworthy information, and after consultation with various members of the Corporation, a circular was sent out in the early part of the summer, asking for information relative to

- (a) The educational standards of the institutions;
- (b) The relations of each institution to the State, both in the matter of control and support;
- (c) The relation of each institution to religious denominations.



The circular requested also in the reply certain definite information as to the number of persons in the faculty of each institution, the total compensation of these professors and their maximum as well as their minimum pay.

The basis for determining a list of institutions from which these data should be asked is the list of universities, colleges and technical schools published by the United States Bureau of Education. An examination of this list makes it evident that the distinctions which are there made both with respect to State and to denominational control are far from trustworthy. On this account it seemed necessary to offer to each institution whose name is found in the list the opportunity to explain its own attitude with respect to standards of education and with respect to State and denominational control. The circular was accordingly sent to the entire list of universities, colleges and technical schools contained in the last report of the Commissioner of Education, including six hundred and fifteen institutions.

In a similar way the circular was sent to the twelve institutions in Canada which are officially classed as universities or colleges.

From the information obtained from the English Special Reports on Education in Newfoundland it seems that there are no institutions in that country at this time which could, under any reasonable interpretation, come under the scope of this Foundation. There are at present five institutions in Newfoundland calling themselves colleges. Each of these, however, is subsidized by the Government and each is under the supervision of a superintendent appointed on denominational grounds, two being Roman Catholic, one Methodist, one Presbyterian and one Episcopalian. In addition, the courses of study are those pursued in the grammar schools of England.

Replies from all of these institutions have not yet been received. Up to and including Saturday, November 11, replies have been received from four hundred and twenty-one institutions. Of these, thirty-two replied that the institution concerned was clearly denominational and that for this reason they did not consider further data called for; while three hundred and eighty-nine have furnished data more or less complete in accordance with the plan contained in the circular.

The data so obtained have been tabulated on sheets in such manner that those which pertain to any particular institution or to any class of institutions may be readily obtained and compared. The character of the statistics as well as the extremely interesting correspondence which accompanies them make a contribution to the knowledge of American institutions which can only be appreciated by an actual inspection of these documents. One cannot examine them without a high realization of the place which the small college fills in the American system of education, nor without recalling Mr. Bryce's estimate of this place.<sup>1</sup> The contrast in the character and the work of these institutions is as great as one can imagine, and the meagre pay-roll of many of them which are doing admirable work brings out sharply the pathos and the self-sacrifice which go with the work of the teacher in a comparatively new country, and makes evident as nothing else perhaps could do the place which such a provision as is here contemplated will serve in lifting from the lives of faithful and ill-paid men the uncertainty of provision for old age and disease. In any determination of the institutions or individuals which shall share in the

---

<sup>1</sup> Bryce's American Commonwealth, Chapter CII.

benefits of this endowment there should be carried a sympathetic as well as a scholarly spirit. A summary of the data shows the following results:

Total number of Institutions furnishing statistics.	389
“ “ “ professors in their faculties.....	6,969
“ annual compensation of these professors...	\$9,590,810
Average salary of a professor .....	\$1,376
“ maximum salary of a professor .....	\$1,783
“ minimum “ “ .....	726
“ age of a professor .....	38
“ length of service .....	8

The Committee, realizing that the members of the Corporation would desire at least a provisional study of this mass of information, has endeavored to make such a study in accordance with its understanding of the views of the Founder and the conditions of the Deed of Gift.

It is evident to one who inspects these documents, numerous as they are, that they do not furnish final evidence in regard to many of the questions which are raised, nor is it possible to obtain more exact data except by further correspondence or inspection of the institutions themselves. For example, in attempting to estimate the academic grade of the institution, it is not possible to tell from the data in hand whether those which have preparatory schools maintain these as separate schools under their charters or whether they constitute integral parts of the colleges themselves. In other words, it will be necessary to make further examination in order to ascertain whether many of the institutions which call themselves colleges and universities are not in reality preparatory schools.

Again, with respect to the matter of a definition of “denominational control.” While an inspection of the charters or Acts of Organization of the various institutions shows for most cases the denominational status of the institutions, it is evident that many institutions are denominational merely by the resolution of the Board of Trustees, and the exact facts can be ascertained only by further correspondence.

It is evident, furthermore, from the tenor of the correspondence with the various institutions, that certain of them in which the denominational limitations have long existed but have become more or less obsolete will undoubtedly clear their charters of these limitations and therefore become eligible to the benefits of this Foundation. It is evident, also, that the same influence will be felt to a greater or less extent in institutions which have recently assumed denominational ties. To illustrate this tendency the following quotation from the statement of the President of one of the older southern colleges is interesting. After describing the somewhat indefinite relation which exists between the college and a religious body, he writes:

“ This arrangement has been in being for the past three years and it should be stated that already opposition of a strong character has developed in various quarters and it seems not unlikely that the connection may be severed in the near future, and that the College will then resume its historical attitude of independence that it had maintained with credit and success during the preceding one hundred and twenty-seven years of its honored and valuable career.”

In similar spirit the Trustees of Bates College, which had been free from denominational limitation until some fourteen years ago and which has always been administered with great freedom from denominational tendencies, announced to your Committee that they have taken steps to amend their charter at the next meeting of the Legislature, so as to free it from sectarian conditions which have, in the main, become practically obsolete.

The reasons given by certain institutions which originally started independent of religious control for since becoming affiliated with religious denominations are most interesting: as, for example, the president of a well-known college writes that the college was originally incorporated as an independent institution, but, failing of support, was subsequently affiliated with a Synod.

A very common frame of mind is indicated by the following extract:

“ I wish to write frankly about the rule in our Articles of Incorporation which says that the majority of the Board of Trustees must be members of Congregational Churches. We find ourselves in an embarrassing position. We have been discussing changing that rule ever since I knew the college, four years ago. We have never got to it, simply because the thing has not culminated in action. Now we face the embarrassment of being charged with mercenary motives, as if we should make the change because of the Carnegie Foundation.”

In almost all cases the authorities of the various colleges which are technically denominational disclaim any denominational test in choosing teachers. All of these statements are most significant, and indicate that a considerable number of institutions which are now classed as denominational will avail themselves of an early opportunity to be rid of such limitations.

Using this data, therefore, to as full an extent as possible, we have arranged the institutions which have replied to our circular in three groups:

(1) Those under control of a State, or which receive their main support from it, and which therefore are for the present omitted;

(2) Those which are, in the language of the charter, “ under control of a sect, require a majority of their trustees, governing bodies, officers or students to belong to a specified sect, or which impose a theological test,” and which are therefore not eligible;

(3) Institutions apparently eligible, arranged in three classes:

(a) Universities maintaining graduate schools and professional departments;

(b) Colleges or technical schools with good entrance requirements and without preparatory departments;

(c) Universities, colleges and technical schools whose courses of instruction are partly or chiefly of a preparatory character.

Under these somewhat arbitrarily assumed criteria one hundred and twelve institutions would seem to be eligible to the provisions of



this gift, if one makes no distinction on account of the educational standard. Of this number one hundred and five have furnished fairly complete replies to our questions, which yield the following results:

Total Number of Institutions furnishing data.....	105
“ “ “ Professors in their faculties.....	2,653
“ Annual compensation of these Professors....	\$4,976,874
Average pay of a Professor .....	\$1,800
Number of Professors between 60 and 65.....	107
“ “ “ over 65 .....	139
“ “ “ under 65, but who have served 30 years as Professors.....	90
Sum of last two numbers .....	229

Of these 105 institutions 104 are in the United States and 1 in Canada.

Of the entire number 14 belong to Class “A,” 17 to Class “B” and 74 to Class “C.”

The average rate of pay in these institutions is much larger than that in the colleges classed as denominational.

In order to inaugurate any system of retired pensions some assumption must be made of the conditions of retirement. From the sheets to which we have referred, and on which the details of the information furnished have been tabulated, almost any information required can be obtained. If one assumes sixty-five years as the limit of age, and if one assumes thirty years as the limit of service upon which a pension may be earned, an examination of the data of these one hundred and five institutions shows the total number of professors over sixty-five years of age to be one hundred and thirty-nine, and the number of professors under the age of sixty-five but who have had thirty years of service as a professor is found to be ninety. Assuming the sum of these as a provisional pension list this would indicate that the one hundred and five institutions would supply two hundred and twenty-nine men.

There is another class of men in college faculties whom the officers of this Foundation will doubtless wish to consider. We refer to those who break down in health and are compelled to give up active work. It is difficult to obtain trustworthy statistics in such cases, but from the experience of several institutions it would seem that such a list bears but a small ratio to that just given. It would be perhaps safe to assume that they would be one-fifth of the other number.

How many of the institutions which have not yet replied would prove eligible under impositions of similar conditions is a question concerning which the Committee can form but an approximate estimate. These institutions are in most cases clearly denominational or entirely supported by the State. Making a fair estimate for all of these the expenditure would be, on the basis given above:

Pensions for 300 men at 50% of active pay.....	\$300,000
60 Pensions for Disability.....	60,000
5% Reserve Fund .....	25,000
5% Allowance for Administration, rent, etc.....	25,000
Total Expenditure.....	\$410,000

The Committee realizes that this estimate is at best only a rough approximation. No one can tell in advance how many of those entitled to retirement would accept it. The actual working of this system could only be known by trial.

The spirit in which these pensions for honorable service are received will depend in large measure on the tact and courtesy with which the matter is conducted. With a sympathetic relation between the professor and his institution and between that institution and the Carnegie Foundation, the conferring of such a pension may be made in such manner as to honor and dignify the service of meritorious men, while at the same time freshening the college life. One of the great advantages of the Foundation will be the sense of security it will give, not only to the limited number who may avail themselves of its benefits, but to the vastly larger number who will not do so but who know that they might. It may be found on trial that a more generous scale of pensions than that suggested can be used, either by extending the limit of age or of service, or by increasing the amount of the individual pension.

While it is true that this estimate may be somewhat curtailed by imposing an educational standard, it is also evident that a considerable number of institutions which are now technically sectarian will in a short time remove these conditions. It may therefore be safely assumed that while the income of the Foundation is sufficient to carry out the original plan of the Founder it is not sufficient to extend the system of pensions, at least at first, beyond the scope which he indicated in his letter of gift. It would seem therefore clearly the true policy of the Trustees at the inauguration of the Foundation to work within these limits, giving a generous interpretation to the terms "sectarian" and "state" control. The Committee has thought it desirable to confine this report to the general questions rather than to bring up the numerous matters of detail which can be better dealt with after the organization of the Corporation. The mass of material at the disposal of the Corporation is most valuable and probably contains the most detailed and conscientious information concerning all classes of educational institutions which has ever been brought together.

In any examination of this data it is evident that the college with the small faculty will be the great gainer, not alone from the fact that the greater absolute number of men in their faculties will be affected but also because the number of men of advanced age have a larger proportion to the total number in small colleges. For example, an institution with thirteen professors among whom four are eligible for retirement has a larger interest in the establishment of a pension system than a large university with one hundred and fifty in its faculty and twenty of these available for retirement.

The Committee has been impressed with the fact that the members of this Foundation are called upon to meet a series of questions which have to do with important educational tendencies and influences in this country. The establishment and maintenance of such a fund will be a very simple matter if no effort is made to deal with the question of educational standards and if every institution which chooses to call itself a university, a college or a technical school is admitted to a share in its benefits. If, however, this Foundation is to be something more than a distributing agency, these important educational questions must be met and their solution attempted by the officers and the members of this Corporation; and the question which will be at once the most

interesting and important is educational rather than financial. It has to do with the educational standards which the Foundation may choose to adopt. An inspection of the list of institutions which have been put down tentatively as eligible shows the widest variations. Many of these are in larger measure preparatory schools than colleges, and the most important question with which the Board has to deal, if it is to do its business with institutions rather than deal directly with individuals, is that of determining what educational standard shall be set up: in other words, what is a "college" in the sense in which this Board will construe it?

In addition to this question there will also confront the officers and members of the Corporation many interesting questions concerning the degree and character of State support which may be accepted by an institution without rendering it ineligible in consequence to the benefits of this trust. The question of how to deal fairly and justly with the criteria for determining sectarian control raises a series of far-reaching questions of educational and moral significance. To deal with these in a fair, just and sympathetic spirit will be no simple task.

The Committee realizes that at this moment the fundamental question which will need to be settled is the form of administration. It has, therefore, at the request of the Founder and in accordance with legal advice, framed provisional by-laws for the government of the Foundation, to be submitted to this body for consideration, and as the first necessary step we move that these by-laws be referred to a committee of seven members, consisting of the Chairman and six others to be appointed by him, for examination and report to the whole body of members.

(Signed)

HENRY S. PRITCHETT  
FRANK A. VANDERLIP

After a discussion of this report and of possible methods of administration, the Trustees adopted by-laws for their government, and elected officers under them as follows:

#### OFFICERS OF THE BOARD OF TRUSTEES

CHARLES WILLIAM ELIOT	<i>Chairman</i>
WILLIAM RAINEY HARPER	<i>Vice-Chairman</i>
CHARLES F. THWING	<i>Secretary</i>

#### OFFICERS OF ADMINISTRATION

HENRY S. PRITCHETT	<i>President</i>
T. MORRIS CARNEGIE	<i>Treasurer</i>

The Trustees further elected an Executive Committee, consisting of the President, *ex-officio*, and the following six members:

Nicholas Murray Butler	Alexander C. Humphreys
Robert A. Franks	Frank A. Vanderlip
Charles C. Harrison	Woodrow Wilson



To the officers of administration and to the Executive Committee there was committed the preliminary work of determining what the first steps in the conduct of the Foundation should be, together with the preparation of definite rules for the recognition of institutions and individuals as eligible to its benefits. It was felt, also, that the form of organization under which the Trustees were working, that of a business corporation, might not lend itself readily to the purposes of the Foundation, and in view of this the following resolution was offered and adopted:

“ Resolved, that the Executive Committee shall have power, if in their judgment such action be expedient, to present either to the Congress of the United States or to the Legislature of the State of New York, a bill to incorporate The Carnegie Foundation, as a substitute for the existing corporation, and to urge its enactment into law.”

With the adjournment of this meeting the work of actual administration of the great gift of Mr. Carnegie began. The administrative officers secured at an early date and under the authority of the Executive Committee, convenient and suitable quarters in the building at 542 Fifth Avenue, at the corner of Forty-fifth Street. Here offices were promptly fitted up, which sufficed for the immediate needs of the Foundation, and in which its work has since been conducted.

The work was for some months necessarily directed along two lines:

- (1) Legal reorganization;
- (2) The framing of suitable rules for the administration of the Foundation from the standpoint of its significance to education and to the teacher.

The work of reorganization was that upon which the administrative officers first entered. The decision was reached that the existing Articles of Incorporation might prove seriously defective for the desired purpose, and must certainly impose limitations upon the work of the Foundation. Regarding this the Foundation had the benefit of eminent counsel, including the Secretary of State, the Honorable Elihu Root. At his suggestion the legal problems involved were submitted to Mr. John L. Cadwalader, and an act framed by him was prepared. This act embodies clearly and carefully the wishes of the Founder and the conditions which he imposed in his gift, with the exception of the provision originally laid down by him relative to the election and term of service of Trustees, which was changed with his advice and consent so as to provide a self-perpetuating and permanent Board of Trustees.

After this form of incorporation had been agreed upon it was still a question of considerable moment whether application for a special charter should be made to the Congress of the United States or to the Legislature of the State of New York; but, after consultation with various eminent men, it was felt that a measure of such wide scope and an agency having to do with institutions in the United States, Canada and Newfoundland should properly be incorporated under the national government. Accordingly, early in February, 1906, the Act of Incorporation which had been prepared by Mr. Cadwalader, having been approved by the Executive Committee and by Mr. Carnegie, was presented to Congress. In the presentation of this matter to that body the administrative officers of the Foundation are especially indebted to Speaker Cannon, the Honorable J. T. McCleary and the Honorable Samuel McCall, and to Senators W. P. Dillingham and Francis G. Newlands for friendly service

in presenting the bill to the House and to the Senate, and in urging its passage. The Act of Incorporation was passed by both houses, and approved by the President on March 10, 1906, and provides a charter of great value to the Trustees, clothing them with large powers, giving them a wide latitude in the administration of the trust, and affording them at the same time unusual freedom in the holding and the disposition of securities and of real and personal property. This Act of Incorporation forms the charter under which the Foundation is now conducted, and is reprinted in Appendix B. The name of the institution has there been changed from "The Carnegie Foundation" to "The Carnegie Foundation for the Advancement of Teaching." The latter name was adopted by the Trustees after much discussion, and after long seeking for a name which might express the purpose of the Foundation, which has from the beginning been intended by its Founder for the upbuilding and the strengthening of the calling of the teacher. It was felt that this name, in some measure at least, indicates this purpose.

After the granting of this Act of Incorporation by the Congress of the United States it was still necessary to obtain from the Legislature of the State of New York an Act conferring upon the Trustees of the Carnegie Foundation (as originally incorporated) the right to surrender their charter from the State of New York, and to accept that provided by the general government. In order to secure this authority an Act was introduced into the State Legislature conferring this right. This Act became a law April 5, 1906, and enabled the Trustees of "The Carnegie Foundation" to convey its property to "The Carnegie Foundation for the Advancement of Teaching." This Act is reprinted in Appendix C.

The executive officers of the Foundation are especially indebted to the Honorable J. Mayhew Wainwright, Member of the Assembly, and to the Honorable Edgar T. Brackett, of the Senate of the State of New York, for the work entailed in bringing this Act to the attention of the members of the Legislature.

