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STATE EMPLOYEES' RETIREMENT SYSTEM OF ILLINOIS

FOURTH ANNUAL STATEMENT
OF THE
BOARD OF TRUSTEES

JUNE 30, 1947



Issued by Authority of the
BOARD OF TRUSTEES OF THE STATE EMPLOYEES'
RETIREMENT SYSTEM OF ILLINOIS

SPRINGFIELD, ILLINOIS

STATE OF ILLINOIS
DWIGHT H. GREEN
Governor

STATE EMPLOYEES' RETIREMENT SYSTEM
OF ILLINOIS

BOARD OF TRUSTEES

ROY TUCHBREITER, *Chairman*
President
Continental Assurance Company

HON. ARTHUR C. LUEDER
Auditor of Public Accounts
(member ex officio)

HON. MARK A. SAUNDERS
Director of Finance
(member ex officio)

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Engineer of Highway Research
Division of Highways

CHARLES H. PEELER
Chief Clerk
Elgin State Hospital

L. C. CORTRIGHT, *Secretary*
Springfield, Illinois

HON. GEORGE F. BARRETT
Attorney General
Counsel

HON. RICHARD YATES ROWE
State Treasurer
Treasurer

A. A. WEINBERG
Chicago
Consulting Actuary

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FINANCIAL AND STATISTICAL FACTS

	<i>Fiscal Year Ended June 30</i>	
	<i>1947</i>	<i>1946</i>
<i>Financial Data</i>		
Total Assets at End of Year.....	\$8,366,146.03	\$5,532,246.53
Increase in Assets for the Year.....	2,833,899.50	2,069,247.85
Investments (at Book Value).....	7,679,244.80	5,000,521.51
Income from Investments.....	156,369.21	95,783.60
Average Yield on Investments.....	2.38%	2.36%
Total Income for Year.....	3,383,523.51	3,142,993.58
Employee Contributions	2,118,179.57	1,904,046.60
State Contributions	1,043,500.00	1,043,500.00
Annuity and Benefit Payments.....	345,379.91	222,569.18
Refunds to Withdrawing Members.....	214,372.89	136,431.32
<i>Statistics</i>		
Number of Members at Beginning of Year	18,882	16,791
Number of Members at End of Year.....	20,858	18,882
Number of Old-Age Retirements.....	173	32
Average Age at Retirement.....	68.6	70.9
Average Length of Service at Retirement	27.3	25.0
Number of Deaths among Retirants.....	15	1
Number of Deaths in Active Service.....	172	162
Number of Nonoccupational Disability Claims	146	165
Number of Occupational Disability Claims	34	26
Number of Occupational Death Claims...	12	7
Number of Refunds Paid.....	1,384	1,070

LETTER OF TRANSMITTAL

October 31, 1947

To his Excellency
The Honorable Dwight H. Green
Governor of the State of Illinois
Springfield, Illinois

Sir :

The Board of Trustees of the State Employees' Retirement System of Illinois has the honor to submit herewith its **FOURTH ANNUAL STATEMENT** covering the fiscal year ended June 30, 1947, containing a report on the administrative activities of the Board, and financial statements reflecting the results of operations for the year and its condition as of the close of the said year.

Respectfully submitted,

(Signed) **ROY TUCHBREITER**, *Chairman*

FOURTH ANNUAL STATEMENT OF THE BOARD OF TRUSTEES

Operations of the System for the fiscal year ended June 30, 1947, were characterized by an increase in activity in all of its phases. Membership reached the highest level since the establishment of the System. With the completion of three years of contributing membership service, which occurred during the year, a large number of aged members voluntarily retired from service and accepted a service retirement allowance. Operating procedures for the most part have reached their full force and effect. In keeping with the upward trend in operations, expenditures for the several benefits increased substantially. The financial status of the System, however, showed a marked improvement, and a large increase occurred in its reserves.

With the exception of the provision for compulsory retirement, which does not become operative until January 1, 1949, all benefit provisions are now in force and fully applicable in current operations.

