Laura E. Settle founded the California Retired Teachers' Association in 1929, but in 1895 she was a 29 year-old North Dakota school teacher. Five years would pass before she taught in California, but had she read an editorial in the Bakersfield Daily Californian that year she would have had few kind words for editor and owner, J.M. Reuck. He wrote, "The teachers' pension bill has been killed. That is right. There is no reason under the sun why such a law should be enacted, and the Legislature has shown its good sense by putting an end to it." ¹

Of the 11 teachers who taught Bakersfield's 378 pupils² most were women. They had few other ways to earn an independent living, and they had no political voice. Laura Settle's continuing battle for retired California teachers was particularly remarkable because of those social obstacles.³

¹ The editorial was probably published sometime between Mar 20 and Apr 20, 1895. Alfred Harrell bought the Daily Californian in Sep 1896. He became Superintendent of Kern County Schools.
² Morning Echo, Sep 15, 1896
³ Dates and events referred to in this paper were taken from Minutes, Kern County Retired Teachers' Association, Book I, 1936-1942, Book II, 1943-1946; "Tribute to Laura Settle on the 65th Anniversary of the California Retired Teachers Association" (1994); and Memories of Miss Laura E. Settle and Diary of
In 1904 the *Sacramento Union* wrote that 70% of public school teachers were women and the increase in their number jeopardized the future of schools. By then, Alfred Harrell owned the *Daily Californian*, and he totally disagreed. Wrote Harrell, "It may be safely said that the women who now teach in the schools are better prepared than the men of 30 years ago, and indeed, here may be the solution of the question of why men are giving way to women in this work. The man who would prepare himself for a calling can choose some occupations in which the remuneration is greater than it is in teaching; he can and therefore does not choose to take up school work. On the other hand, the man who is not prepared educationally to teach is being, or has been, crowded out by the woman who has qualified herself for the best paying occupation that is open to her. Women are better teachers than men naturally, and the schools of the county are in better condition under an almost exclusive teaching force of women than ever they were before."  

Harrell's view was prescient; the number of male teachers in the US continued to dwindle. By way of local example, in 1945 the Bakersfield Retired Teachers' Association had 48 women but only 4 men.  

The State of California enacted pensions for retired teachers in January 1914. The allotment was $42 a month, or Miss Vesta Olmstead, the Founding of the California Retired Teachers Association, Copied from the "History of California Retired Teachers Association, 1929 - 1973."

4 *Daily Californian*, Feb 18, 1904. The *Sacramento Union* statistics came from the 1900 US Census.

5 1945-6 Minutes Book, KCRTA

6 Retired teachers received 5% of the State inheritance taxes, which was a total of $500 annually. Although the author represented teacher pensions as monthly payments, pensions were actually was paid quarterly.
the equivalent of about $750 today. Teacher pensions remained unchanged until 1935, and by then many retired teachers – mostly unmarried women – were living in poverty. Data showed that 90% had no income other than State retirement, 80% of them paid rent, and 40% cared for dependent relatives.

Laura Settle retired in 1920 when she was 54. She had taught almost 30 years, but she was ill. She wrote, "I know from personal experience how hard it was to do, to make money stretch, especially when retirement was compelled by ill health, as mine was."

In 1922 Settle told a State committee about the financial challenges faced by retired teachers. The politicians' responses ranged from "If these people didn't live so long, the 5% from the inheritance tax should be plenty for them," to "You should have looked ahead when you had a salary, putting some aside for your declining years." Other comments: "It is not up to the people of California to support retired teachers. The American system is to pay for work done, and it is a gift of public funds to pay when no services are being offered," and "You people should have gotten married and had a husband support you. That's the natural thing to do."

In 1925 Settle organized the Pasadena Retired Teachers’ Club, and in 1929 she founded the California Retired Teachers Association. CRTA was then an insignificant political organization, economic conditions had deteriorated, and the group felt stiff opposition to boosted pensions.

An increase seemed possible when Clement Young was elected Governor of California in 1927, but that didn't work out.
Both houses passed the much-amended Rochester Retirement Bill that would have given a little more money to retired teachers, but Governor Young vetoed the bill, commenting that teachers were far too aggressive.

Recalling the veto, Settle later said, "In 1928, the idea that we teachers should ever need to work for ourselves to increase our pensions was ridiculed, and we made but little headway." Settle also faced unexpected indifference from retired teachers living in big cities; they saw no reason to increase teacher pensions because most of them were much better off than retirees in rural communities.