While these questions of legal reorganization and the procurement of the necessary legislation therefor occupied most of the time and work of the administrative officers and of the Executive Committee, during the early part of the year 1906, there was being made at the same time a most careful study of the rules which might fairly and justly be adopted for the awarding of retiring allowances. The Executive Committee completed its study of this matter by the adoption of a report, which was submitted to the Trustees of the Foundation in printed form on March 10, 1906. This was accompanied by a copy of the Act of Incorporation granted by Congress, a copy of the Act obtained from the New York Legislature permitting the transfer of the property of "The Carnegie Foundation" to "The Carnegie Foundation for the Advancement of Teaching," together with a complete set of rules for the administration of the Foundation, all of which were recommended by the Executive Committee to the Board of Trustees.

For the consideration of these recommendations of the Executive Committee the Trustees were convened for their second meeting on April 9, 1906.

This meeting, as had been the work of the Executive Committee which had preceded it, was devoted to two distinct ends:

(1) The adoption and inauguration of the legal machinery necessary for reorganization and for the management of the Foundation.



(2) A consideration of the report of the Executive Committee and its recommendations concerning the administration of the fund, and the conferring of retiring allowances.

Upon the recommendation of the Committee and of counsel present the trustees unanimously accepted and legally adopted the Act of Incorporation provided by the Congress of the United States. In accordance with the Act of the Legislature of the State of New York the Trustees unanimously voted to transfer all bonds and moneys then standing to the credit of "The Carnegie Foundation" to the new corporation, "The Carnegie Foundation for the Advancement of Teaching," and the officers of administration were duly and properly authorized to make this transfer. The Trustees then organized anew under its new charter, and adopted the by-laws which are printed as Appendix D.

In accordance with the provisions of these by-laws there were elected the following officers:

#### OFFICERS OF THE BOARD OF TRUSTEES

CHARLES WILLIAM ELIOT	<i>Chairman</i>
DAVID STARR JORDAN	<i>Vice-Chairman</i>
CHARLES F. THWING	<i>Secretary</i>

#### OFFICERS OF ADMINISTRATION

HENRY S. PRITCHETT	<i>President</i>
T. MORRIS CARNEGIE	<i>Treasurer</i>

#### EXECUTIVE COMMITTEE

HENRY S. PRITCHETT <i>ex-officio</i>	
NICHOLAS MURRAY BUTLER	ALEXANDER C. HUMPHREYS
ROBERT A. FRANKS	FRANK A. VANDERLIP
CHARLES C. HARRISON	WOODROW WILSON

With this action of the Trustees the reorganization of the Foundation was accomplished, and the Trustees found themselves incorporated under a charter whose scope is so broad and powers so generous that there can be no legal obstacle to the successful execution of its purpose.

This meeting for reorganization was saddened by the announcement of the death of the Vice-Chairman of the Board, Dr. William Rainey Harper, President of the University of Chicago. To the place thus made vacant there was elected by ballot President William F. Slocum, of Colorado College.

The Executive Committee and the Trustees felt much indebted in the whole matter of legal reorganization to the wise advice of their counsel, the Honorable John L. Cadwalader. In recognition of the fact that Mr. Cadwalader had not only performed these important services with the greatest care and success, but that he had further done this without charge to the Foundation,

the Executive Committee subsequently unanimously adopted and caused to be spread upon its minutes the following resolution:

“ Resolved, that the thanks of the officers and trustees of the Carnegie Foundation for the Advancement of Teaching are tendered to Mr. John L. Cadwalader for the able and valuable legal services which he has rendered to this Foundation; and the Executive Committee hereby extends to him its thanks not only for the service itself but for his kindly interest in the Foundation and the objects for which it was established.”

The Trustees next took up with care the consideration of the rules which had been recommended by the Executive Committee for the administration of the Foundation, and these rules, with certain changes adopted after discussion by the whole Board, were adopted in the form in which they are in this report reprinted as Appendix E, and under which the work of the Foundation has since been administered.

#### THE ADMINISTRATIVE ORGANIZATION OF THE FOUNDATION

In accordance with the rules and with the authority given to the Executive Committee by the Board of Trustees at the meeting of April 9, the Foundation has since been administered and its business conducted through the following officers of administration:

HENRY S. PRITCHETT	<i>President</i>
T. MORRIS CARNEGIE	<i>Treasurer</i>
ALBERT LEFOREST DERBY	<i>Assistant Secretary</i>
WALTER M. GILBERT	<i>Assistant Secretary</i>
	(Washington office)

Under its Act of Incorporation the legal home of the Carnegie Foundation for the Advancement of Teaching is in the District of Columbia, and an office must be maintained there through which legal service may be at any time recognized. By the kindness of the Trustees of the Carnegie Institution of Washington, quarters have been provided in their offices. The question whether the work of the Foundation may not ultimately be transferred to Washington is a question which the Trustees may later be called upon to decide.

#### ACTION OF THE EXECUTIVE COMMITTEE SINCE APRIL 9, 1906

In accordance with the authority delegated to it by the Trustees the Executive Committee has proceeded to place upon the “accepted list” certain institutions and to grant retiring allowances to professors in these institutions. It has also granted retiring allowances to certain professors in institutions not on the “accepted list,” which grants have in all cases been made on the ground of distinguished and unusual service; and in the list of men who have been so chosen are found the names of many teachers who honor



American scholarship and whose influence upon American youth has been most important. There follows a list of those institutions which have been placed on the "accepted list," and a list of those to whom retiring allowances were awarded prior to July 1, 1906††, which begins a new fiscal year (from colleges on the accepted list, thirty-three professors, four widows; from colleges not on the accepted list, six professors, one person, Dr. William T. Harris, not in a college, on the ground of distinguished service to education,—in all forty-three persons and a total appropriation of \$67,905).

## ACCEPTED INSTITUTIONS

### IN THE UNITED STATES

Amherst College . . . . .	Amherst, Mass.
Beloit College . . . . .	Beloit, Wisconsin
Carleton College . . . . .	Northfield, Minn.
Case School of Applied Science . . . . .	Cleveland, Ohio
Clark University . . . . .	Worcester, Mass.
Clarkson (Thomas S.) School of Technology . . . . .	Potsdam, N. Y.
Colorado College . . . . .	Colorado Springs, Colo.
Columbia University . . . . .	New York City
Cornell University . . . . .	Ithaca, N. Y.
Dartmouth College . . . . .	Hanover, N. H.
George Washington University . . . . .	Washington, D. C.
Hamilton College . . . . .	Clinton, N. Y.
Harvard University . . . . .	Cambridge, Mass.
Hobart College . . . . .	Geneva, N. Y.
Johns Hopkins University . . . . .	Baltimore, Md.
Knox College . . . . .	Galesburg, Ill.
Iowa College . . . . .	Grinnell, Iowa
Lawrence University . . . . .	Appleton, Wis.
Lehigh University . . . . .	S. Bethlehem, Pa.
Leland Stanford University . . . . .	Stanford University, Cal.
Marietta College . . . . .	Marietta, Ohio
Massachusetts Institute of Technology . . . . .	Boston, Mass.
Middlebury College . . . . .	Middlebury, Vt.
Mt. Holyoke College . . . . .	S. Hadley, Mass.
New York University . . . . .	New York City
Oberlin College . . . . .	Oberlin, Ohio
Polytechnic Institute . . . . .	Brooklyn, N. Y.
Princeton University . . . . .	Princeton, N. J.
Radcliffe College . . . . .	Cambridge, Mass.
Ripon College . . . . .	Ripon, Wisconsin
Smith College . . . . .	Northampton, Mass.

†† For the information of the Trustees the following statement is added, including all retiring allowances awarded prior to October 1, 1906:

To Professors in Accepted Institutions (45 allowances) . . . . .	\$69,875
To Individual Professors (35 allowances) . . . . .	45,585
To Widows (8 allowances) . . . . .	6,670
	\$122,130

In all there are on the roll of the Foundation eighty-eight persons at a total yearly expenditure of \$122,130, or at an average of \$1,387 a person. The average allowance to professors in accepted institutions is \$1,552; to individual professors, \$1,302; and to widows, \$833.

Stevens Institute Technology*	Hoboken, N. J.
Trinity College	Hartford, Conn.
Tufts College†	Tufts College, Mass.
Tulane University*	New Orleans, La.
Union College	Schenectady, N. Y.
University of Pennsylvania	Philadelphia, Pa.
University of Rochester †	Rochester, N. Y.
University of Vermont	Burlington, Vt.
Vassar College	Poughkeepsie, N. Y.
Wabash College	Crawfordsville, Ind.
Washington University	St. Louis, Mo.
Washington and Jefferson College†	Washington, Pa.
Wellesley College	Wellesley, Mass.
Wells College	Aurora, N. Y.
Western Reserve University	Cleveland, Ohio
Williams College	Williamstown, Mass.
Worcester Polytechnic Institute*†	Worcester, Mass.
Western University of Pennsylvania	Pittsburgh, Pa.
Yale University	New Haven, Conn.

IN CANADA

Dalhousie University	Halifax, N. S.
McGill University	Montreal, Canada

RETIRING ALLOWANCES CONFERRED THROUGH ACCEPTED INSTITUTIONS

- William Cole Esty,  
Walker Professor of Mathematics and Astronomy, Amherst College.
- William Porter,  
Professor of Latin, Beloit College.
- George Huntington,  
Professor of Biblical Literature, Carleton College.
- John K. Rees,  
Professor of Geodesy and Astronomy, Columbia University.
- Edward H. Castle,  
Professor of History, Columbia University.
- Hiram Corson,  
Professor of English Literature, Cornell University.
- George C. Caldwell,  
Professor of Chemistry, Cornell University.
- Isaac P. Roberts,  
Professor of Agriculture, Cornell University.
- Charles M. Tyler,  
Sage Professor of the History and Philosophy of Religion and of Christian Ethics,  
Cornell University.
- Charles B. Mandeville,  
Cashier, Cornell University.
- James Liechti,  
Professor of Modern Languages, Dalhousie University.
- Henry P. Bowditch,  
George Higginson Professor of Physiology, Harvard University.

\* On the basis of entrance requirements of 1907.

† Admitted subsequent to July 1, 1906.

- Allen Danforth,  
Comptroller, Harvard University.
- Samuel J. Buck,  
Professor of Mathematics and Astronomy, Iowa College.
- Herman De C. Stearns,  
Associate Professor of Physics, Stanford University.
- Henry M. Baird,  
Professor of Greek and Dean of College Faculty, New York University.
- William A. Packard,  
Professor of the Latin Language and Literature, Princeton University.
- George Macloskie,  
Professor of Biology, Princeton University.
- Charles A. Young,  
Professor of Astronomy, Princeton University.
- Edward H. Merrell,  
Professor of Philosophy, Ripon College.
- Charles H. Chandler,  
Professor of Mathematics and Astronomy, Ripon College.
- Charles W. MacCord,  
Professor of Mechanical Drawing and Designing, Stevens Institute of  
Technology.
- Edward Wall,  
Professor of English and Logic, Stevens Institute of Technology.
- Thomas W. Wright,  
Professor of Mathematics, Union College.
- Gustav Hambach,  
Adjunct Professor of Geology, Washington University.
- Helen F. Smith,  
Dean, Wells College.
- Edward M. Morley,  
Hurlburt Professor of Natural History and Chemistry, Western Reserve  
University.
- Lemuel S. Potwin,  
Professor of the English Language and Literature, Western Reserve University.
- Eugene L. Richards,  
Professor of Mathematics, Yale University.
- Arthur W. Wright,  
Professor of Experimental Physics, Yale University.
- George Trumbull Ladd,  
Professor of Moral Philosophy and Metaphysics, Yale University.
- Mark Bailey,  
Instructor in Elocution, Yale University.
- Addison Van Name,  
Librarian, Yale University.

#### WIDOWS

- Mrs. Henry Lummis,  
Husband was Professor of Greek, Lawrence University.
- Mrs. Nathaniel Shaler,  
Husband was Professor of Geology and Dean of Lawrence Scientific School,  
Harvard University.

- Mrs. Severin Ringer,  
 Husband was Professor of Modern Languages and Literatures, Lehigh  
 University.
- Mrs. Andrew A. Browne,  
 Husband was Assistant Professor of Mechanical Engineering, Stanford  
 University.

#### RETIRING ALLOWANCES CONFERRED UPON INDIVIDUALS

- William T. Harris,  
 United States Commissioner of Education, Washington, D. C.
- Francis A. March,  
 Professor of English Language and Comparative Philology, Lafayette College.
- Joseph L. Daniels,  
 Parsons Professor of the Greek Language and Literature, Olivet College.
- Alexander L. Nelson,  
 Cincinnati Professor of Mathematics, Washington and Lee University.
- James B. McClelland,  
 Vice-President and Professor of Greek, Grove City College.
- Hugh Boyd,  
 Professor of the Latin Language and Literature, Cornell College.
- Alonzo Collin,  
 W. F. Johnston Professor of Physics, Cornell College.

#### GEOGRAPHICAL DISTRIBUTION OF ACCEPTED INSTITUTIONS

Arranged in accordance with the States in which they stand, the fifty-two institutions which have up to this time been placed upon the "accepted list" are as follows:

Massachusetts	11
New York	11
Pennsylvania	4
Ohio	4
Wisconsin	3
Connecticut	2
New Jersey	2
Vermont	2
Colorado	1
Illinois	1
Iowa	1
Indiana	1
Louisiana	1
Maryland	1
Missouri	1
California	1
New Hampshire	1
District of Columbia	1
Minnesota	1
Province of Quebec	1
Nova Scotia	1



A glance at this statement shows at once that one-half of these institutions are in the New England States, New York and Pennsylvania. With three exceptions, the whole list of institutions lies in the northern belt of States reaching from the latitude of Maryland to the Canadian border, and extending across the continent. Outside of this limit there are but three institutions which have a place on this list: one in the far south and two in Canada.

It was inevitable that any choice of institutions which took account of educational standards or denominational limitations, and which excluded state institutions, should have some such result upon its first application. The older and richer sections of the country have institutions which are the result of long development. Their educational standards have for many years been supported by strong secondary schools, and in these same sections the development away from denominational conditions has been most marked.

On the other hand, throughout the south and certain parts of the west, almost all private institutions of learning have been under denominational control; and particularly in the south very few institutions require of their students conditions of admission such as are enforced in all colleges upon the "accepted list," or such as are required by the laws of the State of New York. At the time when the Foundation was inaugurated, there were not more than two or three institutions south of Mason and Dixon's line whose entrance requirements approached this standard. Vanderbilt University requirements are up to the standard adopted. Tulane University has been admitted upon the ground of entrance requirements which are to go into force in 1907. The Randolph-Macon Woman's College has maintained entrance requirements which are quite equal to those in the best colleges for women in other sections of the country, but in very few instances have institutions in the South, even those of age and high standing, enforced entrance requirements which made any sharp distinction between the high school and the college. A comparison of the "units"<sup>1</sup> required for admission by the various institutions given in the table below brings out the character of these differences. These estimates of the units required for admission are based upon the statements found in the latest catalogues available, generally those for the school year 1905-6.

Harvard University.....	15.7	University of Missouri.....	15
Columbia University.....	14.5	Vanderbilt University.....	14
Leland Stanford, Jr., University.	15	University of Texas.....	11.9
Iowa College.....	14.4	Trinity College (Durham, N. C.)	12.5
Johns Hopkins University.....	15	University of Georgia.....	11
Marietta College.....	15	University of North Carolina...	11
Vassar College.....	14.5	Charleston College.....	10
Knox College.....	14	Wofford College.....	8.4
Yale University.....	14.5	University of Virginia.....	6.4
Hamilton College.....	14	Rose Polytechnic Institute.....	4.9
Williams College.....	14.5	Rensselaer Polytechnic Institute.	4.4
University of Nebraska.....	14		

All friends of education have sympathised with the conditions which existed in the Southern States for many years after the war, and with the enormous

<sup>1</sup> For definition of the term unit as here used, see page 38.

work which had to be done in bringing up education in that section to its present status. Splendid progress has been made, and it would seem that the time has now come when the stronger institutions could frankly adopt standards of entrance requirements comparable with those in other parts of the country. Until the stronger and better known institutions courageously adopt this policy it would seem impossible to build up a system of high schools furnishing a good four-year course. A good system of high schools and a college system with fair entrance requirements go together. Each is likely to wait upon the other and to feel the difficulties of the educational system when either tries to develop alone. Teachers in colleges say, quite truthfully, that the high schools do not furnish to them pupils fitted to sustain high entrance conditions. Principals of high schools complain, with equal truth, that they cannot keep students in the high schools when these are allowed to enter the colleges and universities after the completion of half or three-quarters of their high-school work. Nothing could be done in southern education which would tend more successfully to clear the educational situation, to bring about sharper conceptions in the mind of the public as to what constitutes a high school and what constitutes a college than the adoption by the stronger southern colleges and universities of moderate entrance requirements, such as those set up by the State of New York, and which have been adopted by the Trustees of this Foundation. The Trustees have not the slightest wish to interfere in any way with the free and wise development of education in accordance with the needs of varying environments; still less do they wish to impose any procrustean plan of standardization upon the colleges of the country. The last thing which they would desire is the forcing up of colleges which ought to be junior colleges or academies into a position in advance of the requirements of education and which cannot be maintained. They do believe, however, that some sort of unity can be brought into educational conceptions by a fair agreement as to the line which separates the college from the academy or the high school, and they are convinced that some such agreement must be reached before we may hope for any far-reaching advance in either our higher or our secondary institutions of learning. The Trustees earnestly hope to see upon the list of "accepted" institutions, within a reasonable time, a number of the stronger and more influential southern colleges and universities.