A number of amendments to the Act governing the System were enacted by the 65th General Assembly, and became law after the close of the year. These amendments, for the most part, extended certain privileges to the employees. Several were of clarifying and corrective character.

The several developments in operations during the year which were of greatest significance, and the various factors contributing to the results of operations, will be briefly reviewed.

MEMBERSHIP

The number of active members increased during the year from 18,882 to 20,858. The following summary illustrates the changes in membership:

Number of Members July 1, 1946.....	18,882
<i>Add</i>	
New Members, Year 1946-1947.....	3,717
	22,599
<i>Deduct</i>	
Deaths-Accidental (occupational)	12
Deaths-Ordinary (nonoccupational)	172
Withdrawals (with refunds).....	1,384
Retirements	173
	1,741
Membership June 30, 1947 (10.5% increase).....	20,858

A further substantial increase in membership may be expected as the result of certain privileges extended non-members of the System by the recent amendments to the Act.

FINANCIAL REVIEW

The results of operations for the year indicate a healthy growth in the reserves of the System and satisfactory progress in operations.

Total income for the year was \$3,383,523.51, consisting of member contributions amounting to \$2,118,179.57, contributions by the State of Illinois of \$1,043,500.00, interest on investments of \$156,369.21, and the remainder from miscellaneous sources.

Total expenditures amounted to \$559,752.80, of which the sum of \$345,379.91 was in payment of the several benefits provided by the System, and \$214,372.89 covered refunds to employees leaving the State service.

The excess of income over expenditures was \$2,823,770.71. This amount was credited to the reserves of the System, increasing the reserves to \$8,290,337.46. The reserves are composed of accumulated member contributions, including interest, of \$5,956,787.93, and a contingent general reserve resulting from State contributions of \$2,333,549.53.

INVESTMENTS

Total investments at June 30, 1947, amounted to \$7,679,244.80 at book value, being an increase over the amount at the end of the preceding fiscal year of \$2,678,723.29. The average yield on the investment account at the close of the year was 2.38%. Since the statutory rate of interest requirements is 2%, the average return on investments is considerably in excess of the interest obligation.

The Board has continued its previously established policy of confining its investments strictly to United States Government bonds, although it is authorized by law to purchase general obligation bonds of the State of Illinois or of any other political subdivision of the State. Bonds of other States or political subdivisions may also be acquired, subject to certain limitations.

No sales of securities were made by the Board during the year.

RETIREMENTS

As reported elsewhere herein, the requirement of three years of contributing membership service as a condition for the receipt of the full prior service credit was fulfilled during the year. This development resulted in the retirement of 173 aged members, increasing the total number of retirements since the establishment of the System, to 207.

There were 16 deaths among the retired members during the year, and one during the preceding year, and at June 30, 1947 the number of retirants on the roll was 191 receiving annual payments aggregating \$171,972.36. Their average monthly payment was \$75.03.

DISABILITY CLAIMS

Ordinary disability claims processed during the year were 146 compared with 165 in the preceding year. Notwithstanding the decline in the number of claims approved for payment, disbursements for

ordinary disability benefits increased to the amount of \$87,065.51, being 70% larger than last year. This increase was due to the accumulation of a number of claims of chronic character, and to a longer average period of disability among the claimants.

There was little change in the claims experience with reference to occupational disability and occupational death incidents.

DEATH CLAIMS

The total number of death claims arising during the year requiring the payment of ordinary death benefits was 172, on which the total disbursements amounted to \$173,985.35. The average amount paid per death claim was \$1,011.54. During the preceding year the number of such claims was 162, involving an aggregate expenditure of \$154,255.03, or an average per claim of \$952.19.

The increase in the number of claims may be explained by a larger membership in the System and the increase in the average age of the members.

COMMITTEE ACTIVITIES

The Committee on Investments consists of Trustees Mark A. Saunders, Richard Yates Rowe and Roy Tuchbreiter who serves as Chairman. This committee acts in an advisory capacity to the Board of Trustees in the matter of investing the reserves of the System, and makes recommendations from time to time as to the securities to be acquired.