CRTA struggled to recruit new members. Said Settle, "Contacting retired teachers to ask them to join the organization was difficult because there was no access to names and addresses.” Help came from a sympathetic friend who was both Superintendent of California Schools and Secretary of the Retirement Board. His name was Vierling Kersey. “He ruled that I should have the names,” said Settle, “and a complete role of retirees was sent.”

Los Angeles Times, March 30, 1930
Financial help came in the early 1930s from retired teachers' clubs in Pasadena and in San Francisco. Their money helped pay printing and mailing costs for attracting new CRTA members, and in December 1932, Settle prepared her first mailing with a gelatin-stencil hectograph. It duplicated a maximum of 25 copies, and the last copy was so faint it hardly could be read. CRTA costs for mailing was two cents a name. In May, Settle received enough contributions to fund another mailing and some travel expenses.

Retired Teachers' Pensions

PASADENA, Feb. 24.—[To the Editor of The Times:] There seems to be a feeling among active teachers that the California Retired Teachers' Association is opposing the retirement salary measure introduced by Senator Rochester, Senate Bill 260.

I wish to correct this. We certainly are not opposing an increase in retirement allowance. No one knows better than we do the impossibility of meeting the requirements of age on the present salary.

Most of us are alone, because in former times marriage automatically deprived a woman teacher of her position. We are all old and most of us have used up our vitality before retiring. We were forced by inadequate salaries in times past to teach as long as our strength would permit.

The Retired Teachers’ Association is not opposing Senate Bill 260, but it does ask that all teachers irrespective of the date of retirement receive the same compensation.

LAURA E. SETTLE,
President Retired Teachers' Association.

Los Angeles Times, March 4, 1931
In 1933 she organized retired teacher divisions in Sacramento, Oakland, Long Beach, and San Diego. By then the fledgling CRTA had attracted the attention of state legislators because a succession of favorable bills followed. The original $42 a month, unchanged since 1914, was increased in 1935 to $52.

In 1936 retired teachers in Santa Cruz, Sacramento and San Jose joined CRTA, and in 1937 the legislature reorganized the Teacher Retirement Board as the California State Teachers' Retirement System. By 1938 CRTA had ten divisions.

CRTA's growth had everything to do with President Laura Settle's efforts. On April 28, 1936 she met at Kern County High School with nine retired county teachers. Minutes of the meeting read, “Miss Settle of the State Organization held a meeting in the administration building. She read some of the work done by the State organization, which was interesting to note. Voted to organize our Retired Teachers Association.”

Settle returned here in January 1940 to visit KCRTA members at the Manley Apartments home of Miss Harriet Buss. Cora Bender delivered a report on a state meeting and “paid high tribute to our State President, Miss Settle, for the efficient and enthusiastic service of her office.” In March, Settle was guest speaker at a Kern Division breakfast held at Hotel El Tejon. That morning she reviewed CRTA's growth, its history since formation in 1925, original retirement bills at Sacramento, general funding, and recently-pending bills. She told the group that her goal was the organization of retired
teacher units in every county in the state.

Kern Division held a warm regard for Laura Settle. In November 1940, its members moved to send Settle a Christmas gift, and in March the minutes acknowledged Miss Settles' "great efforts in behalf of Retired Teachers." An entry in the minutes of June 3, 1941 said, "The President read communication from Miss Settle, and the legislation for Retirement was reported and discussed concerning the Bill's pending." In December 1941 Kern group sent Miss Settle a Christmas present.

In January 1942 Settle might have felt she was losing control of the organization. That was when a CRTA committee proposed that teacher retirement be increased from $52 to $100 a month. Laura Settle had fought many battles for CRTA, she understood politics, and she told the committee that $60 a month would be more plausible, more easily financed, and more acceptable to state legislators.

In 1944, unhappy with another organizational decision, President Settle wrote to Kern Division criticizing the high salary CRTA paid the Sacramento lobbyist. Perhaps the lobby committee heard about that. Pasted into the Kern Division's minutes book is a newspaper clipping from the *Bakersfield Californian* dated September 1944. It reads, "Gratification was expressed over the passing of recent legislation which placed the retirement salary of teachers at $60 per month."

Seventy-nine-year-old Laura Settle did not seek re-election in 1945. She retired that year following a 17-year tenure as president, and in noting that she added it was what
she should have done much earlier. She wrote, "I selfishly wanted to hold on until something was accomplished to better the condition of teachers already retired. There have been two increases in retirement salary, a total increase of 44%. The Association has justified its existence. I have visions of many things which can and should yet be accomplished, and which I'm hoping the Association members will concentrate themselves doing, but my part in it all is ended. The last ounce of strength has been given."

Laura E. Settle worked to almost the very end. In late 1945 she passed into the honored history of those who gave their time and energy to improve living conditions for California retired teachers.