Meantime, the Trustees have endeavored to deal generously with scholars in all sections in institutions not on the "accepted list." In the State of Virginia alone, retiring allowances have already been voted to five distinguished men who have served conspicuously the cause of education in Virginia: Professor Noah K. Davis, of the University of Virginia, Professor Alexander L. Nelson, of Washington and Lee University, Professor Lyman B. Wharton, of William and Mary College, Dr. John M. McBryde, President of the Virginia Polytechnic Institute, and General Scott Shipp, Superintendent of the Virginia Military Institute.

#### FINANCIAL ADMINISTRATION OF THE FOUNDATION

Together with this report will be found a complete financial statement by the Treasurer. The bonds presented by Mr. Carnegie (\$10,000,000 United States Steel Corporation on Registered 50 years 5 per cent Gold Bonds) were



transferred to the Foundation on December 1, 1905, and the interest on them began to be received by us from that time. For some months no retiring allowances were granted, and the accumulated income was therefore subject to small drafts during the period prior to reorganization. The surplus which has accumulated, after paying the expenses of administration and such retiring allowances as have been granted, has been invested by the Executive Committee in interest-bearing bonds of the best character. Up to October 1, 1906, \$190,000 par value of such bonds have been purchased. It is the hope of the Executive Committee that the money accumulated during the next few years, during which the whole income will not be used for retiring allowances, may be sufficient to provide a fund whose income may support the administrative expenses of the Foundation, thus leaving the entire original gift of Mr. Carnegie to be used for its direct purpose. The expenses of administration are approximately \$27,500 a year, and are made up of the following items:

Salaries .....	\$18,000
Rent .....	3,300
Traveling Expenses of Trustees.....	2,500
Printing .....	1,500
Miscellaneous Expenses .....	2,500

#### RETIRING ALLOWANCES FOR THE COMING YEAR

It is evident to one who has been familiar with the work of the Foundation up to this point that it is too early in its history to predict the probable number of retiring allowances which the fund can sustain or the probable number which will be asked for during the coming year. The fifty-two institutions on the "accepted list" include in their faculties 2,042 persons. Of these, approximately 257 were eligible under our rules on July 1, 1906, and the professors in these institutions were invited to avail themselves of the right to retiring allowances. Of this number 46 accepted retiring allowances, and for the coming year it is estimated by the heads of these institutions that 50 of the remaining eligible professors will accept.

These uncertainties are so great that it is scarcely possible to estimate what demand will be made upon the fund during the next fiscal year. The question is further complicated by the unsettled status of the State institutions. There are in the United States and Canada some eighty institutions of college rank supported by a State or a municipality. Of these approximately forty would apparently be eligible on the basis of educational standard, or would quickly become so, if State institutions are admitted; and if these should be added to our list the possible demands to be made upon the fund would be at once largely increased.

Until the question of their admission to the benefits of the Foundation has been determined, and until we shall have time to see what action will be taken by institutions whose denominational connections are but slight, it is impossible to say how many institutions will qualify within the coming year for a place upon the "accepted list."

#### POSSIBLE NUMBER OF RETIRING ALLOWANCES

The officers and Executive Committee of the Foundation have naturally sought to answer the question as to how many institutions and how many



retiring allowances can be sustained with the income which has been so generously provided by Mr. Carnegie's gift. While this question can be answered upon various assumptions, the grounds of the assumptions themselves are so variable that no answer is entirely satisfactory. A careful collection of data from various institutions gives the following information concerning the pay of professors in American colleges:

PAY OF PROFESSORS IN AMERICAN COLLEGES

Class of Institutions.	No. of Institutions.	Total No. Professors.	Total Amount Salaries.	Average No. in Faculty.	Average Pay-roll in Institution.	Average Pay of a Professor.
Denominational.....	218	2,802	\$3,305,930	13	\$15,165	\$1,180
State Institutions.....	58	1,461	2,617,210	25	45,120	1,787
Non-Denominational...	51	1,944	3,708,220	38	72,710	1,907
	327	6,207	\$9,631,360			

This table shows that in the aggregate 327 colleges employ 6,207 professors at a total annual compensation of \$9,631,360, or at an average salary of \$1,550 a year. It is clear that an income of \$500,000 a year could not maintain an adequate pension system in all of these institutions.

The average retiring allowance which the Foundation is now paying amounts to a little less than \$1,450. This is likely to be somewhat less in the future, owing to the fact that a number of persons have been retired whose pay was relatively large. At this rate approximately 350 persons could be carried on the retired list at this average pay. While this average rate seems a fairly safe one to assume, it still does not answer the question as to how many institutions may be admitted to the "accepted list" and how many professors in active service will furnish 350 on the retired list. An examination of the 52 institutions on the accepted list shows that approximately 12 per cent of the members of their faculties were eligible to retirement at the time when the institutions were admitted. Of this percentage 18 per cent have accepted the retiring allowance.

These fifty-two institutions have at present 2,042 professors. A little over one half of these, 1053, are, however, in nine large institutions: Harvard University, Yale University, Columbia University, Cornell University, Leland Stanford Jr. University, Princeton University, University of Pennsylvania, the Massachusetts Institute of Technology, and McGill University. Omitting these nine and Radcliffe College, whose professors are included in those of Harvard University, the average faculty of the remaining 25 institutions is 25. It may safely be assumed that the average faculty of institutions to be admitted in the future, omitting State institutions, will not exceed this, and that it would almost surely fall somewhat below it.

THE SYSTEM OF RETIRING ALLOWANCES FOR UNITED STATES ARMY OFFICERS AND ITS COST

The Government of the United States provides for officers of the Army a liberal system of retiring allowances. The retired pay is 75 per cent of the

active pay, and, under present conditions, most men who go on the retired list are promoted immediately before retirement. The table which follows shows the cost and the nature of this retiring system for the eight years from 1890 to 1897 inclusive.

Year.	No. Of- ficers on Active List.	No. Of- ficers on Retired List.	Ratio of Retired to Ac- tive Of- ficers.	Total Pay of Active List.	Total Pay of Retired List.	Ratio of Retired Pay to Active Pay.	Average Pay on Active List.	Average Pay on Retired List.
			P. c.	\$	\$	P. c.	\$	\$
1890...	2,151	501	23	5,414,150.00	1,260,384.39	23	2,517	2,515
1891...	2,148	548	25	5,318,530.00	1,287,225.22	24	2,476	2,349
1892...	2,144	582	27	5,366,690.00	1,306,503.68	24	2,503	2,244
1893...	2,151	605	28	5,353,960.00	1,456,603.25	27	2,489	2,408
1894...	2,148	615	29	5,277,980.00	1,484,816.14	28	2,457	2,414
1895...	2,147	623	29	5,285,010.05	1,489,414.30	28	2,462	2,390
1896...	2,129	646	30	5,244,358.80	1,540,528.80	29	2,463	2,386
1897...	2,127	652	31	5,179,961.80	1,588,244.19	31	2,435	2,436
Average	2,143	597	28	5,305,080.08	1,426,715.00	27	2,475	2,393

This table is interesting for the light which it throws upon the maintenance of a retired pay system apart from the comparison with the system of retired pay for professors. The results show that from 1890 to 1897, while the number of officers of all grades on the active list did not increase—in fact, shows a slight diminution—the number of men on the retired list shows a large increase, in consequence of which the ratio of the number of retired officers to active officers rose from 23 to 31 per cent and the ratio of the cost of the retiring pay system rose similarly from 23 to 31 per cent. A very interesting comparison, so far as the army itself is concerned, would be found by comparing the retired pay system at this epoch with what it became after the Spanish War. Without going completely into this, which is somewhat outside our purpose, it may be added that, for the year 1904, the figures are as follows:

No. Officers on Active List.	No. Officers on Retired List.	Total Pay of Active List.	Total Pay of Retired List.
3,860	877	\$8,486,000	\$2,285,000

It will be noted that the total cost had largely increased on account of the expansion of the army itself, but that the ratio of the retired to active officers had again dropped back to 23 per cent, a result due, of course, to the addition of men in the lower grades. A very marked contrast with the system of retiring allowances maintained for professors is the comparison in the army retiring system between the average pay of officers on the active list and the average pay of officers on the retired list. Before the Spanish War the average pay of a retired officer was practically the same as that of men on the active list. After the Spanish War the average pay of officers on the retired list was considerably larger than the average pay of officers on the active list. The explanation of the first of these facts—that is to say, the practical equal-



ity between the pay of the active man and the retired man—is to be found in the custom followed in the army of promoting men immediately before retirement, as a result of which a man going on the retired list receives a pay usually practically equal to that which he had on the active list. Inasmuch as in all systems of retiring pay those who are retired are generally drawing the maximum pay, the tendency would be to raise the average of the pay for men on the retired list, as compared with those on the active list.

The rise of the average retiring pay after the Spanish War is, of course, due to the retirement of a very large number of old men of high rank who were drawing large salaries.

It is not possible from this statement to derive any exact estimate of the number of professors, at the average professor's pay, for whom \$500,000 would furnish an adequate retiring system, but some approximation can be made. It is evident that the cost of the retiring pay system in the army bears a very much larger proportion to the cost of active pay than would be the case in such a system as is maintained, under the present rules, by the Carnegie Foundation for the following reasons:

(1) Army officers are compelled to retire at sixty-four, whereas the retiring age for professors is sixty-five, and a very large proportion of men prefer to remain in service for a much longer period.

(2) After a certain age, inducements are offered to men in the Army to retire before reaching the age of sixty-four.

(3) Officers of the Army are retired from service for disabilities which would not unfit them for teaching.

(4) Promotion in the Army usually immediately precedes retirement, so that the average pay of men in all branches of the active service is less than the average pay of men on the retired list; whereas the reverse is true, as the experience so far gained shows, in the case of professors.

There are at present upon the roll of the Foundation forty-five professors in institutions on the "accepted list." The average retiring allowance which they receive is approximately \$1,550. The average salary of professors in these institutions is \$1,900. Thus the retiring pay is, on the average, at present a little over eighty per cent of the average active pay. As compared with this, the average pay of men on the retired list of the Army between 1890 and 1897 was practically the same as that of men on the active list; while in 1904 the average retired pay was eighteen per cent more than the average active pay.

In view of all these facts, I estimate that the Army system as maintained between the years 1890 and 1897 was between three and four times as expensive as that which the Carnegie Foundation has established: or, in other words, that an income of \$500,000 will maintain a system of retiring allowances, upon the scale now adopted, for something over three thousand professors. This would correspond to the admission of somewhere between 100 and 120 institutions to the "accepted list." In other words, this reasoning would seem to indicate that the fund now in the hands of the trustees will provide a system of retiring allowances, upon the scale adopted, for some 50 or 60 additional colleges.

I think no one can doubt that the establishment of an effective system of retiring allowances in one hundred institutions in the United States and



Canada will contribute vastly more to the introduction of the retiring-pay principle in American education than the maintenance of a charitable fund for a very much larger number of institutions. Once this principle is established and in so large a number of institutions as this, it will be necessary for institutions, which for any reason are not eligible for this list, to provide such retiring allowances for professors from other sources. This estimate, although only an approximate one, brings squarely before the trustees of the Carnegie Foundation for the Advancement of Teaching the consideration of the probable limit of the fund itself, and must have an important bearing upon the question of admission of additional institutions to the "accepted list."

### HISTORY OF PROFESSORS' PENSIONS

In the United States the pensioning of officers of the Army and the Navy has been advocated chiefly on the ground that these professions involve extra hazardous risks; and the lack of this reason in the case of teachers has been made an objection to the pensioning of teachers in the public schools and professors in the State universities and colleges.

This ground for the granting of pensions is one of the most elementary, and the one least defensible from the standpoint of higher civilization. In all the older European countries the plan of pensioning both teachers and professors in higher institutions has gained firm foothold. In England, where the individualistic idea of government is most prevalent, the habit of pensioning teachers is less systematic and less thorough, but the idea has already taken firm hold.

The grounds upon which these pensions have been granted in the older European countries are the following:

(1) Experience has shown that a calling or a profession which will in the long run attract able men to its service must do this upon the two considerations of the reward to be gained and the honors to be won. Men go to-day into the calling of the teacher, as into all other callings, out of their personal preference for the work of the teacher; but in the long run this cannot be depended upon to secure an adequate supply of the best men. This fact the older European countries long ago recognized, and in order to secure for the place of teacher the best men, they have sought to dignify the profession of the teacher by the highest social and official honors; and they have sought in addition to strengthen it by larger financial rewards. And inasmuch as the salaries of the teachers cannot be made equal to those of outside professions this reward has come, in the main, by the establishment of a system of pensions to be paid to the professors themselves, to their widows and their orphans. In other words, the first and the largest ground for the establishment of systems of retiring pensions for teachers has been found in the wish to strengthen the profession of the teacher.

(2) A second reason for the granting of pensions to teachers has been due to the consideration that the teacher, by his occupation and his training, is unfitted in his later life for any other profession or calling.

(3) A third reason which has weighed powerfully has been that other civil officers were pensioned after long and faithful service, and it was felt only fair that the teacher should be thus pensioned. It is a mistake to suppose, however, that the teacher received his pension by reason of his being

a member of the Civil Service, for the teacher was for many years left out of the pension system upon the ground that he was not a member of that Service; and he has received a place in the civil pension list in the last two decades, not upon the ground of his standing in the Civil Service, but rather upon the basis of the first two reasons.

The granting of pensions for teachers in the higher institutions of learning<sup>1</sup> began in the early part of the last century, when professors in various German universities formed associations for the establishment of pension funds by contributions from the professors themselves, these funds having for their object the protection of the widows and orphan children of professors. Until recently in nearly all European countries, a certain proportion of the fund for the establishment of the pension system came from contributions made by the professors; but in recent years the State has come to provide the entire sum, so that for most European countries it may now fairly be said that the provision of pensions rests upon the State, and is considered a regular part of the professor's salary.

In the United States efforts to establish pensions, both in the case of teachers in public schools and in the case of professors in the higher institutions of learning, have been in progress for some years. The following résumé will give the rules of such pension systems as had been established up to the organization of the Carnegie Foundation for the Advancement of Teaching in American institutions of higher learning.

#### HARVARD UNIVERSITY

The following rules concerning retiring allowances were put in force on and after September 1, 1899:

1. Any person in the service of the university and 60 years of age, who has held an office of the grade of an assistant professorship, or of a higher grade, for twenty years, shall be entitled to a retiring allowance of twenty-sixtieths of his last annual salary in activity, and to an additional allowance of one-sixtieth of his last annual salary for each year of service in addition to twenty; but no retiring allowance shall exceed forty-sixtieths of the last annual salary in full activity. In counting years of additional service, years of continuous service as member of a faculty with the title of tutor, instructor, or lecturer, or as assistant in a scientific establishment on an appointment not annual, may be added, at the discretion of the president and fellows, to the years of service as assistant professor or in a higher grade.

2. No person under 60 years of age shall be entitled to a retiring allowance; but the president and fellows may at their discretion pay to any person, who, while in the service of the university, has become incapable of discharging his duties by reason of permanent infirmity of mind or body, or has resigned before the age of 60, an allowance not exceeding that which he would be entitled to receive under Rule 1, if he had reached the age of 60.

3. No person who has been in the service of the university less than twenty years as assistant professor or at a higher grade shall be entitled to a retiring allowance; but in computing the retiring allowance of a person who entered the service of the university, as a pro-

---

<sup>1</sup> Encyclopädisches Handbuch der Pädagogik, vol. v.



fessor or at an equal grade at an unusually advanced age, the president and fellows may at their discretion add a number of years, not exceeding ten, to his actual years of service; and such a person may be granted a retiring allowance as soon as his total service, including the constructive addition, reaches twenty years.

4. Any professor or officer of like grade entitled to a retiring allowance, who with the consent of the president and fellows shall give up a part of his work and a corresponding part of his salary, shall have a right, upon his partial retirement, to a retiring allowance computed under Rule 1 upon that part of his full salary which he relinquishes; and upon his complete retirement his allowance shall be computed on his last full annual salary, and his years of partial retirement shall count as years of service.

5. The president and fellows may, in the exercise of their discretion, retire wholly or in part any professor or officer of like grade, who has reached the age of 66, upon the retiring allowance to which he is entitled.

6. In the preceding sections, years of leave of absence are to be counted as years of active service; librarians, assistant librarians, curators, assistants in the scientific establishments, and administrative officers of long tenure whose salaries may be classed with those of professors or assistant professors are covered by the phrases "at an equal grade" or "of like grade"; and the "last annual salary in full activity" means the last regular salary as professor, excluding annual grants and extra payments.

7. The president and fellows retain power to alter these rules, without, however, abridging the rights which individuals in the service of the university shall have acquired under them.

8. The obligation of the president and fellows to pay retiring allowances will be neither greater nor less than their obligation to pay salaries; so that, if misfortune shall compel a percentage reduction of salaries, retiring allowances will be reduced in the same proportion. (Report of president of Harvard University, 1898-99.)

#### CORNELL UNIVERSITY

Every professor shall retire from his professorship at the June commencement of the calendar year in which his seventieth birthday falls. The pension will be half the normal professorial salary. Professors are to contribute to the pension fund in amounts varying with the age at which the professor is admitted to the benefits of the fund. If he begins at the age of 35 the annual amount to be paid is \$42, if at 40, \$53, if at 45, \$71, if at 50, \$97. In case of resignation, death, or removal before reaching the age of 70, his accumulated contributions shall be repaid to him or to his estate, or if after being placed on the pension roll any professor dies before he has received in pension money as much as his accumulated contributions, the difference shall be paid to his estate, interest to be allowed on contributions at 3 per cent compounded semi-annually. (Report of president of Cornell University, 1902-3, p. 13.)