The Policy Committee rendered a number of reports during the year concerning important questions of administrative policy and procedure, which were approved by the Board, and is contributing in large measure to the maintenance of a high standard of efficiency in the administration of the System. The committee is composed of Trustees Frank N. Barker and Charles H. Peeler, and the Secretary. Trustee Barker is Chairman.

The functions of the Claims Committee are assuming increasing importance with the expansion of operations of the System. All claims for annuities and benefits are cleared through this committee which analyzes the various claims and makes recommendations to the Board of Trustees. The members of this committee are James Hardie, Chief Clerk of the Auditor of Public Accounts, who is Chairman, and the Secretary of the System. A third member of the committee, to succeed Dr. O. W. Phelps, resigned, is being considered for appointment in the near future. The work of this committee has been highly satisfactory and has resulted in the processing of claims arising in the operation of the System in an efficient and effective manner.

AMENDMENTS

For the first time since 1943, when the original Act was adopted, a number of important amendments were made affecting the rights and privileges of a large group of the State employees. These amendments were enacted by the 65th General Assembly, and became law on July 21, 1947. Some of the changes made were of basic character; others

were designed to clarify or correct certain ambiguities in the law. A brief statement descriptive of the changes in the plan of operation is submitted.

1. Employees who originally waived membership in the System were granted another opportunity to become members, which right must be exercised prior to January 1, 1948, and by fulfilling certain prescribed conditions such employees are privileged to receive prior service and membership service credits.

2. Members of the System who were not entitled to credit for prior service because of not being in the State service on December 31, 1943, were granted the privilege of receiving such credit by completing three years of contributing membership service.

3. Full credit for prior service, i.e., service prior to January 1, 1944, was extended to the employees of the Division of Placement and Unemployment Compensation who were involuntarily transferred to the federal service by order of the President of the United States on January 1, 1942, and returned to the State service on or before January 15, 1947. Membership service credit after January 1, 1944 was also provided these employees under the conditions stipulated in the law.

4. Employees who have had service for the State prior to January 1, 1944, but who re-entered service after that date and were excluded from membership by reason of being over age 60 upon re-entry, are brought into membership of the System.

5. The provisions relating to credit for military service as State service were corrected and clarified with the view of extending full credit for military service to all employees, covering the period prior to the date of establishment, namely January 1, 1944, and subsequent thereto.

6. Prior service credit may now include any service rendered as a Judge of a Court of Record provided such prior service is not creditable nor sufficient to qualify the employee for pension benefits under any other State Act.

7. Credit as prior service for service rendered the departments covered by the University Retirement System prior to September 1, 1941, has been extended to State employees, provided such employment terminated before the acquisition of rights under that System.

8. The maximum salary measure of \$3,000.00 per year, previously prescribed for Ordinary Disability, Accidental Disability and Accidental Death Benefits, was increased to \$4,800.00, resulting in a uniform maximum salary for all benefits of the System, effective as to claims arising subsequent to the effective date of the amendments.

9. An optional minimum service retirement allowance has been provided for members aged 65 years or over, with 20 years or more of creditable service, equal to $1\frac{1}{2}\%$ of average salary for the last five

years of service, per year of service, plus \$150.00, subject to a limitation of 60% of the employee's rate of salary at the date of retirement.

10. The provisions relating to the Ordinary Death Benefit have been restated to provide that the accumulated contributions of the member may be paid to any named beneficiary, or to the estate of the member. With respect to the death benefit provided from State contributions, it is provided that the benefit shall be paid only to a surviving spouse, children, parents, brothers and sisters of the member, in the order named, or to one or more of such persons if named by the member as beneficiary or beneficiaries. If none of these survivors exist, no death benefit from State contributions is payable.

The remaining changes made by the amendments resulted in correcting and clarifying certain administrative provisions of the law.

CONTINUITY OF SERVICE CREDITS IN STATE EMPLOYMENTS UNDER RECIPROCITY LAW

The 65th General Assembly has also enacted a law commonly known as the "reciprocity law" whereby all service rendered by an employee in any division of the State government would be recognized for retirement, disability and death benefit purposes. The State Teachers' Retirement System, the State Employees' Retirement System and the University Retirement System are covered by the provisions of this reciprocity plan by specific reference therein. The laws pertaining to these systems have all been amended to make them subject to the reciprocity law.

Under this reciprocity law, such unapplied creditable service if still effective would be recognized and form a part of the eligibility period prescribed for the payment of disability or death benefits. This service credit would also increase the measure of payment of disability or death benefits in any case in which length of service or earnings representing such service forms the basis of the rate, amount or duration of these benefit payments.

Such unapplied service credit is made available to provide the employee with an additional retirement benefit, the rate thereof to be controlled by the retirement plan operating for the employments in which such service credit was earned.

The effect of this reciprocity law is to give full credit to any member or participant of any of the three aforementioned retirement systems for all service rendered any division of the State government if the credit represented thereby has not been forfeited and is still effective.

This reciprocity law constitutes one of the most constructive pension measures enacted in recent years in the State of Illinois. A committee consisting of representatives of the above three systems has formulated rules implementing the provisions of this law for the guidance of the administrators of the systems and of the participants therein.

CONCLUSION

The System is operating satisfactorily and has attained a high degree of efficiency. The policies previously established by the Board have been consistently maintained during the year. The recent amendments to the Act governing the System will eliminate inequities as to certain groups of the employees and thus bring about a decided improvement in the underlying plan of operations. The privileges extended by these amendments will benefit a number of State employees who were previously without retirement coverage.

All developments affecting the System during the year were of constructive character and have served to strengthen and solidify its position as an integral part of the State government. Its function of providing a generous welfare program for the State employees in the form of retirement, disability and death benefits is being fulfilled adequately and effectively.

The Board desires again to acknowledge the valuable services rendered the System by the Attorney General as ex officio attorney for the System, and the State Treasurer as ex officio treasurer of the System, and to express its appreciation of the efforts of all of those individuals who have participated in the administration of the System during the year.

Respectfully submitted,

BOARD OF TRUSTEES
State Employees' Retirement System
of Illinois

(Signed) ROY TUCHBREITER, *Chairman*
(Signed) ARTHUR C. LUEDER
(Signed) M. A. SAUNDERS
(Signed) F. N. BARKER
(Signed) CHARLES H. PEELER

(Signed) L. C. CORTRIGHT, *Secretary*

MAC KENZIE EVANS & CO.
Public Accountants and Auditors
228 N. LaSalle St. Chicago, Illinois Phone Dearborn 1556

October 2, 1947

To the Board of Trustees of the
State Employees' Retirement System of Illinois
Springfield, Illinois.

Gentlemen :

Pursuant to appointment we have made an audit of the general books, records and related data and have reviewed the system of internal control and accounting procedures of

STATE EMPLOYEES' RETIREMENT SYSTEM OF ILLINOIS
for the fiscal year, July 1, 1946 to June 30, 1947.

The books of the system are kept on an accrual basis, but we have also furnished a cash receipts and disbursement statement reconciling the beginning and ending balances of the System's cash Fund Account.

The income and expenditures statement does not reflect any administrative expenses as these are paid from a separate State appropriation.

We Hereby Certify that in our opinion :

That the accompanying Balance Sheet and Statement of Income and Expenditures are in accordance with the general books of the System and with generally accepted accounting principles, and

That, a detail check of all cash receipts and disbursements and test-checks of all other data we deemed appropriate convinces us that all items are being correctly accounted for on the general books of the System and that the Reserves as set up reflect a proper accounting for all transactions therein, and

That, the amount of the cash Fund balance at June 30, 1947 was found to be in agreement with the books of the Treasurer of the State of Illinois, and

That, the investments, which are also in the custody of the Treasurer of the State of Illinois, were examined and counted by us and were found to be in agreement with the records of the System and

That, the definite determination that each and every possible member has been included in the System, the verification of prior service credits and the amount of actuarial liabilities of the System are items deemed to be beyond the scope of our audit, and

That, subject to these qualifications, the Balance Sheet as set forth in Exhibit A correctly reflects in our opinion the true financial condition at June 30, 1947.