#### COLUMBIA UNIVERSITY

Any professor who has been fifteen years in the service of the college and who is also 65 years of age, may at his own option retire



on half pay. (Report of president of Columbia University, 1890-91, p. 14.)

### RANDOLPH-MACON WOMAN'S COLLEGE

Any professor reaching the age of 70 years shall be retired as professor emeritus, and shall receive during his lifetime annually one-third the salary of his position on retirement, provided he shall have served the college for 25 years since the adoption of this plan. If he shall have served for a less time he shall receive one seventy-fifth part of said salary for each year of service rendered.

### UNIVERSITY OF CALIFORNIA

A professor who, after 20 years of service in the university, shall have attained the age of 70 years, shall be appointed professor emeritus with pay at the rate of two-thirds of the salary paid him during the year next preceding such appointment, provided that when request is made for a continuance in regular service by a professor to whom this rule may apply the board of regents may, by vote, temporarily suspend the operation of this rule as to such professor.

### YALE UNIVERSITY

Any person in the service of the University by appointment of the Corporation who has held an office of a grade higher than an assistant professorship for twenty-five years or upwards, and who is sixty-five years of age, or over, may at his own request be retired from the date of the beginning of the next succeeding fiscal year, with a retiring allowance of one-half of his last annual salary. This provision is intended to include persons who have held the office of President of the University, or Professor in any department, or Librarian, or Assistant Librarian, or Treasurer.

In the case of any person of the age of sixty-five, or over, who entered the service of the University as a Professor, or at an equal grade, at an unusually advanced age, the Corporation may at their discretion add a number of years, not exceeding fifteen, to his actual years of service, as a basis for granting him a retiring allowance.

All professors and other officers in the service of the University by appointment of the Corporation who have reached the age of sixty-eight years and have not retired according to the provisions of this law shall be retired at the close of the fiscal year, except in individual cases where by special vote the Corporation shall determine otherwise.

### MCGILL UNIVERSITY

In February, 1894, three Trustees of the University gave a sum of \$150,000 "to be invested and kept as a special fund, the revenue arising from which to be used exclusively for providing pensions or retiring allowances, by and at the pleasure of the Board of Governors, for members of the teaching staff of the Faculties of Arts and Applied Science of McGill University."

This gift was made with a reservation that, during the lifetime of the donors and that of the survivors or survivor of them, pensions and retiring allowances so granted should be subject to their approval.

Since the institution of the benefit fund several members of the teaching staff of the Faculty of Arts have received annual pensions from that fund, but the income of the fund has, except for a very short time, considerably exceeded the expenditure. Unexpended income has been capitalized from time to time and the fund has grown to about \$220,000. At the present time, two pensions, amounting together to \$3,500 per annum, are paid from the income of this fund.

Owing to the reservation attached to the gift, and to the fact that at no time have the beneficiaries been so numerous as to exhaust the income of the fund, the Board of Governors have never formulated any scheme under which the benefit fund is to be operated. They have discussed the matter more than once, but, in the absence of any pressing necessity to deal with it, it has always remained in abeyance until a retirement has occurred, when the Board has dealt with the case upon its merits.

### UNIVERSITY OF TORONTO

In the earlier history of the university retiring allowances were occasionally granted, but in 1891 the authorities decided against the continuance of this provision.

As a substitute there was created in 1891 what is called "The Retirement Fund," a fund established by deducting each month from the salaries of members of the faculty a certain percentage, which increases with the salary according to a fixed scale.

The interest credited to this Fund is six per cent per annum, compounded half yearly. "The Retirement Fund" has been in operation fifteen years, and the amounts to the credit of members of the faculty vary from a few hundred dollars to seven thousand dollars. The largest amounts would, however, purchase annuities of not more than three or four hundred dollars. The plan amounts to little more than a compulsory saving system.

In the recent act entitled "Act respecting the University of Toronto and University College," the following special clause is inserted in regard to superannuations and retirements:

The Board shall have power "to make regulations respecting and to provide for the retirement and superannuation of any of the persons mentioned in sub-section 2 (the teaching staff), or the payment of a gratuity to any of them upon retirement, and to provide for any superannuation or retiring allowance or gratuity which shall be paid out of a fund which may be created for that purpose, either with moneys of the Board or by contributions thereto from the persons aforesaid or partly by both."

### THE SCALE OF PENSIONS IN FOREIGN INSTITUTIONS

The nature of the protection afforded by the foreign system of teachers' pensions cannot be correctly estimated without taking into account the social and industrial conditions under which the life goes on. Thus, a professor in a German university receives, as a rule, a smaller salary than the American professor; but he receives with that salary, generally, a certain allowance for house rent, and his appointment carries with it a provision which ensures him a support for the whole of his life, and ensures at the same time a protection for his widow and orphans. Furthermore, his life is in a social régime

under which his expenditures are not so large as those of his American colleague. The nature of the provisions for a professor in Germany may be judged from the following résumé from the Regulations.

In Berlin a full professor begins with a salary of \$1,200 a year, increased in six service periods of four years each by \$100. This salary seems a small one, but it must be remembered that such a professor receives in addition fees from his students and some provision for house rent. Professors themselves have no pensions, but are paid their full salary so long as they live. Should a professor become incapacitated by illness or old age for the duties of his place he asks to be relieved, and his lectures are then given by some one else, but he retains his salary. The widow of such a professor receives a pension of a little over \$400; an orphan child will receive, if the mother is also dead, \$180, and, in case the mother is not dead, \$120. Each additional child receives \$120 or \$75, according as the child is a "whole orphan" or a "half orphan."

In the other States of Germany, in Austria and in Holland, and in France, the provisions are somewhat similar. The professor receives in nearly all cases a pension of full salary, and his widow and orphans receive an amount which is a fairly fixed proportion of his salary. In a word, the effect of all such pension systems is to provide for the man who gains a fixed place in the higher institutions of learning two things: first, a stable place for himself, with an income up to the end of his life, and, second, protection for his widow and orphans. These two provisions go far toward counterbalancing in the eyes of most men the small amount of the salary of the teacher, as compared with the larger rewards won by the lawyer, the physician and the business man; and in dealing with professors in European institutions it has been found that in almost all cases they cannot be tempted to leave a system in which this security is found to accept much larger salary in other employment, or in institutions where no pension system exists.

#### CONSIDERATIONS OF GENERAL POLICY

It seems desirable that there should be presented in this first report of the progress of the Foundation some general statement of the ends which the trustees have sought to accomplish in carrying out the work under the general rules which were adopted.

From the beginning the trustees and the Executive Committee have sought to deal with this great responsibility from the standpoint of strengthening the profession of the teacher; and the questions which naturally first presented themselves were the following:

(1) What is the value of a retiring allowance system to a teacher in the higher institutions of learning?

(2) How may this fund be so used as to promote that value and at the same time to strengthen the general interests of education?

In answer to these two questions it may be said that the chief value of the retiring allowance to the teacher consists in removing the disquieting uncertainty which goes with a small income, thus leaving him free to devote himself heartily to the work of teaching. There are few situations in life more full of discomfort and of anxiety than that of the man who sees old age or illness approach, with but slender means to support himself and his family. The teacher is, furthermore, by the very nature of his occu-



pation and of his environment called upon to maintain a social standard very high in comparison with his pay. It has become increasingly evident of late years that the calling of the teacher, involving as it does this small salary and an uncomfortable risk in old age, was appealing in diminishing degree to that body of men whom any profession seeks to attract. It is true that the real teacher finds in the joy of teaching his chief reward. The same thing is true of the highest class of men in any profession; but it is also true that as the rewards and the honors of a profession increase it will become more attractive to men of ability, strength and initiative. In other words, the chief value of the establishment of a system of retiring allowances to the teacher in the higher institutions consists in the lifting of this uncertainty regarding old age or disability, in the consequent lightening of the load of anxiety, and in the increasing attractiveness of the professor's life to an ambitious and intelligent man. All this tends to social dignity and stability.

With regard to the second question, it is evident to the trustees that, to better the profession of the teacher and to attract into it increasing numbers of strong men, it is necessary that the retiring allowance should come as a matter of right, not as a charity. No ambitious and independent professor wishes to find himself in the position of accepting a charity or a favor, and the retiring allowance system simply as a charity has little to commend it. It would unquestionably relieve here and there distress of a most pathetic sort, but, like all other ill-considered charity, it would work harm in other directions. It is essential, in the opinion of the Trustees, that the fund shall be so administered as to appeal to the professors in American and Canadian colleges from the standpoint of a right, not from that of charity, to the end that the teacher shall receive his retiring allowance on exactly the same basis as that upon which he receives his active salary, as a part of his academic compensation.

It is upon these two fundamental principles that the trustees and the Executive Committee have sought to build; and their whole effort has had for its aim the establishment in America, using that term in the widest sense, of the principle of the retiring allowance in institutions of higher learning, upon such a basis that it may come to the professor as a right, not a charity.

When one comes to work out the details of such a plan, taking into account the conditions imposed by the Founder as expressed in the charter of the Foundation, it seems clear that it is desirable to confer such retiring allowances, so far as is possible, through the institutions themselves: in other words, to recognize institutions as promptly as may be and, once having recognized them, to confer retiring allowances upon their professors through them in accordance with a fixed set of rules and upon a fixed plan. If the colleges and universities of the United States, Canada and Newfoundland were comparable in academic grade, if they stood free of State and denominational control, this would be a comparatively simple matter. As it is one finds in the seven hundred colleges scattered over the North American continent every possible grade of academic development and every possible degree of State and denominational control; and it is the difficulties which lie in this situation which have made it, in the judgment of the Executive Committee, absolutely necessary to proceed slowly in the recognition of institutions. No institution will suffer any loss by waiting a few months, or even a few years, for admission to the "accepted list"; and it can be readily understood by all that such

recognition should be manifested only so soon as it is clearly and justly due. In the rules established by the Trustees, therefore, the questions of educational standard, and of denominational or State control, have been provisionally dealt with, and along the following lines:

### EDUCATIONAL STANDARD

The terms college and university have, as yet, no fixed meaning on this continent. It is not uncommon to find flourishing high schools which bear one or the other of these titles. To recognize institutions of learning without some regard to this fact would be to throw away whatsoever opportunity the Foundation has for the exertion of educational influence.

The trustees have, therefore, adopted for the present an arbitrary definition of what constitutes a college, one framed very closely after that adopted in the revised ordinances of the State of New York. This definition is expressed in the rules of the Foundation as follows:

“An institution to be ranked as a college, must have at least six (6) professors giving their entire time to college and university work, a course of four full years in liberal arts and sciences, and should require for admission, not less than the usual four years of academic or high school preparation, or its equivalent, in addition to the preacademic or grammar school studies.”

In order to judge what constitutes “four years of academic or high-school preparation” the officers of the Foundation have made use of a plan commonly adopted by college entrance examination boards. By this plan college entrance requirements are designated in terms of units, a unit being a course of five periods weekly throughout an academic year of the preparatory school. For the purposes of the Foundation the units in each branch of academic study have also been quantitatively defined, the aim being to assign values to the subjects in accordance with the time usually required to prepare adequately upon them for college entrance. Thus, plane geometry, which is usually studied five periods weekly throughout an academic year of the preparatory school, is estimated as one unit. In other words, the value of the unit is based upon the actual amount of work required and not upon the time specified for the preparation of the work.

A difficulty, however, arises in estimating by this method the entrance requirements of the various colleges and universities. The large majority of institutions accept the certificates of “approved” preparatory schools and academies. In the courses of these “approved” schools it frequently happens that there is a marked discrepancy between the amount of work required and the time specified for the preparation of the work, when judged by the definitions of the units as adopted by the officers of the Foundation. For example, plane geometry may be accepted as an entrance requirement by an institution, although that subject has been studied in the preparatory school for only two periods weekly throughout an academic year. In such cases the officers of the Foundation will credit the institution with plane geometry solely upon the basis of the time given to the preparation of the subject. Thus, plane geometry, studied two periods weekly throughout an academic year, would be counted as two-fifths of a unit and not as one unit. Or, if the time

given to the preparation of the academic course is generally below the standard, the officers of the Foundation reserve the right to consider such work as altogether unsatisfactory unless adequate explanation is offered.

Fourteen units constitute the minimum amount of preparation which may be interpreted as "four years of academic or high-school preparation." The definitions of the units, given in the following pages, are in close accordance with the requirements of the College Entrance Examination Board.<sup>1</sup>

## ENGLISH

The unit in English is based upon the requirements of the College Entrance Examination Board.

### a. READING AND PRACTICE—one and one-half units.

Preparation for this part of the work should include the ability of writing a paragraph or two on each of several topics, to be chosen by the candidate from a considerable number—perhaps ten or fifteen—set before him in the examination paper. The treatment of these topics is designed to show the candidate's power of clear and accurate expression, and will call for only a general knowledge of the substance of the books. In every case knowledge of the book will be regarded as less important than the ability to write good English. It is important that the candidate shall have been instructed in the fundamental elements of rhetoric. In 1906, 1907, and 1908 the books prescribed for this part of the preparation are as follows:

Shakspeare's *The Merchant of Venice* and *Macbeth*; *The Sir Roger de Coverley Papers* in the *Spectator*; Irving's *Life of Goldsmith*; Coleridge's *The Ancient Mariner*; Scott's *Ivanhoe* and *The Lady of the Lake*; Tennyson's *Gareth and Lynette*, *Lancelot and Elaine*, and *The Passing of Arthur*; Lowell's *The Vision of Sir Launfal*; George Eliot's *Silas Marner*.

### b. STUDY AND PRACTICE—one and one-half units.

Preparation for this part of the work includes the thorough study of each of the works named below; a knowledge of the subject-matter, form, and structure. In addition, the candidate may be required to answer questions involving the essentials of English grammar, and questions on the leading facts in those periods of English literary history to which the prescribed works belong. The books set for this part of the work will be for 1906, 1907, and 1908 as follows:

---

<sup>1</sup> For further information in regard to text-books, suitable reading matter for language study, detailed outlines of science courses, and lists of laboratory experiments, reference is made to the requirements of this board. A copy of the pamphlet containing the information will be sent free to any teacher upon request. Address: College Entrance Examination Board, Post Office Substation 84, New York, N. Y.



Shakspeare's *Julius Cæsar*; Milton's *Lycidas*, *Comus*, *L'Allegro*, and *Il Penseroso*; Burke's *Speech on Conciliation with America*; Macaulay's *Essay on Addison* and *Life of Johnson*.

*Note:* English *a.* and *b.* are usually both included in college entrance requirements and are estimated together as three units.

## MATHEMATICS

### a. ALGEBRA.

one

[1] *To Quadratics*—~~eight-tenths~~ unit.

The four fundamental operations for rational algebraic expressions; factoring, determination of highest common factor and lowest common multiple by factoring; fractions, including complex fractions, ratio and proportion; linear equations, both numerical and literal, containing one or more unknown quantities; problems depending on linear equations; radicals, including the extraction of the square root of polynomials and of numbers; exponents, including the fractional and negative.

[2] *Quadratic Equations, Binomial Theorem, and Progressions*—one-half unit.

Simple cases of equations with one or more unknown quantities that can be solved by the methods of linear or quadratic equations.

Problems depending upon quadratic equations.

The binomial theorem for positive integral exponents.

The formulas for the  $n$ th term and the sum of the terms of arithmetic and geometric progressions, with applications.

### b. PLANE GEOMETRY—one unit.

The usual theorems and constructions of good text-books, including the general properties of plane rectilinear figures; the circle and the measurement of angles; similar polygons; areas; regular polygons and the measurement of the circle.

The solution of numerous original exercises, including loci problems.

Application to the mensuration of line and plane surfaces.

### c. SOLID GEOMETRY—one-half unit.

The usual theorems and constructions of good text-books, including the relations of planes and lines in space; the properties and measurement of prisms, pyramids, cylinders, and cones; the sphere and the spherical triangle.

The solution of numerous original exercises, including loci problems.

Applications to the mensuration of surface and solids.

d. **TRIGONOMETRY**—one-half unit.

Definitions and relations of the six trigonometric functions as ratios; circular measurement of angles.

Proofs of principal formulas, in particular for the sine, cosine, and tangent of the sum and the difference of two angles, of the double angle and the half angle, the product expressions for the sum or the difference of two sines or of two cosines, etc.; the transformation of trigonometric expressions by means of these formulas.

Solution of trigonometric equations of a simple character.

Theory and use of logarithms (without the introduction of work involving infinite series).

The solution of right and oblique triangles, and practical applications, including the solution of right spherical triangles.

**LANGUAGES**

a. **LATIN.**

[1] *Grammar and Composition*—one unit.

The inflections; the simpler rules for composition and derivation of words; syntax of cases and the verbs; structure of sentences in general, with particular regard to relative and conditional sentences, indirect discourse, and the subjunctive. Translation into easy Latin of detached sentences and very easy continuous prose based upon Cæsar and Cicero.

[2] *Cæsar*—one unit.

Any four books on the *Gallic War*.

[3] *Cicero*—one unit.

Any six orations from the following list, or equivalents: The four orations against Catiline, Archias, the Manilian Law, Marcellus, Roscius, Milo, Sestius, Ligarius, the fourteenth Philippic.

[4] *Virgil*—one unit.

The first six books of the *Æneid*, and so much prosody as relates to accent, versification in general, and dactylic hexameter.

[5] *Cornelius Nepos*—one unit.

The first fifteen lives (Miltiades, Themistocles, Aristides, Pausanias, Cimon, Lysander, Alcibiades, Thrasybulus, Conon, Dion, Iphicrates, Chabrias, Timotheus, Datames, Epaminondas).

Equivalents in Sallust, Ovid, and other Latin authors may be offered in place of any of the reading indicated above. In connection with all of the reading there should be constant practice in sight translation and in prose composition.

b. GREEK.