MAC KENZIE, EVANS & CO.
/s/ Per T. L. Evans
Certified Public Accountant

EXHIBIT A

BALANCE SHEET—JUNE 30, 1947

ASSETS

CASH, RICHARD Y. ROWE, TREASURER.....		\$ 477,034.01
ACCOUNTS RECEIVABLE:		
Members' Contributions	\$ 84,923.14	
Due from Federal Funds.....	115,360.20	
Interest on Investments.....	9,583.88	
		<u>209,867.22</u>
INVESTMENTS:		
United States Savings and Treasury Bonds at amortized cost.....		7,679,244.80
		<u>7,679,244.80</u>
Total Assets		<u><u>\$8,366,146.03</u></u>

LIABILITIES

ACCRUED BENEFITS AND REFUNDS PAYABLE:		
Accidental Death Benefits.....	\$ 2,481.10	
Accidental Disability Benefits.....	1,202.45	
Ordinary Death Benefits.....	31,992.72	
Ordinary Disability Benefits.....	12,264.36	
Service Retirement Benefits.....	58.83	
Refunds	27,809.11	
		<u>\$ 75,808.57</u>
RESERVES:		
Members' Contributions	\$5,779,143.83	
Interest Accumulations	177,644.10	
Contingent General Reserve.....	2,321,513.94	
Annuitant's Death Benefits.....	12,035.59	
		<u>8,290,337.46</u>
Total Liabilities		<u><u>\$8,366,146.03</u></u>

EXHIBIT B

**STATEMENT OF INCOME AND EXPENDITURES
FOR THE PERIOD FROM JULY 1, 1946 TO JUNE 30, 1947**

INCOME:

Contributions by Members.....	\$2,124,151.56	
Less: Adjustments of collections—		
Refunds to Departments..\$	1,351.42	
Refunds to employees for erroneous deductions ...	4,620.57	
	5,971.99	
Contributions by State of Illinois.....		\$2,118,179.57
Contributions from Federal Funds.....		1,043,500.00
Interest earned on investments—net.....		65,309.06
Repayment of refunds.....		156,369.21
		165.67
		\$3,383,523.51

EXPENDITURES:

Benefits—		
Accidental death	\$ 6,391.65	
Accidental disability	3,947.61	
Ordinary death	173,985.35	
Ordinary disability	87,065.51	
Death after retirement...	1,785.63	
Annuities	72,204.16	
	\$ 345,379.91	
Refunds to employees leaving service.....	214,372.89	
		559,752.80
Excess of income over expenditures.....		\$2,823,770.71

EXHIBIT C

**ANALYSIS OF CASH RECEIPTS AND DISBURSEMENTS
FOR THE PERIOD FROM JULY 1, 1946 TO JUNE 30, 1947**

BALANCE IN SYSTEM'S CASH FUND ACCOUNT,		
JUNE 30, 1946.....		\$ 351,671.28
RECEIPTS:		
Contributions—		
By members	\$ 2,144,956.74	
By State of Illinois.....	1,043,500.00	
By Federal Agencies ...	7,137.57	
Repayment of refunds ..	317.81	
Benefit refunds	1,649.42	
	\$ 3,197,561.54	
Interest on investments.....	162,625.00	
	3,360,186.54	
Total available cash.....		\$ 3,711,857.82
DISBURSEMENTS:		
Benefits—		
Arising from accumulated contributions, interest and State contributions:		
Annuities	\$ 72,313.04	
Death benefits	188,273.69	
Disability benefits..	77,953.46	
	\$ 338,540.19	
Refunds—		
To departments	\$ 1,354.37	
To employees leaving service	204,534.60	
For erroneous deductions	2,840.01	
	208,728.98	
Investments—		
Principal and premium to purchase United States Government Bonds		
Accrued interest paid...	\$ 2,676,587.51	
	10,967.13	
	2,687,554.64	
Total disbursements		3,234,823.81
BALANCE IN SYSTEM'S CASH FUND ACCOUNT (EXHIBIT A)		\$ 477,034.01

STATEMENT OF INVESTMENTS OWNED JUNE 30, 1947

<i>Description</i>	<i>Date Of Issue</i>	<i>Maturity Date</i>	<i>Amortized Cost Value</i>
Bonds—			
U.S. Savings, Series G, 2½% ..	Dec. 1, 1943	Dec. 1, 1955	\$ 100,000.00
U.S. Savings, Series G, 2½% ..	Feb. 1, 1944	Feb. 1, 1956	100,000.00
U.S. Savings, Series G, 2½% ..	Jan. 1, 1945	Jan. 1, 1957	100,000.00
U.S. Treasury, 2¼%	June 1, 1945	June 15, 1962	1,950,000.00
U.S. Treasury, 2½%	Nov. 15, 1945	Dec. 15, 1972	5,225,007.25
U.S. Savings cumulative Series F	Apr. 1, 1946	Apr. 1, 1958	103,080.79
U.S. Savings cumulative Series F	Jan. 1, 1947	Jan. 1, 1959	101,156.76
Total book value of investments			<u>\$ 7,679,244.80</u>

STATEMENT OF CHANGES IN RESERVE ACCOUNTS FOR THE PERIOD FROM JULY 1, 1946 TO JUNE 30, 1947

RESERVE ALLOCATIONS

	<i>Transactions, for year ended</i>	<i>Members' Contributions</i>	<i>Interest Accumulations</i>	<i>Annuityants' Death Benefits</i>	<i>Contingent General Reserve</i>
OPENING BALANCE, JULY 1, 1946.....	\$ 2,118,179.57	\$ 3,978,903.24	\$ 89,267.06	\$ 1,392.94	\$ 1,397,003.51
Add: Income—					
Contributions: By members.....	2,118,179.57	2,118,179.57			
By State of Illinois.....	1,043,500.00				1,043,500.00
From Federal Funds.....	65,309.06				65,309.06
Interest earned on investments.....	156,369.21		88,377.04		67,992.17
Repayment of refunds.....	165.67	157.82			7.85
Total income (Exhibit B).....	\$ 3,383,523.51	\$ 2,118,337.39	\$ 88,377.04		\$ 1,176,809.08
Deduct: Expenditures—					
Benefit payments	\$ 345,379.91	\$ 45,420.99			\$ 299,958.92
Refunds	214,372.89	214,368.11			4.78
Total expenditures (Exhibit B)	\$ 599,752.80	\$ 259,789.10			\$ 299,963.70
BALANCES, JUNE 30, 1947, BEFORE ADJUSTMENT...	\$ 2,823,770.71	\$ 5,837,451.53	\$ 177,644.10	\$ 1,392.94	\$ 2,273,848.89
Adjustment—Transfer of accumulated Con- tributions of Annuityants from Reserve for Members' Contributions to Reserves for Death Benefits and Contingent General...		—58,307.70		10,642.65	47,665.05
BALANCES IN RESERVE ACCOUNTS, JUNE 30, 1947.....	\$ 5,779,143.83	\$ 177,644.10	\$ 12,035.59*	\$ 2,321,513.94	

NOTE: *This consists of the excess of members' accumulated contributions over pension payments received to June 30, 1947 where individual pension payments are not at this date equal to accumulated contributions.