[1] *Grammar and Composition*—one unit.

The common forms, idioms, and constructions, and the general grammatical principles of Attic Greek prose. Translation into Greek of detached sentences and very easy continuous prose based upon the *Anabasis*.

[2] *Xenophon*—one unit.

The first four books of the *Anabasis*.

[3] *Homer*—one unit.

The first three books of the *Iliad* (omitting II., 494—end) and the Homeric constructions, forms, and prosody. In connection with the reading in Greek there should be constant practice in sight translation and in prose composition.

c. GERMAN.

[1] *Elementary*—two units.

During the first year the work should comprise: (1) careful drill upon pronunciation; (2) the memorizing and frequent repetition of easy colloquial sentences; (3) drill upon the rudiments of grammar, that is, upon the inflection of the articles, of such nouns as belong to the language of every-day life, of adjectives, pronouns, weak verbs, and the more usual strong verbs; also upon the use of the more common prepositions, the simpler uses of the modal auxiliaries, and the elementary rules of syntax and word-order; (4) abundant easy exercises designed not only to fix in mind the forms and principles of grammar, but also to cultivate readiness in the reproduction of natural forms of expression; (5) the reading of from 75 to 100 pages of graduated texts from a reader, with constant practice in translating into German easy variations upon sentences selected from the reading lesson (the teacher giving the English), in the reproduction from memory of sentences previously read.

During the second year the work should comprise: (1) the reading of from 150 to 200 pages of literature in the form of easy stories and plays; (2) accompanying practice, as before, in the translation into German of easy variations upon the matter read and also in the off-hand reproduction, sometimes orally and sometimes in writing, of the substance of short and easy selected passages; (3) continued drill upon the rudiments of the grammar, directed to the ends of enabling the pupil, first, to use his or her knowledge with facility in the formation of sentences, and, secondly, to state his or her knowledge correctly in the technical language of grammar.

[2] *Intermediate*—one unit.

The work should comprise, in addition to the elementary course, the reading of about 400 pages of moderately difficult prose and poetry, with



constant practice in giving, sometimes orally and sometimes in writing, paraphrases, abstracts, or reproductions from memory of selected portions of the matter read; also grammatical drill upon the less usual strong verbs, the use of articles, cases, auxiliaries of all kinds, tenses and modes (with special reference to the infinitive and subjunctive), and likewise upon word-order and word-formation.

#### d. FRENCH.

##### [1] *Elementary*—two units.

During the first year the work should comprise: (1) careful drill in pronunciation; (2) the rudiments of grammar, including the inflection of the regular and the more common irregular verbs, the plural nouns, the inflection of adjectives, participles, and pronouns; the use of personal pronouns, common adverbs, prepositions, and conjunctions; the order of words in the sentence, and the elementary rules of syntax; (3) abundant easy exercises, designed not only to fix in the memory the forms and principles of grammar, but also to cultivate readiness in the reproduction of natural forms of expression; (4) the reading of from 100 to 175 duodecimo pages of graduated texts, with constant practice of translating into French easy variations of the sentences read (the teacher giving the English), and in reproducing from memory sentences previously read; (5) writing French from dictation.

During the second year the work should comprise: (1) the reading of from 250 to 400 pages of easy modern prose in the form of stories, plays, or historical or biographical sketches; (2) constant practice, as in the previous year, in translating into French easy variations upon the texts read; (3) frequent abstracts, sometimes oral and sometimes written, of portions of the text already read; (4) writing French from dictation; (5) continued drill upon the rudiments of grammar, with constant application in the construction of sentences; (6) mastery of the forms and use of pronouns, pronominal adjectives, of all but the rare irregular verb forms, and of the simpler uses of the conditional and subjunctive.

##### [2] *Intermediate*—one unit.

This should comprise the reading of from 400 to 600 pages of French of ordinary difficulty, a portion to be in the dramatic form; constant practice in giving French paraphrases, abstracts, or reproductions from memory of selected portions of the matter read; the study of a grammar of moderate completeness; writing from dictation.

#### e. SPANISH.

##### [1] *Elementary*—two units.

During the first year the work should comprise: (1) careful drill in pronunciation; (2) the rudiments of grammar, including the conjugation of the regular and the more common irregular verbs, the inflection of nouns, adjectives and pronouns, and the elementary rules of syntax; (3)

exercises containing illustrations of the principles of grammar; (4) the reading and accurate rendering into good English of from 100 to 175 duodecimo pages of graduated texts, with translation into Spanish of easy variations of the sentences read; (5) writing Spanish from dictation.

During the second year the work should comprise: (1) the reading of from 250 to 400 pages of modern prose from different authors; (2) practice in translating Spanish into English, and English variations of the text into Spanish; (3) continued study of the elements of grammar and syntax; (4) mastery of all but the rare irregular verb forms and of the simpler uses of the modes and tenses; (5) writing Spanish from dictation; (6) memorizing of easy short poems.

## HISTORY

Preparation in history will be given credit upon the basis of time devoted to the study of each branch of the subject, rather than upon the amount of ground covered. The training in history should require comparison and the use of judgment on the pupil's part, rather than the mere use of memory. The use of good text-books, collateral, reading, practice in writing, and accurate geographical knowledge are essential.

## SCIENCE

### a. BOTANY—one unit.

The preparation in botany should include a careful study of the following divisions of the subject: Anatomy and morphology; physiology; ecology; the natural history of the plant groups, and classification. Individual laboratory work by the student is essential and should receive at least double the amount of time given to recitation. Stress should be laid upon diagrammatically accurate drawing and precise expressive description.

### b. CHEMISTRY—one unit.

The preparation in chemistry should include individual laboratory work, comprising at least forty exercises selected from a list of sixty or more; instruction by lecture-table demonstrations, to be used mainly as a basis for questioning upon the general principles involved in the pupil's laboratory investigations; the study of at least one standard text-book, to the end that the pupil may gain a comprehensive and connected view of the most important facts and laws of elementary chemistry.

### c. PHYSICS—one unit.

The preparation in physics should be conducted upon the general plan suggested for the work in chemistry.

### d. PHYSIOGRAPHY—one unit.

The preparation in physiography should include the study of at least one of the modern text-books, together with an approved laboratory and field course of at least forty exercises actually performed by the student.

e. **PHYSIOLOGY**—one-half unit.

The preparation in physiology should include a study of the nature of foods and their history in the body; the essential facts of digestion, absorption, circulation, secretion, excretion, and respiration; the motor, nervous, and sensory functions; and the structure of the various organs by which these operations are performed. A note-book with careful outline drawings of the chief structures studied anatomically together with explanations of these drawings, and the study of a good text-book are essential.

f. **ZOOLOGY**—one unit.

A full year's course in zoölogy should include the study of the following topics:

1. The general natural history—including general external structure in relation to adaptations, life histories, geographical range, relations to other plants and animals, and economic relations—of common vertebrates and invertebrates so far as representatives of these groups are obtainable in the locality where the course is given.

2. The classification of animals into phyla and leading classes (except the modern subdivisions of the worms) and the great characteristics of these groups. In the case of insects and vertebrates the characteristics of the prominent orders. The teaching of classification should be by practical work so as to train the pupil to recognize animals and to point out the chief taxonomic characteristics. The meaning of species, genera, and larger groups should be developed by constructive practical work with representatives of insect or vertebrate orders.

3. The general plan of external and internal structure, not the anatomical minutiae, of one vertebrate (preferably frog or fish) in general comparison with human body; an arthropod (preferably a decapod); an annelid (earth-worm or *Nereis*); a cœlenterate (hydroid, hydra or sea-anemone); a protozoön (a ciliate, and amœba when possible). In place of any of above types not locally available there may be substituted a second vertebrate, an insect, a mollusk, or an echinoderm.

4. (a) The general physiology of above types. (b) Comparison of the general life-processes in animals and plants.

5. The very general features of asexual reproduction of a protozoön (preferably *Paramœcium*); alteration of generations in hydroids; reproduction and regenerations of *Hydra*; the very general external features of embryological development in a fish or frog.

6. The prominent evidences of relationship, suggesting evolution, within such groups as the decapods, the insects, and the vertebrates, should be demonstrated. A few facts indicating the struggle for existence, adaptation to environment, variations of individuals and man's selective influence should be pointed out; but the factors of evolution and the discussion of its theories should not be attempted.



A note-book with carefully labelled outline drawings of the chief structures studied anatomically (Section 3), and the drawings mentioned under natural history (Section 1), and with notes on demonstrations and in explanation of drawings, is essential.

## DRAWING

One unit. A full year's work in drawing should include simple geometrical plane and solid figures, the simple pieces of machinery, with a fair knowledge of the rules of perspective and light and shade as applied in freehand sketching. The student should complete at least twenty drawings which display proficiency in the following points:

1. Ability to sketch freehand from dictation with reasonable accuracy and with fairly correct steady and clean lines any simple geometrical figure or combinations of figures, straight lines, squares and circles, polygons, spirals, or the like.

2. Ability to sketch from the object with reasonable correctness of proportion, structure, and form, geometrical models, simple vases, simple details of machinery or common objects such as ordinary household furniture and utensils.

3. Ability to sketch from the copy, enlarging or reducing its dimensions, any simple object, such as a globe valve, stopcock, or any ordinary historical ornament, such as an acanthus leaf, egg and dart ornament, anthemion, tile pattern, iron scrollwork, or the like.

## SHOPWORK

Under the heading of shopwork are included the following subjects: Woodwork; forging; and machine work. Proficient training in three subjects will be credited according to the time they are systematically followed, two hours of laboratory instruction being counted as one hour of recitation. The student should be familiar with the nature of the usual shop processes and methods of work, and the properties of the materials commonly used in constructions.

## MUSIC

a. **MUSICAL APPRECIATION**—one unit.

A general knowledge of the principal musical forms—song, classic dance, fugue, sonata (all movements), and symphony—and of their historical development; an acquaintance with the lives of the great composers since 1685 A.D., and with their compositions.

b. **HARMONY**—one unit.

The ability to harmonize a simple soprano of not fewer than eight measures in four vocal parts, involving, in major or minor modes, diatonic chords

of the seventh and modulation, transient or complete, to next-related keys; the ability to analyze (by indicating the keys, the chords, and the various non-harmonic tones employed) a simple piece of music involving altered chords, passing tones, suspensions, appoggiaturas, and pedal-point.

There are a number of institutions which maintain a college department and which maintain at the same time a preparatory school, and many inquiries are made as to the eligibility of such institutions.

It is plain that a college administering under its charter a preparatory school which is separate from the college and conducted by a different staff of teachers is eligible. In fact, it is by this process that the colleges of the west have become strong enough to raise entrance requirements. The State universities of the middle west maintained academies until the public high schools became strong enough to fit students for college, when they promptly turned secondary work over to these schools. Some such process as this will probably be necessary in certain sections of the country until the high-school system is further strengthened, and this plan is certainly to be preferred to the alternative of admitting ill-trained students who have but half completed the high-school course. Wherever the distinction between the college and the preparatory school is clear, there can be no objection to the admission of a college maintaining such a school.

On the other hand, it is equally clear that an institution in which a single group of teachers conduct an academy with a small college department at the top cannot come within the adopted definition of a college, even though it call itself a college or a university.

What will be the attitude of the Trustees with respect to institutions between these two limits must be determined by the examination of each individual case. While the Trustees are most earnest in their desire to maintain a fair standard of entrance requirements, they equally appreciate the need of strengthening the secondary schools. They would be slow to take any action which might result in substituting a weak college for a strong academy.

#### DENOMINATIONAL CONTROL

The Act of Incorporation under which the Trustees are administering this fund contains the following provision:

“Provided, however, that the said retiring pensions shall be paid to such teachers only as are or have been connected with institutions not under control of a sect or which do not require their trustees, their officers, faculties, or students (or a majority thereof) to belong to any specified sect, and which do not impose any theological test as a condition of entrance therein or of connection therewith.”

The Trustees desire to administer the fund in obedience to this provision. They recognize at the same time, however, that most American institutions of higher learning not supported by the State have arisen from the efforts of men connected with religious organizations, and that in most cases the administration of such institutions originally lay in the hands of those who were either appointed by a religious body or who belonged to such. Yale and Princeton are institutions originally controlled by a denomination. Within recent

years they have dropped formal connection with denominational bodies and are administered to-day by boards which are self-perpetuating and which neither report to any religious organization nor choose their boards from such.

Brown University, on the other hand, founded one hundred and fifteen years ago, is still administered under a charter, most liberal for its time, but which requires that its president and a majority of its trustees shall belong to a specified denomination. The general tendency in the United States has been to separate institutions of learning more and more from denominational control and administration. The University of Chicago, founded only fifteen years ago, is a remarkable instance of the other tendency. Here is an institution having no affiliation with a denomination, and yet administered under a charter containing the unusual provision that its president and two-thirds of its board of trustees shall be chosen from a single denomination.

The Trustees of the Foundation recognize the enormous debt which the country owes to institutions maintained and conducted by denominations; and no part of the duties of the administration of the Foundation has been more difficult than the endeavor to deal fairly and justly with these institutions and at the same time to comply faithfully with the conditions of the Act of Incorporation.

Institutions considered denominational in this country may be grouped under the following heads:

(1) Institutions under absolute denominational control and ownership.

(2) Institutions in which the governing body is appointed by and is directly responsible to a formal religious body.

(3) Institutions whose governing board must be confirmed by and must report to a religious organisation.

(4) Institutions having no formal connection with a religious body, but which require, either through the provisions of their charters or by votes of their trustees, that a majority of their trustees, officers or professors shall belong to a specified denomination.

(5) Institutions which have no formal connection with a denomination, but a strong sympathetic one, and which are generally looked upon as denominational.

I have been interested to observe, in the numerous conferences and the somewhat extended correspondence which I have had with various institutions of learning during the last eight months, that those who represent institutions falling under Group 2 are inclined to consider those who fall under Group 4 as denominational; while those who come under Group 4 almost invariably look upon those of Group 2 as denominational, although each class of institutions considers itself non-sectarian.

Thus our former colleague and lamented friend, President Harper, who took the keenest interest in this question, wrote, under date of November 13th and just before the first meeting of the Trustees, the following definition as indicating his idea of the distinction which should be made: "A sectarian institution is one which is controlled in whole or in part by an ecclesiastical body, just as a State institution would be an institution controlled in part or in whole by a State or municipality."



On the other hand, the representatives of institutions falling under Group 2 make the argument that while their trustees or officers are appointed by a denominational body, that body does not exercise its choice upon sectarian grounds; that trustees, presidents and professors are chosen without regard to their denominational preferences; and that the fact that a majority happen to belong to a given denomination is a matter of accidental choice.

The two points of view serve to illustrate some of the difficulties involved in the effort to do justice to institutions which have been reared by the efforts of devoted and earnest men, and yet to preserve at the same time the conditions under which this Foundation is incorporated. As a matter of fact, one must recognise that any such distinction as is set up by the rules adopted is, to a certain degree, artificial. An institution whose trustees and president belong to a specified denomination is not necessarily sectarian, and an institution governed by a denominational body is not *ipso facto* limited in its choice of officers and trustees. A truly sectarian institution is one which either by narrowing the choice of its officers and teachers tends toward partial views of truth and narrowing influences in education, or else which by the teaching of strictly denominational tenets or doctrines tends toward the same narrowing effect. What are the actual conditions about an institution which tend toward these ends it may be almost impossible for any one to ascertain, but there can scarcely be a question that some line of division must be drawn upon such evident and technical conditions as are involved in the choice of trustees from a particular denomination or in the governance of an institution by a specified ecclesiastical body.

Up to this time the Trustees have not admitted to the "accepted list" any institution whose classification placed it in either of the first four of these groups. For the future perhaps two things may be said. For many of these institutions the denominational ties have become obsolete. They are retained practically from the inertia which makes it easier to hold on to the old conditions than to move for new ones. In a number of such instances the institutions have signified their intention to rid themselves of such conditions, in which event they will become eligible for the provisions of this Foundation.

On the other hand, there are many institutions whose connection with a denomination is close and strong, and whose funds have been received almost wholly from or through a given denomination, and upon the implied condition that they should be used under denominational direction or oversight. It is clear that in such cases both the trustees of these institutions and the Trustees of this Foundation should act with the greatest sincerity. No possible advantage which could come to education from the establishment of a system of retiring allowances could counterbalance the moral loss which would be involved in any other than a sincere and straightforward treatment of this matter.

There can be little doubt that the establishment of a system of retiring allowances in a large number of American colleges will result in the acceptance of the retiring allowance as a part of the teacher's compensation, so that institutions for which the Carnegie Foundation is not available must provide such a system from other sources. Many institutions will prefer to do this, however difficult the process may be, rather than accept an educational policy which in the judgment of its faculty is undesirable, or to surrender a con-

nection which ministers to its spiritual and intellectual growth. In all such questions each institution must be the judge of its own best policy. With patience and a fair discussion of all the questions involved we may confidently count that this great endowment may be made to minister not only to the needs of a limited number of institutions, but to the whole body of teachers in America; and that its influence may result not simply in the raising of certain assumed standards, but in the bringing in of reasonable unity in our arrangement of educational institutions.

#### PENSIONS FOR WIDOWS OF PROFESSORS

Pension systems in foreign institutions provide not only for the care of professors in old age, but for the maintenance of their widows and orphan children. The primary purpose of the fund which Mr. Carnegie has established is to serve the needs of professors themselves. Nevertheless, one of the chief burdens which rest upon the man who comes to the end of long service as a teacher is the anxiety with regard to the wife who may survive him. This responsibility is in many cases the one which brings the greatest anxiety. While the Trustees are not able to provide a pension system as far-reaching as that of German universities, they nevertheless feel it wise to recognise this side of the teacher's need. It is, therefore, provided in the rules that the widow of a professor who is entitled to a retiring allowance and who dies in service, or the widow of a professor who is already retired from service and drawing a retiring allowance, may receive one-half of the allowance to which her husband was entitled.