**ADMINISTRATIVE EXPENSE APPROPRIATIONS
STATEMENT OF EXPENDITURES AND BALANCES**

Fiscal Year Ended June 30, 1947

July 1, 1946 to June 30, 1947

PERSONAL SERVICES		
<i>Expenditures</i>		
Regular Positions	\$ 58,873.71	
Extra Help	77.00	
		\$ 58,950.71
CONTRACTUAL SERVICES		
<i>Expenditures</i>		
Telephone, Telegraph and Teletype...	\$ 487.17	
Freight, Express and Drayage.....	41.08	
Repairs and Maintenance of Office Fur- niture and Equipment.....	732.97	
Repairs and Maintenance of Motor Ve- hicles	287.62	
Clean Towel Service.....	79.08	
Rental of Office Equipment.....	262.50	
Rental of Real Property.....	4,844.50	
		\$ 6,734.92
OFFICE EXPENSES		
<i>Expenditures</i>		
Postage and Postal Charges.....	\$ 3,550.17	
Surety Bond and Insurance Premiums	614.45	
Subscriptions, Information Service and Dues	10.00	
Professional and Technical Services...	8,449.50	
Miscellaneous	119.71	
		\$ 12,743.83
TRAVEL		
<i>Expenditures</i>		
Travel		\$ 2,604.68
COMMODITIES		
<i>Expenditures</i>		
Stationery, Printing and Office Sup- plies	\$ 3,305.63	
Motor Vehicles and Mechanical Sup- plies	126.84	
Parts and Fittings for Motor Vehicles..	13.39	
		\$ 3,445.86
EQUIPMENT		
<i>Expenditures</i>		
Office Furniture and Equipment.....		\$ 1,669.44

SUMMARY

July 1, 1946 to June 30, 1947

ADMINISTRATIVE EXPENSE APPROPRIATIONS, BALANCE JUNE 30, 1946.....		\$109,586.08
<i>Expenditures</i>		
Personal Services	\$ 58,950.71	
Contractual Services	6,734.92	
Office Expenses	12,743.83	
Travel	2,604.68	
Commodities	3,445.86	
Equipment	1,669.44	
Total		86,149.44
Appropriation Balance, June 30, 1947.....		<u>\$ 23,436.64</u>

**REPORT OF THE ACTUARY
ON THE FOURTH ACTUARIAL VALUATION OF THE
STATE EMPLOYEES' RETIREMENT SYSTEM OF ILLINOIS
AS OF JUNE 30, 1947**

To the Board of Trustees,
State Employees' Retirement System
of Illinois,
Springfield, Illinois.

Gentlemen :

In accordance with the provisions of the Act governing the State Employees' Retirement System, I have completed the Fourth Actuarial Valuation of the assets, liabilities and reserves of the system as of June 30, 1947, and am submitting herein the results of this valuation.

The purpose of the valuation is to establish the true financial status of the system from the technical standpoint, and to show the amount of the deferred obligation of the State of Illinois to the system to meet the cost of the various benefit provisions under the plan of operation.

Results of Valuation

The appended Valuation Balance Sheet shows the assets and liabilities of the system as of June 30, 1947, and the amount of the actuarial reserve deficiency at such date.

Total liabilities amounted to \$45,248,528.93, of which \$13,216,-871.00 represented obligations for retirement benefits to be earned by the members during service to be rendered subsequent to the date of valuation. The accrued liabilities for all benefits under the plan of operation, representing service of the members prior to the date of the valuation, totalled \$32,031,657.93.

To meet the accrued liabilities of \$32,031,657.93, the system had net present assets of \$8,290,337.46, indicating that the net actuarial reserve deficiency of the system at June 30, 1947, amounted to \$23,741,320.47. This represents an obligation of the State of Illinois to be discharged in future years through biennial State appropriations.

Notwithstanding the larger appropriations made by the State of Illinois to the system for the year in question, the actuarial reserve deficiency increased during the year approximately 5%. This increase was caused by a larger number of members participating in the system, and by a higher average salary scale.