This provision has been in some quarters misunderstood, and it is here well to draw attention to the fact that the widow of a professor not himself entitled to a retiring allowance would have, under this provision, no claim. That is to say, a professor who dies in service before coming to the age of sixty-five or before having completed his twenty-five years of service, would have himself gained no claim to a retiring allowance, and his widow would, therefore, have no such right. In all cases, the granting of pensions to widows of professors stands upon a different basis than that of the awarding of retiring allowances to professors.

#### INSTITUTIONS UNDER GOVERNMENTAL CONTROL

In his letter to the first-named board of trustees Mr. Carnegie did not include in his gift institutions founded or controlled by a State, but he did not exclude them, leaving this question to be determined in such manner as the experience and the judgment of the trustees might decide. The question is one which involves large considerations of educational significance and of public policy. The Trustees have invited representatives of the State universities to present a formal statement of their attitude in this matter and have invited them to be present at the meeting on November 21, 1906. In view of this fact, therefore, no discussion of this question will be in order in this report.

#### THE RULES OF ADMINISTRATION

It can readily be understood that the administration of such a trust as is here created can be accomplished only by adopting certain general principles



and in expressing these principles in definite rules. The general principles upon which the rules rest have already been stated. They are chiefly the purpose expressed by Mr. Carnegie to found an agency for the betterment of the teacher's calling by the establishment of retiring allowances in the higher institutions of learning and by such other action as may dignify and strengthen the calling of the teacher. The rules which have been founded upon these principles make possible to teachers retiring allowances upon the ground, first, of age, secondly, of service, and the definite limits in each case are expressed in the printed rules.

The Trustees, in their instructions to the executive committee, directed that professors whose active service has ceased before April 16, 1905, should not be considered eligible. While this provision leaves out many men whose services have been most meritorious and most valuable to the cause of education, it is nevertheless clear that unless some restriction of this sort were adopted, almost the entire income of the fund would be used to care for those who had served the last generation rather than for those who are to serve the present, and the result of this would be to keep the benefit of the fund, at least in large measure, far behind the requirement of the day.

#### A FIXED AGE FOR RETIREMENT

The question as to the age at which a professor shall retire is a matter entirely between him and the institution with which he is connected. The Carnegie Foundation has naturally nothing to do with the settlement of this question. Since, however, for the first time in a systematic way, retiring allowances are being provided in American colleges, the question has been raised as to whether a fixed limit as to age, such as sixty-five, should be assumed at which it should be expected that professors would retire. Action has already been taken in this matter in Cornell University and in one or two other institutions under which a professor is automatically placed on the retired list at the age of sixty-five, but the board of trustees may at their discretion continue him for a greater or a shorter time as an active professor. The effect of this provision is that it requires positive action on the part of the trustees for the continuance in service of a professor who has reached the age of sixty-five. In institutions where no such provision as this exists, definite action is necessary to retire professors. This matter is mentioned here simply for the sake of information and as showing one of the collateral questions which are being raised in connection with the work of the Foundation. ✓

(Signed)

HENRY S. PRITCHETT.

OCTOBER 15, 1906





REPORT OF THE TREASURER





TO THE TRUSTEES OF THE CARNEGIE FOUNDATION FOR  
THE ADVANCEMENT OF TEACHING

GENTLEMEN:

In accordance with the requirements of the by-laws, President Eliot, as Chairman of the Board of Trustees, appointed Messrs. Patterson, Teele & Dennis, Certified Public Accountants, to audit the accounts of the Carnegie Foundation for the Advancement of Teaching up to June 30, 1906, the present end of the fiscal year. Patterson, Teele & Dennis, after auditing the accounts and examining the securities, submitted the following report:

30 BROAD STREET, NEW YORK, October 18, 1906.

We hereby certify that we have audited the accounts of The Carnegie Foundation for the Advancement of Teaching, from the establishment of the Fund on December 1, 1905, to June 30, 1906, and that the Income upon the Investments has been duly accounted for, and that the Expenditure has been duly authorized and vouched.

The original securities representing the Fund are carried at par value and the additional securities representing a portion of the income are carried at cost.

All the securities representing these investments have been produced to us.

(Signed)         PATTERSON, TEELE & DENNIS,  
                                Certified Public Accountants.

THE CARNEGIE FOUNDATION FOR THE ADVANCEMENT OF TEACHING  
INCOME AND EXPENDITURE ACCOUNT

FROM DECEMBER 1, 1905, TO JUNE 30, 1906

*Income*

Interest on \$10,000,000 United States Steel Corporation 5% Bonds for 7 months from December 1, 1905, to June 30, 1906.....	\$291,666 68
Interest on \$20,000 Baltimore & Ohio Railroad 3½% Bonds from June 9 to June 30, 1906.....	38 89
Interest on \$50,000 Pennsylvania Company 4% Bonds from June 9 to June 30, 1906.....	111 11
Interest on \$50,000 Lake Shore & Michigan Southern Ry. 4% Bonds from June 9 to June 30, 1906.....	111 11
Interest on Bank Balance to June 30, 1906.....	745 30
Total income for period .....	<u>\$292,673 09</u>

*Expenditure*

Salaries .....	\$7,208 00
Traveling Expenses, etc., of Trustees, President and Treasurer .....	6,634 32
Legal and Professional Fees .....	2,555 16
Office Rent .....	1,662 35
Printing .....	711 08
Stationery, Postage and Sundries .....	1,161 79
Total expenditure for period..	<u>19,932 70</u>
Net Income for the 7 months ending June 30, 1906...	<u>\$272,740 39</u>

THE CARNEGIE FOUNDATION FOR THE ADVANCEMENT OF TEACHING  
BALANCE SHEET

JUNE 30, 1906

*Assets*

UNITED STATES STEEL CORPORATION, Registered		
50 years, 5% Gold Bonds, due April, 1951:		
\$3,350,000 " B " Series, Interest due February and August 1st.		
3,350,000 " D " Series, Interest due April and October 1st.		
3,300,000 " F " Series, Interest due June and December 1st.		
<hr/>		
\$10,000,000	At par value .....	\$10,000,000 00
\$20,000	par value BALTIMORE & OHIO R. R., S. W. Div., 1st Mtge. 3½% Gold Cou- pon Bonds, due July, 1925, Interest due January and July 1st, at cost...	18,400 00
\$50,000	par value PENNSYLVANIA COMPANY, 4% 15-25 year Gold Coupon Loan 1906, due April, 1931, Interest due April and October 1st, at cost.....	49,125 00
\$50,000	par value THE LAKE SHORE & MICHIGAN So. R. R. Co., 25 year 4% Gold Coupon Bonds, due September, 1928, Interest due March and September 1st, at cost .....	49,125 00
Interest Accrued on above Investments to June 30, 1906 .....		126,933 34
Cash at National City Bank.....		26,139 90
Office Furniture and Fittings, at cost.....		3,017 15
<hr/>		
Total Assets.....		\$10,272,740 39

*Fund and Accumulation*

Endowment Fund .....		\$10,000,000 00
Income and Expenditure Account—Net Income to date .....		272,740 39
<hr/>		
		\$10,272,740 39



In addition to the foregoing report of Messrs. Patterson, Teele and Dennis, the following cash statement is submitted as showing the income and the expenditures of the Foundation from the end of the fiscal year, June 30, 1906, to September 30, 1906, the end of the period covered by the present report.

THE CARNEGIE FOUNDATION FOR THE ADVANCEMENT OF TEACHING

*Cash Statement*

June 30 to September 30, 1906

<i>Balance, July 1, 1906</i> .....		\$26,139 90
Interest for six months at 5% on \$3,350,000 U. S. Steel Corporation Bonds, Series "B" .....		83,750 00
Interest for six months at 3½% on \$20,000 Baltimore & Ohio Southwestern First Mortgage Bonds .....		350 00
Interest for three months at 3% on Daily Balances.....		198 72
		\$110,438 62
<i>Bonds Purchased:</i>		
50 C., B. & Q. First Mortgage, 4%..	\$50,562 50	
20 So. Pacific First Refunding, 4%..	19,050 00	
Accrued Interest on C., B. & Q.....	166 67	
		\$69,779 17
<i>General Expense:</i>		
Tower, J. T., Rent, July-September.	\$741 65	
Hudson Trust Co., Safe Deposit Box.	32 72	
W. U. Telegraph Co., June-August..	4 95	
A. D. Telegraph Co., June-August..	2 75	
N. Y. Telephone Co., July-September	37 40	
Williams Printing Co., Pamphlets...	30 00	
The Sign Shop, Lettering.....	2 50	
Irving Press, Printing, etc.....	323 00	
Library Bureau, Cards and Guides..	26 15	
Miscellaneous Office Expenses .....	143 92	
Extra Stenographic Service.....	59 00	
		1,404 04
<i>Office Equipment:</i>		
Dodd, Mead & Co., 12 Volumes.....	\$ 14 00	
Library Bureau .....	207 00	
Pepper, C. H., Linoleum .....	50 00	
		271 00
<i>Retiring Allowances, July-September</i> .....	23,203 01	
<i>Salaries, July-September</i> .....	4,550 00	
<i>Traveling Expenses, Trustees and Officers</i> .....	183 35	
		99,390 57
<i>Cash in National City Bank, October 1, 1906</i> .....		\$11,048 05

The Foundation received on January 20, 1906, United States Steel Corporation Registered 5% 50-year Gold Bonds of the par value of \$10,000,000. The President and the Treasurer counted these bonds and placed them in a safety deposit box rented for the Foundation in the vault of the Hudson Trust Company, Hoboken, New Jersey. Access to this box is vested in the President and the Treasurer or the Sub-Treasurer, or any two of them jointly. These bonds are redeemable at 115 and interest, and have at present a market value of about 113, making their total present value about \$11,300,000. The first interest payment on these bonds was not due until February 1, 1906. In view of this to pay the running expenses of the Foundation from December 1, 1905, to February 1, 1906, \$16,000 was advanced by Mr. Andrew Carnegie as a loan, which was repaid out of the first interest payment received by the Foundation.

The Treasurer, in accordance with the requirements of the by-laws, gave bond in the sum of \$250,000 for the proper performance of the duties of his office. This bond was executed by Mr. Andrew Carnegie and approved by the Executive Committee.

The Carnegie Foundation having been merged into the Carnegie Foundation for the Advancement of Teaching, the President and the Treasurer formally transferred the assets of the old corporation to the new. The Steel bonds were exchanged for new ones registered in the name of the new corporation, the National City Bank of New York was notified of the transfer, the Treasurer's bond renewed, the accounts of the old Corporation closed and those of the Carnegie Foundation for the Advancement of Teaching opened.

The first investment of surplus income was made on June 11, 1906, when \$50,000 Pennsylvania R.R. 4% Gold Bonds, \$50,000 Lake Shore & Michigan Southern 4% Gold Bonds, and \$20,000 Baltimore & Ohio 3½% Gold Bonds were purchased, the Foundation acquiring them slightly below par. The purchase of these bonds was recommended by a finance committee composed of Mr. Frank A. Vanderlip, Mr. Robert A. Franks and the Treasurer.

The following additional bonds, having been recommended by the finance committee, were purchased on August 1, 1906:

\$50,000 par value CHICAGO, BURLINGTON & QUINCY R.R., ILL. DIV.,  
1st Mtge. 4% Bonds. Due July 1, 1949.

\$20,000 par value SOUTHERN PACIFIC R.R. Co., 1st Refunding 4% Gold  
Bonds. Due January 1, 1955.

The Foundation to October 1st has invested in bonds \$190,000, earning an average rate of interest of 4%.

The income of the Foundation is on deposit at the National City Bank of New York and earns 3% interest on the daily balances.

A change from June 30th to September 30th as the date of the close of the fiscal year is recommended on the ground of economy and convenience. Such a change would enable the auditor to examine the accounts and to vouch for their correctness to within about six weeks of the annual meeting of the Trustees. Under the present arrangement the accounts are audited four and a half months before the annual meeting. This change would also render unnecessary the compiling of a supplementary report from June 30th to September 30th.

Many valuable suggestions made by Messrs. Patterson, Teele & Dennis in regard to systematizing the accounts of the Foundation have been accepted and acted upon.

OCTOBER 15, 1906

(Signed)

T. MORRIS CARNEGIE.



---

## NECROLOGY

WILLIAM RAINEY HARPER, PH.D., D.D., LL.D.

William Rainey Harper, President of the University of Chicago and Vice-Chairman of the Board of Trustees of the Carnegie Foundation, died in Chicago on January 10, 1906. His span of life was a little less than fifty years and it was one of extraordinary achievement. As a member of the first Board of Trustees chosen by Mr. Carnegie to administer the great fund established for the advancement of teaching, he had taken a keen interest in all the problems connected with it. Up to within a few days of the first meeting in November, 1905, he had confidently hoped to be present. This hope was destined to disappointment, and he did not live to see another meeting of this Board. His colleagues mourn in his absence the loss of a dear friend and a wise counsellor.

H. S. P.

---



## APPENDICES

A: CERTIFICATE OF INCORPORATION

B: ACT OF INCORPORATION

C: ALBANY ACT

D: BY-LAWS

E: RULES FOR GRANTING OF RETIRING ALLOWANCES

F: REFERENCES *in re* 'TEACHERS' PENSIONS





## APPENDIX A

### CERTIFICATE OF INCORPORATION OF THE CARNEGIE FOUNDATION

WHEREAS, Andrew Carnegie, of the City of New York, for the purpose of providing funds to establish retiring pensions for the teachers of universities, colleges and technical schools, in the United States, Canada and Newfoundland, and for the purpose of aiding the cause of higher education and removing a source of deep and constant anxiety to the poorest paid and yet one of the highest of all professions, has heretofore given and transferred to Arthur T. Hadley, Charles William Eliot, William R. Harper, Nicholas Murray Butler, Jacob G. Schurman, Woodrow Wilson, L. Clark Seelye, Charles C. Harrison, Alexander C. Humphreys, S. B. McCormick, Edwin B. Craighead, Henry C. King, Charles F. Thwing, Thomas McClelland, Edwin H. Hughes, H. McClelland Bell, George H. Denny, William Peterson, Samuel Plantz, David S. Jordan, William H. Crawford, Henry S. Pritchett, Frank A. Vanderlip, T. Morris Carnegie, Robert A. Franks and their successors, ten million dollars (\$10,000,000) in par value of registered five per cent. first mortgage bonds of the United States Steel Corporation, and has confided to the said persons named and their successors the execution of the purposes of his gift, under such terms and conditions as they may from time to time adopt; and

WHEREAS, the said persons named, in order to carry out the purposes and directions of the said Andrew Carnegie in making the said gift, deem it advisable to form a membership corporation under the laws of the State of New York,

NOW, THEREFORE, we, Nicholas Murray Butler, Alexander C. Humphreys, Henry S. Pritchett, Robert A. Franks and Frank A. Vanderlip, all being persons of full age and citizens of the United States, and three of whom are residents of the State of New York, pursuant to and in conformity with Acts of the Legislature of the State of New York relating to Membership Corporations, do hereby make, sign, acknowledge and file this certificate for that purpose as follows:

#### FIRST

The name of the proposed corporation is THE CARNEGIE FOUNDATION.

#### SECOND

The territory in which the operations of the said corporation are to be principally conducted is the United States of America, the Dominion of Canada and Newfoundland.

#### THIRD

✓ The particular objects for which said corporation is formed shall be:

(a.) To receive and maintain a fund and apply the income thereof as follows:  
To provide retiring pensions, without regard to race, sex, creed or color, for

the teachers of universities, colleges and technical schools in the United States, the Dominion of Canada and Newfoundland, who, by reason of long and meritorious service in these institutions, shall be deemed by the Board of Directors to be entitled to the assistance and aid of this corporation, or who, by reason of old age or disability, may be prevented from continuing in the active work of their profession;

To provide for the care and maintenance of the widows and families of the said teachers;

To make benefactions to charitable and educational institutions, and generally to promote the cause of science and education; Provided, however, that the said benefactions shall be made to, and the said retiring pensions shall be paid to the teachers, their widows or families, of only such institutions as are not under control of a sect, do not require a majority of their Trustees, governing bodies, officers, faculties or students to belong to any specified sect, and do not impose any theological test.

(b.) To receive and hold by gift, bequest, devise, grant, or purchase any real or personal property and to use and dispose of the same for the purposes of the corporation.

(c.) To do and perform all things necessary to secure the application of the funds belonging to this corporation to the objects for which they were given. ✓

#### FOURTH

The principal office of the corporation is to be located in the Borough of Manhattan, City and State of New York.

#### FIFTH

The number of directors of said corporation shall be twenty-five.

#### SIXTH

The names and places of residence of the persons to be the Directors of the corporation until the first annual meeting of the members of the corporation are as follows:

<i>Names.</i>	<i>Places of Residence.</i>
Arthur T. Hadley .....	New Haven, Connecticut.
Charles William Eliot.....	Cambridge, Massachusetts.
William R. Harper.....	Chicago, Illinois.
Nicholas Murray Butler.....	New York City, New York.
Jacob G. Schurman.....	Ithaca, New York.
Woodrow Wilson .....	Princeton, New Jersey.
L. Clark Seelye .....	Northampton, Massachusetts.
Charles C. Harrison.....	Philadelphia, Pennsylvania.
Alexander C. Humphreys....	Hoboken, New Jersey.
S. B. McCormick.....	Alleghany, Pennsylvania.
Edwin B. Craighead.....	New Orleans, Louisiana.
Henry C. King.....	Oberlin, Ohio.
Charles F. Thwing.....	Cleveland, Ohio.
Thomas McClelland .....	Galesburg, Illinois.
Edwin H. Hughes.....	Greencastle, Indiana.
H. McClelland Bell.....	Des Moines, Iowa.
George H. Denny.....	Lexington, Virginia.
William Peterson .....	Montreal, Canada.
Samuel Plantz .....	Appleton, Wisconsin.



<i>Names.</i>	<i>Places of Residences.</i>
David S. Jordan .....	Palo Alto, California.
William H. Crawford.....	Meadville, Pennsylvania.
Henry S. Pritchett.....	Boston, Massachusetts.
Frank A. Vanderlip.....	New York City, New York.
T. Morris Carnegie.....	New York City, New York.
Robert A. Franks.....	Hoboken, New Jersey.

IN WITNESS WHEREOF we have made, signed, acknowledged and filed this certificate in duplicate, dated twenty-eighth day of April, 1905.

NICHOLAS MURRAY BUTLER,	[SEAL.]
ALEX. C. HUMPHREYS,	[SEAL.]
HENRY S. PRITCHETT,	[SEAL.]
ROBERT A. FRANKS,	[SEAL.]
F. A. VANDERLIP.	[SEAL.]

I do hereby approve the foregoing certificate of incorporation and consent that the same be filed.

Dated New York, May 8, 1905.

H. A. GILDERSLEEVE,  
Justice of the Supreme Court.



## APPENDIX B

### AN ACT TO INCORPORATE THE CARNEGIE FOUNDATION FOR THE ADVANCEMENT OF TEACHING

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled:

That the persons following, namely, Arthur T. Hadley, Charles William Eliot, Nicholas Murray Butler, Jacob G. Schurman, Woodrow Wilson, L. Clark Seelye, Charles C. Harrison, Alexander C. Humphreys, S. B. McCormick, Edwin B. Craighead, Henry C. King, Charles F. Thwing, Thomas McClelland, Edwin H. Hughes, H. McClelland Bell, George H. Denny, William Peterson, Samuel Plantz, Davis S. Jordan, William H. Crawford, Henry S. Pritchett, Frank A. Vanderlip, T. Morris Carnegie, Robert A. Franks, their associates and successors duly chosen, are hereby incorporated and declared to be a body corporate, in the District of Columbia, by the name of The Carnegie Foundation for the Advancement of Teaching, and by that name shall be known and have perpetual succession, with the powers, limitations and restrictions herein contained.

Section 2. That the objects for which said corporation is incorporated shall be—

(a) To receive and maintain a fund or funds and apply the income thereof as follows:

To provide retiring pensions, without regard to race, sex, creed or color, for the teachers of universities, colleges and technical schools in the United States, the Dominion of Canada, and Newfoundland, who, by reason of long and meritorious service, or by reason of old age, disability, or other sufficient reason, shall be deemed entitled to the assistance and aid of this corporation, on such terms and conditions, however, as such corporation may from time to time approve and adopt: Provided, however, That the said retiring pensions shall be paid to such teachers only as are or have been connected with institutions not under control of a sect or which do not require their Trustees, their officers, faculties, or students (or a majority thereof) to belong to any specified sect, and which do not impose any theological test as a condition of entrance therein or of connection therewith.

(b) In general, to do and perform all things necessary to encourage, uphold and dignify the profession of the teacher and the cause of higher education within the United States, the Dominion of Canada, and Newfoundland aforesaid, and to promote the objects of the Foundation, with full power, however, to the Trustees hereinafter appointed and their successors from time to time to modify the conditions and regulations under which the work shall be carried on, so as to secure the application of the funds in the manner best adapted to the conditions of the



time: And provided, That such corporation may by a vote of two-thirds of the entire number of Trustees enlarge or vary the purposes herein set forth, provided that the objects of the corporation shall at all times be among the foregoing and kindred thereto.

(c) To receive and hold by gift, bequest, devise, grant, or purchase, any real or personal property, and to use and dispose of the same for the purposes of the corporation.

Section 3. That the direction and management of the affairs of the corporation, and the control and disposition of its property and funds, shall be vested in a board of Trustees, twenty-five in number, to be composed of the following individuals: Arthur T. Hadley, Charles William Eliot, Nicholas Murray Butler, Jacob G. Schurman, Woodrow Wilson, L. Clark Seelye, Charles C. Harrison, Alexander C. Humphreys, S. B. McCormick, Edwin B. Craighead, Henry C. King, Charles F. Thwing, Thomas McClelland, Edwin H. Hughes, H. McClelland Bell, George H. Denny, William Peterson, Samuel Plantz, David S. Jordan, William H. Crawford, Henry S. Pritchett, Frank A. Vanderlip, T. Morris Carnegie, and Robert A. Franks, being twenty-four in number, with power to said board to increase the same to twenty-five in all, who shall constitute the first board of Trustees and constitute the members of the corporation. Vacancies occurring by death, resignation, or otherwise shall be filled by the remaining Trustees in such manner as the by-laws shall prescribe, and the persons so elected shall thereupon become Trustees and also members of the corporation.

Section 4. The principal office of the corporation shall be located in the District of Columbia, but offices may be maintained and meetings of the corporation or the Trustees and committees may be held in other places, such as the by-laws may from time to time fix.

Section 5. The said Trustees shall be entitled to take, hold, and administer any securities, funds, or property which may be transferred to them for the purposes and objects hereinbefore enumerated, and such other funds or property as may at any time be given, devised, or bequeathed to them, or to such corporation, for the purposes of the trust; with full power from time to time to adopt a common seal, to appoint officers, whether members of the board of Trustees or otherwise, and such employees as may be deemed necessary in carrying on the business of the corporation and at such salaries or with such remuneration as they may think proper; and full power to adopt by-laws and such rules or regulations as may be necessary to secure the safe and convenient transaction of the business of the corporation; and full power and discretion to invest any principal and deal with and expend the income of the corporation in such manner as in their judgment will best promote the objects hereinbefore set forth; and in general to have and use all the powers and authority necessary to promote such objects and carry out the purposes of the donor.

The said Trustees shall have further power from time to time to hold as investments any securities transferred or which may be transferred to them or to such corporation by any person, persons, or corporation, and to invest the same or any part thereof from time to time in such securities and in such form and manner as is or may be permitted to Trustees or to savings banks or to charitable or literary corporations for investment, according to the laws of the District of Columbia or in such securities as may be transferred to them or authorized for investment by any deed of trust or gift or by any deed of gift or last will and testament to be hereafter made or executed.

Section 6. That the said corporation may take and hold any additional donations, grants, devises, or bequests which may be made in the further support of the purposes of the said corporation.

Section 7. That the services of the Trustees of the said corporation, acting as such Trustees, shall be gratuitous, but such corporation may provide for the reasonable expenses incurred by Trustees in the performance of their duties.

Section 8. That as soon as may be possible after the passage of this Act, a meeting of the Trustees hereinbefore named shall be called by Henry S. Pritchett, Charles William Eliot, Arthur T. Hadley, Nicholas Murray Butler, Woodrow Wilson, Jacob G. Schurman, Charles C. Harrison, Alexander C. Humphreys, and George H. Denny, or any six of them, at the Borough of Manhattan, in the City and State of New York, by notice served in person, or by mail, addressed to each Trustee at his place of residence; and the said Trustees named herein, or a majority thereof, being assembled, shall organize and proceed to adopt by-laws, to elect officers, fix their compensation, and generally to organize the said corporation.

The corporation hereby incorporated may accept a transfer of all real and personal property of any other corporation created for similar objects, notwithstanding the fact that both said corporations may have common Trustees, upon such terms as may be agreed upon, and may receive, take over, and enter into possession, custody, and management, of all such property, real and personal. Provided, however, that such property shall be applied to the purposes of the corporation hereby incorporated as hereinbefore set forth.

Section 9. That such corporation hereby incorporated, upon accepting a transfer of all the real and personal property of such other corporation shall succeed to the obligations and liabilities and be held liable to pay and discharge all the debts, liabilities, and contracts of such corporation so existing, to the same effect as if such corporation hereby incorporated had itself incurred the obligation or liability to pay such debt or damages.

Section 10. That Congress may from time to time alter, repeal, or modify this Act of Incorporation, but no contract or individual right made or acquired shall thereby be divested or impaired.

Section 11. That this Act shall take effect immediately on its passage.

*Approved March 10, 1906.*





## APPENDIX C

### AN ACT

To permit The Carnegie Foundation, a corporation duly incorporated under the laws of New York, to convey its property to The Carnegie Foundation for the Advancement of Teaching.

*The People of the State of New York, represented in Senate and Assembly, do enact as follows:*

Section 1. The Carnegie Foundation, a corporation heretofore organized on or about the eighth day of May in the year nineteen hundred and five, pursuant to the acts of the legislature of the State of New York relative to membership corporations, is hereby authorized and empowered to grant, convey, assign and transfer all real and personal property of which it may be seized or possessed to The Carnegie Foundation for the Advancement of Teaching, incorporated by act of Congress of the United States, for the purpose of more effectually carrying out the gift of Andrew Carnegie to provide retiring pensions for the teachers of universities, colleges and technical schools, and to promote the cause of higher education, upon such terms, conditions or limitations as may be agreed upon between said two corporations, notwithstanding the fact that both said corporations have directors in common.

§ 2. Notwithstanding such conveyance and transfer, all and singular the obligations of The Carnegie Foundation shall remain in full force, and the rights of the creditors thereof shall not in any manner be impaired by the passage of this act or the transfer of such property; and the said The Carnegie Foundation for the Advancement of Teaching shall be liable on all contracts made by the said The Carnegie Foundation, and to pay and discharge all the debts, liabilities and contracts of the said The Carnegie Foundation to the same effect as if such corporation so incorporated had itself incurred the obligation or liability to pay the same; and no action or proceeding before any court or tribunal shall be deemed to have abated or been discontinued by the passage of this act.

§ 3. This act shall take effect immediately.



## APPENDIX D

### BY-LAWS

#### ARTICLE I

##### THE TRUSTEES

Section 1. The property of this corporation shall be held, its business managed and controlled, by a Board of twenty-five Trustees, who shall hold office without term.

Section 2. Vacancies in the Board of Trustees shall be filled by the Trustees, by ballot, due attention being paid to the maintenance of proper representation from all sections of the country.

#### ARTICLE II

##### MEETINGS

Section 1. The principal office of the corporation shall be in the City of Washington, District of Columbia. The annual meeting of the Board of Trustees shall be held on the third Wednesday of November, in each year, in the City of New York, unless otherwise arranged by the Executive Committee.

Section 2. Special meetings of the Board may be called by the Executive Committee at such place as the committee may fix upon by notice served personally upon, or mailed to the usual address of, each Trustee, twenty days prior to the meeting, as the names and addresses of such Trustees appear upon the books of the corporation.

Section 3. Special meetings shall be called by the Chairman, in the same manner, upon the written request of five members of the Board.

Section 4. A majority of the Trustees shall constitute a quorum.

Section 5. The order of business at the annual meetings of the Board of Trustees shall be as follows:

1. Calling the Roll.
2. Reading of the Notice of the Meeting.
3. Reading of the Minutes of the last Annual or Special Meeting.
4. Reports of Officers.
5. Reports of Committees.
6. Election of Officers and Trustees.
7. Miscellaneous Business.

#### ARTICLE III

##### OFFICERS

Section 1. The officers of the Board of Trustees of the corporation shall be a Chairman of the Board, a Vice-Chairman and a Secretary. At the first meeting of the incorporators, and thereafter at each annual meeting, the Board of Trustees shall choose from their number, by a majority vote, a Chairman, a Vice-



Chairman and a Secretary, who shall hold office for one year, or until their successors are chosen.

Section 2. It shall be the duty of the Chairman to preside at all meetings of the Trustees. If the Chairman be absent or unable to act, the Vice-Chairman shall preside.

It shall be the duty of the Secretary to keep the minutes of all meetings of the members of the Corporation in a proper book provided for that purpose. He shall attend to the giving and serving of all notices of meetings of the Trustees.

## ARTICLE IV

### THE PRESIDENT

Section 1. There shall be a President of the Corporation who shall be elected on nomination of the Executive Committee, by ballot, and hold office during the pleasure of the Board, and who shall be the chief executive officer of the Corporation. He shall, *ex officio*, be chairman of the Executive Committee. The President, subject to the control of the Board and the Executive Committee, shall have general charge of all matters of administration and supervision over all the affairs of the Corporation. He shall prepare and submit to the Board of Trustees and to the Executive Committee plans and suggestions for the work of the Corporation, shall direct its general correspondence, and shall present his recommendations in each case to the Executive Committee for decision. He shall sign and execute all instruments in the name of the Corporation, when authorized so to do by the Board of Trustees, or by the Executive Committee, and shall perform such other duties as may be assigned to him by the Corporation. He shall have the power to appoint and remove subordinate employees.

Section 2. He shall be the legal custodian of all property of the Corporation whose custody is not otherwise provided for. He shall be responsible for the expenditure and disbursement of all funds of the Corporation in accordance with the directions of the Board, or of the Executive Committee, and shall keep accurate accounts of all receipts and disbursements. He shall submit to the Board of Trustees, at least one month before its annual meeting, a written report of the operations and business of the Corporation for the preceding fiscal year, with his recommendations for work and appropriations for the succeeding fiscal year, which report shall be forthwith transmitted to each member of the Board.

Section 3. He shall attend all meetings of the Board of Trustees.

## ARTICLE V

### THE TREASURER

The Treasurer shall be elected by the Trustees of the Corporation, on the nomination of the Executive Committee, and shall hold office during the pleasure of the Board. It shall be his duty to have the care and custody of all funds and property of the Corporation which may come into his hands, and to deposit the same in such bank, banks, trust company or depositories as the Board of Trustees or the Executive Committee shall designate. He shall, under the direction of the Executive Committee, disburse all moneys, sign all checks, bills of exchange and orders for the payment of money, which, however, shall be countersigned by the President, or, in case of his absence or inability to act, by such member of the Executive Committee as the Executive Committee shall designate. He shall render a statement of his accounts to the Executive Committee as it shall require the same, and shall make a report at each meeting of the Trustees. He shall enter, or cause to be entered, in proper books of account to be kept by him for that purpose, full and accurate accounts of all moneys received and paid

out on account of the Corporation. He shall, at all reasonable times, exhibit his books and accounts to any Trustee of the Corporation, upon application at the office of the Corporation during business hours. He shall submit a report of the accounts and financial condition of the Corporation, and of all moneys expended by him, at each annual meeting of the Corporation. He shall perform all the acts incident to the position of Treasurer, and may be required to give a bond for the faithful discharge of his duties, in such sum as the Executive Committee may require.

## ARTICLE VI

### ASSISTANT TREASURER

An Assistant Treasurer may be appointed by the Executive Committee, to perform the duties and exercise the powers, or some part thereof, of the Treasurer. Such Assistant Treasurer may be either an individual or a Corporation.

## ARTICLE VII

### EXECUTIVE COMMITTEE

Section 1. There shall be an Executive Committee consisting of the President, *ex-officio*, and six other Trustees elected by the Board by ballot, for a term of three years, who shall be eligible for re-election, provided, however, that of the Executive Committee first elected after the adoption of these by-laws, two shall serve for one year, two for two years, and two for three years, and such Committee shall determine their respective terms by lot.

Section 2. On October 15th of each year, a Nominating Committee, consisting of the Chairman of the Board and two Trustees appointed by him, shall send notices by mail to all members of the Corporation, of the vacancies in the Executive Committee, to be filled at the ensuing annual meeting, and shall invite suggestions of names of persons to be nominated as members of the Executive Committee. The nomination of this Committee shall be voted upon by the Board of Trustees. Any Trustee may place in nomination the name of any other Trustee for membership on this Committee.

Section 3. During the intervals between the meetings of the Board, the Executive Committee shall exercise all the powers of the Board of Trustees in the management and direction of the business and the conduct of the affairs of the Corporation. It shall have supervision of the property of the Corporation, and shall determine the investment of its funds.

The Executive Committee shall direct the manner in which the books and accounts of the Corporation shall be kept, and shall cause to be examined from time to time the accounts and vouchers of the Treasurer for moneys received and paid out by him. It shall keep a record of its proceedings and report the same to the Board of Trustees at the next succeeding meeting.

The Executive Committee may, in its discretion, appoint such sub-committees as it may deem necessary or desirable for the proper transaction of the business of the Corporation. It shall fix the compensation of the President, Treasurer, and other officers and employees.

Section 4. Whenever any vacancy shall occur in the Executive Committee, or in any office of the Corporation, by death, resignation or otherwise, it shall be filled by appointment by the Executive Committee for the remainder of the current corporate year.

Section 5. The Executive Committee may adopt rules and regulations for the conduct of its meetings and the management of the affairs of the Corporation, not inconsistent with the laws of the District of Columbia, or these by-laws.



Section 6. The Executive Committee may hold its meetings and have an office or offices and keep the books of the Corporation at such place or places as it may from time to time determine.

Section 7. A majority of the Executive Committee shall constitute a quorum for the transaction of business, or if there be less than a quorum present at any duly called meeting, a majority of those present may adjourn the meeting from time to time, or *sine die*.

Section 8. The President shall, at proper times, send to each of the Trustees a transcript of such parts of the record of the Executive Committee meetings as are of general interest.

## ARTICLE VIII

### SEAL

The seal of the Corporation shall be circular in form and shall have inscribed thereon in the margin, the following words and figures:

“THE CARNEGIE FOUNDATION FOR THE ADVANCEMENT OF TEACHING, 1906.”

The President shall be the custodian of the seal of the Corporation, and shall affix it to such documents as the Trustees or the Executive Committee shall direct.

## ARTICLE IX

### FINANCIAL ADMINISTRATION

Section 1. The fiscal year of The Carnegie Foundation for the Advancement of Teaching shall commence on the first day of July<sup>1</sup> in each year.

Section 2. The Executive Committee, at least one month prior to the annual meeting in each year, shall cause the accounts of the Foundation to be audited by a skilled accountant, to be appointed by the Chairman of the Board, and shall submit to the annual meeting of the Board a full statement of the finances and work of The Carnegie Foundation for the Advancement of Teaching, and an estimate of the expenditures for the succeeding year.

Section 3. The Board of Trustees, at the annual meeting in each year, shall make general appropriations for the ensuing fiscal year; but nothing contained herein shall prevent the Board of Trustees from making special appropriations at any meeting.

Section 4. The securities of the Foundation and evidences of property shall be deposited in such safe deposit or other corporation and under such safeguards as the Trustees and Executive Committee shall designate; and the moneys of the Foundation shall be deposited in such banks or depositories as may from time to time be designated by the Executive Committee.

## ARTICLE X

### AMENDMENT OF BY-LAWS

These by-laws may be amended at any annual or special meeting of the Board of Trustees by a two-thirds vote of the members present, provided written notice of the proposed amendment shall have been served personally upon, or mailed to the usual address of, each member of the Board twenty days prior to the meeting.

---

<sup>1</sup> At the annual meeting of the Board of Trustees, held Nov. 21, 1906, it was voted to change this to the first day of October.

## APPENDIX E

### RULES FOR GRANTING OF RETIRING ALLOWANCES

The aim of the founder in the incorporation of this Foundation is clearly expressed in the Act of Incorporation passed by the Congress of the United States, and approved by the President.

This aim is there stated to be the foundation of an agency to provide retiring allowances for teachers in the universities, colleges and technical schools of the three English-speaking countries of North America, and to serve the cause of higher education by advancing and dignifying the profession of the teacher in these higher institutions of learning. By the terms of the Act of Incorporation sectarian institutions are excluded from the benefits of the Foundation. Consideration of the question of the admission of State institutions has been deferred until some experience has been had in the actual administration of the trust.

#### EDUCATIONAL STANDARD

The term college is used to designate, in the United States, Canada and Newfoundland, institutions varying so widely in entrance requirements, standards of instruction and facilities for work, that for the purposes of this Foundation, it is necessary to use, at least for the present, some arbitrary definition of that term. The following definition, now in use under the revised ordinances of the State of New York, will be employed for the purposes of this Foundation:

"An institution to be ranked as a college, must have at least six (6) professors giving their entire time to college and university work, a course of four full years in liberal arts and sciences, and should require for admission, not less than the usual four years of academic or high school preparation, or its equivalent, in addition to the pre-academic or grammar school studies."

A technical school, to be eligible, must have entrance and graduation requirements equivalent to those of the college, and must offer courses in pure and applied science of equivalent grade.

To be ranked as a college an institution must have a productive endowment of not less than two hundred thousand dollars.

#### SECTARIAN LIMITATION

Institutions of learning will be recognized as eligible to the benefits of this Foundation, so far as sectarianism is involved, under the following conditions:

1. Universities, colleges and technical schools of requisite academic grade, not owned or controlled by a religious organization, and whose acts of incorporation or charters specifically provide that no denominational or sectarian test shall be applied in the choice of trustees, officers or teachers, nor in the admission of students.

2. In the cases of institutions not owned or controlled by a religious organization, and in which no specific statement concerning denominational tests is made in the charters or acts of incorporation, the trustees of such institutions



shall be asked to certify by a resolution to the Trustees of The Carnegie Foundation for the Advancement of Teaching, that, notwithstanding the lack of specific prohibition in the charter, "no denominational test is imposed in the choice of trustees, officers or teachers, or in the admission of students, nor are distinctly denominational tenets or doctrines taught to the students." Upon the passage of such resolution by the governing bodies of such institutions, they may be recognized as entitled to the benefits of The Carnegie Foundation for the Advancement of Teaching, so far as considerations of sectarian control are concerned.

#### RECOGNITION OF INSTITUTIONS

Institutions of higher learning, whether universities, colleges or technical schools, whose educational standard is equal to, or higher than, that indicated in the foregoing, and which comply with the conditions regarding sectarian control, may be recognized by the Trustees of The Carnegie Foundation for the Advancement of Teaching, as entitled to share in the benefits of the Foundation, and a list of such accepted institutions will be announced. This list will be provisional and to it additions will from time to time be made.

To professors in these institutions the benefits of the Foundation shall be extended through the institutions themselves: that is to say, once the rules upon which retiring allowances are granted are definitely determined, they shall work automatically, in what might be called normal cases, that is, in cases of old age or long service. Thus if a professor in such an accepted institution has reached the age of X years, or if he has been in the teaching profession for a period of Y years, he would receive his allowance as soon as his institution applied for it. In cases outside of the normal age or service conditions, the recommendation of the accepted institution shall be considered by the Trustees of The Carnegie Foundation for the Advancement of Teaching, and action taken upon the individual case, and once a grant has been made, payment will be made as in normal cases, through the institution.

No institution will be accepted which is so organized that stockholders may participate in its benefits.

#### ✓ RECOGNITION OF INDIVIDUAL PROFESSORS, IN INSTITUTIONS NOT ON THE ACCEPTED LIST

The Trustees realize that there are able and devoted teachers rendering admirable service to education in institutions which, owing to low entrance requirements, or for other reasons, are considered below the academic grade requisite to entitle them to a place on the accepted list of institutions. Individual professors of merit or of distinguished service in such institutions may be granted retiring allowances, but in such cases the Trustees will deal with the individual professor. Such allowances cannot be granted to professors in institutions deemed to be under denominational control.

#### CONDITIONS FOR THE GRANTING OF NORMAL RETIRING ALLOWANCES

1. *Age.*—To be eligible to retirement on the ground of age, a teacher must have reached the age of sixty-five and must have been for fifteen years professor in a higher institution of learning. Whether a professor's connection as a teacher with his institution shall cease at an earlier or later age than sixty-five, is a matter solely within the jurisdiction of the professor himself and the authorities of the institution in which he serves.

2. *Long Service.*—To be eligible for retirement on the ground of length of service, a teacher must have had twenty-five years' service as a professor in a

higher institution of learning. It is not necessary that the whole of the service shall have been given in accepted colleges, universities or technical schools.

In no case shall any allowance be paid to a teacher who continues to give the whole or part of his time to the work of teaching, as a member of the instructing staff of a college or technical school.

#### THE SCALE OF RETIRING ALLOWANCES

The Trustees recognize that a fixed rule limiting the amount of an allowance—such, for instance, as a stated percentage of a professor's salary—cannot be adopted without working a serious hardship in many institutions where salaries are low, and under the best conditions must remain low for many years. They have, therefore, adopted a scale under which a teacher who is receiving a low salary is granted a much higher percentage of his salary than is granted to one receiving a higher salary. Thus, for a salary below sixteen hundred dollars a pension of one thousand dollars or a sum not to exceed ninety per cent. of the active pay, is granted as a retiring allowance. It is believed that this scale is a more just one to men on small salaries. It could scarcely dignify the calling of the teacher to allot to a professor who had served many years at twelve hundred dollars a year fifty per cent. of his pay, although that percentage might be a fairly generous allowance in the case of a professor who had been receiving a pay of five thousand dollars.

#### RULES FOR THE GRANTING OF NORMAL RETIRING ALLOWANCES

1. A normal retiring allowance is considered to be one awarded to a professor in an accepted university, college or technical school, on the ground of either age or length of service. The term professor, as here used, is understood to include Presidents, Deans, Professors, Associate Professors and Assistant Professors, in institutions of higher learning.

2. Retiring allowances shall be granted under the following rules, upon the application of the institution with which the professor is connected, and in the application it should be clearly set forth whether the retiring allowance is recommended on the ground of age or service.

3. In reckoning the amount of the retiring allowance the average salary for the last five years of active service shall be considered the active pay.

4. Any person sixty-five years of age, and who has had not less than fifteen years of service as a professor, and who is at the time a professor in an accepted institution, shall be entitled to an annual retiring allowance computed as follows:

(a)—For an active pay of twelve hundred dollars or less, an allowance of one thousand dollars, provided no retiring allowance shall exceed ninety per cent. of the active pay.

(b)—For an active pay greater than twelve hundred dollars the retiring allowance shall equal one thousand dollars, increased by fifty dollars for each one hundred dollars of active pay in excess of twelve hundred dollars.

(c)—No retiring allowance shall exceed three thousand dollars.

5. Any person who has had a service of twenty-five years as a professor, and who is at the time a professor in an accepted institution, shall be entitled to a retiring allowance computed as follows:

(a)—For an active pay of twelve hundred dollars or less, a retiring allowance of eight hundred dollars, provided that no retiring allowance shall exceed eighty per cent. of the active pay.

(b)—For an active pay greater than twelve hundred dollars the retiring allowance shall equal eight hundred dollars, increased by forty dollars for each one hundred dollars of active pay in excess of twelve hundred dollars.

(c)—For each additional year of service above twenty-five, the retiring allowance shall be increased by one per cent. of the active pay.

(d)—No retiring allowance shall exceed three thousand dollars.

6. Any person who has been for ten years the wife of a professor in actual service may receive during her widowhood one-half of the allowance to which her husband would have been entitled.

7. In the preceding rules, years of leave of absence are to be counted as years of service, but not exceeding one year in seven. Librarians, registrars, recorders, and administrative officers of long tenure, whose salaries may be classed with those of professors and assistant professors, are considered eligible to the benefits of a retiring allowance.

8. Teachers in the professional departments of universities whose principal work is outside the profession of teaching are not included.

9. The benefits of the Foundation shall not be available to those whose active service ceased before April 16, 1905, the date of Mr. Carnegie's original letter to the Trustees.

10. The Carnegie Foundation for the Advancement of Teaching retains the power to alter these rules in such manner as experience may indicate as desirable for the benefit of the whole body of teachers. ↵

*Approved by the Trustees, April 9, 1906, and Amended, November 21, 1906.*



## APPENDIX F

### SOME REFERENCES TO THE LITERATURE OF TEACHERS' PENSIONS

[The arrangement under each heading is chronological]

#### I. *Foreign Articles.*

- Schmid's* Encyc. des Erziehungs- und Unterrichtswesens. Article, Pensionswesen, Wittwen- und Waisenersorgung. Vol. 5, pp. 751-756. Leipzig, 1883.  
Discusses the principles involved.
- Buisson's* Dictionnaire de pédagogie (1887). Article: Retraite, pensions de. Vol. 2, Part I, pp. 2586-2600. France and other countries.
- Hunter, W. A.* Superannuation of elementary teachers. *Contemporary Review*. Vol. 65, pp. 84-93 (Jan., 1894).
- Superannuation of teachers. *School Board Chronicle* (London). Vol. 56 (1896), pp. 478, 507; Vol. 57 (1897), pp. 35, 147, 185, 217, 275, 317, 377, 447, 559, 597.  
Concerning the superannuation movement in England.
- Rein's* Encyclopädisches Handbuch der Pädagogik. Article, Pensionen (Ruhegehälter). Vol. 5, pp. 286-298. Langensalza, 1898.  
Relates principally to Germany, but gives status in other countries, and brief historical statements. Bibliography of one-half page. A translation of this, omitting the bibliography, in Report of Commissioners of Education, 1898-99, Vol. I, pp. 164-174.
- Japan—Report of Minister of State for Education, 1903-4, pp. 161-165.  
Gives pensions of public school officials.
- Bremen, E. von.* Die Preussische Volksschule: Gesetze und Verordnungen. Stuttgart und Berlin, 1905.  
Secs. 42 and 43, pp. 429-477, give laws relating to teachers' and widows' pensions.

#### II. *Articles in Reports of the Commissioner of Education.*

- Pensions for teachers in the U. S. Report Commissioner of Education, 1894-95, Vol. 2, Chap. 20, pp. 1079-1113.  
Gives State laws, etc.
- Teachers' mutual benefit associations and pension laws. Report Commissioner of Education, 1895-96, Vol. 2, Chap. 30, pp. 1343-9.  
Gives details in tabular form.
- Teachers' pensions. Report Commissioner of Education, 1897-98, Vol. 2, 1710-13, and subsequent reports, under the heading, *Current Topics*.
- Professional and financial status of French teachers. Report Commissioner of Education, 1902, Vol. I, Chap. 15, pp. 710-719.
- Regulations relating to Pensions and Insurance in all German Universities. Report Commissioner of Education, Vol. I, Chap. 3, pp. 133-247.

### III. *Other Articles.*

*Smith, A. T.* Teachers' salaries and pensions. *Educational Review*, Vol. 2, pp. 335-346 (Nov., 1891).

*Clark, J. E.* Shall teachers be pensioned? *Proc. National Educational Association*, 1896, pp. 988-996.

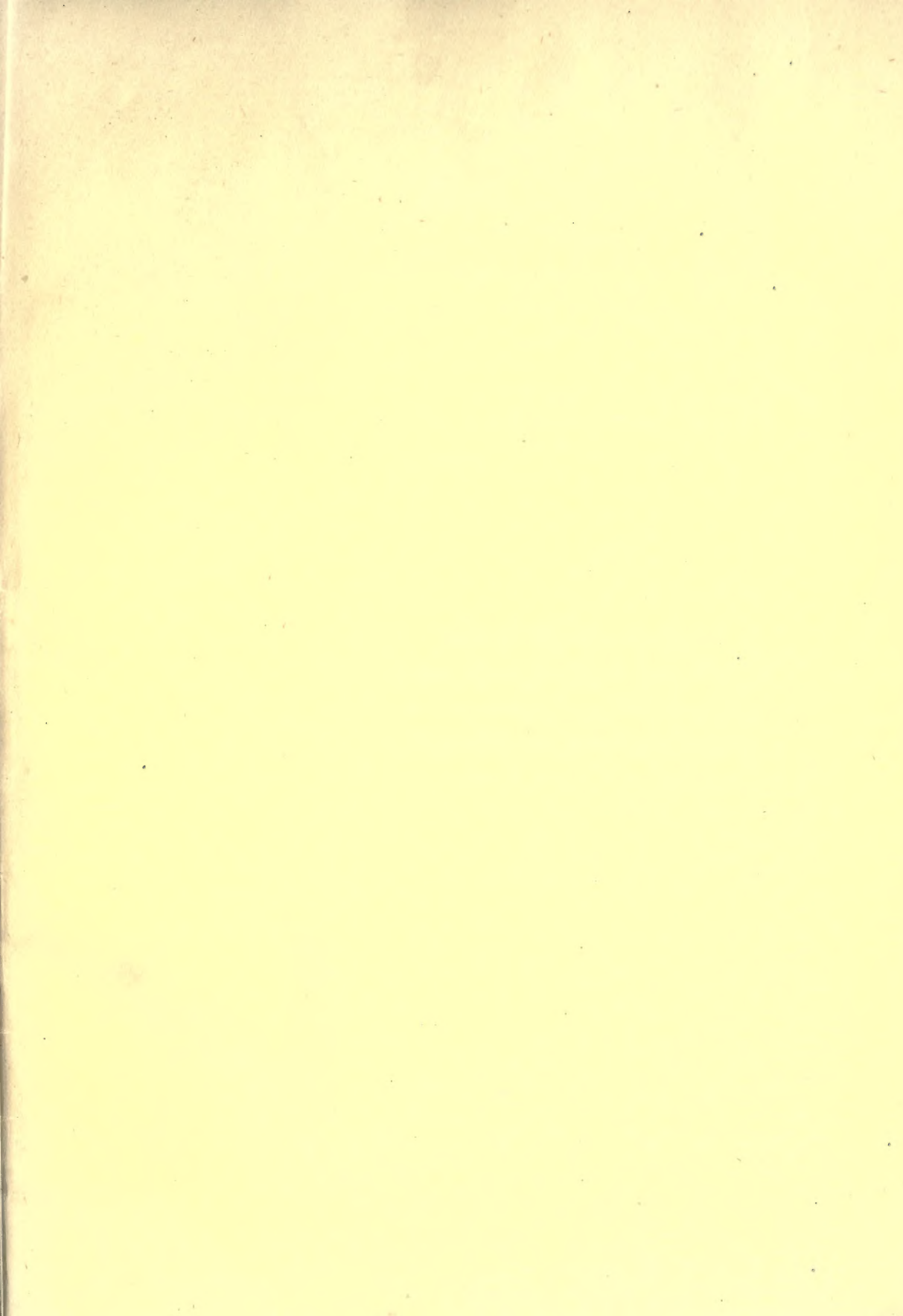
*Reichenbach, Prof. A.* The superannuation of teachers. *Education*, Vol. 16, pp. 385-395 (March, 1896).

Some historical information; deals principally with European countries. Teachers' pensions. *Review of Reviews*, June, 1897, pp. 700-711.

Account of progress. Tables.

*Bunker, A.* Boston teachers' retirement fund. *Education*, Vol. 20, pp. 414-420 (March, 1900).

*Manley, E.* Compulsory insurance for teachers. *Educational Review*, Vol. 23, pp. 152-158 (February, 1902).







LB  
2334  
C3  
1905/06

Carnegie Foundation for the  
Advancement of Teaching  
Report

PLEASE DO NOT REMOVE  
CARDS OR SLIPS FROM THIS POCKET

---

UNIVERSITY OF TORONTO LIBRARY

---