Liabilities on Benefits in force

The present value as of June 30, 1947, of service retirement allowances to 191 retirants, and one reversionary annuity on the roll, at that date, was \$1,415,876.00. The reserve liabilities on accidental death claims in force at the end of the year, numbering 22, was \$365,573.00. The combined reserve requirements on all such liabilities amounted to \$1,781,449.00.

Accumulated Member Contributions

The amount of accumulated member contributions at June 30, 1947 was \$5,956,787.93. This represents all contributions made by members of the system, together with interest accretions thereon, from January 1, 1944 to June 30, 1947. Under the formula in force for computing the service retirement allowance, the entire amount of these contributions is available to provide for the members a part of such allowance on an actuarial equivalent basis.

Future Service Liability

The present value at June 30, 1947 of the service retirement benefits earned by present members during service to be rendered subsequent to that date was determined to be \$13,216,871.00. This amount represents the computed liability of the State of Illinois to the system for such future service on account of retirement benefits to be discharged by appropriations in future years.

Accrued Liability for Retirement Benefits

The accrued liability for service retirement benefits earned by the members prior to the close of the year in question was \$21,515,182.00, of which \$17,409,507.00 covered service rendered by the members prior to January 1, 1944, designated under the law as "prior service", and \$4,105,675.00 covered "membership service" for the period from January 1, 1944 to June 30, 1947.

Ordinary Disability Benefit

A decrease in the number of ordinary disability claims received by the system occurred during the year. The total number of claims approved was 146, compared with 165 for the preceding year. Notwithstanding this decrease in individual claims, total expenditures for ordinary disability benefits were 70% larger than in the preceding year, reaching the total of \$87,065.51. An analysis of these claims discloses that the cause of the increase in benefit payments in the face of a reduction in claims processed was the accumulation of a number of chronic cases carried over from previous years, and the longer average period of disability. These developments are a concomitant to continued operations of the system.

The benefit is payable after 31 days absence from service without salary, and is available only to members with at least five years of service and under the age of 65 years. At June 30, 1947 there were 11,254 members eligible for this benefit, equal to 54% of the total membership of the system, classified by age groups as follows:

<i>Age Group</i>	<i>Number</i>
22-27	173
28-32	541
33-37	1,109
38-42	1,627
43-47	1,774
48-52	2,040
53-57	1,975
58-64	2,015
Total	11,254

The total reserve liability for benefits to these employees, computed according to the "Conference Modification of Class 3 Disability Table", June, 1939, is \$247,526.00.

Mortality among Active Members

A total of 172 deaths occurred during the year from nonoccupational causes among the active members, involving death claims amounting to \$173,985.35, or slightly in excess of \$1,000.00 per claim. More than half of these deaths concerned members with less than six years of service. These deaths may be classified by ages at death as follows:

<i>Age at Death</i>	<i>Number</i>
Under age 40.....	7
40 to 49 inclusive.....	14
50 to 59 inclusive.....	52
60 to 69 inclusive.....	70
70 and over.....	24
Unclassified (no age record).....	5
Total	172

The death rates at ages below 60 years approximate the groups insurance 1932-1939 table. The rates at ages beginning with 60 years are more in line with the U. S. Census 1939-1941 White Males standard.

The benefit provided on account of death while in active service, equal to one month's salary per year of service, not to exceed six months' salary, involves total insurance of \$18,108,192.00, for which the computed reserve liability is \$2,326,080.00.

Mortality among Annuitants

It is difficult to draw any reasonable conclusions with respect to the mortality experience among the annuitants due to the short period of operations of the system, and the small number of retirements that have occurred to date.

The mortality standard in use by the system is the Combined Annuity Mortality Table. This table was derived largely from group insurance experience among groups of clerical employees, over a period of years. The mortality rate among these clerical groups would normally be somewhat more favorable than among a group of State employees who are employed in a number of different occupations, some of which involve certain hazards. However, the improvement that has occurred in health conditions among the general population since the formulation of this table mitigates to a large extent the influence of these two factors. This table, therefore, is considered entirely appropriate for a State employee group, and the mortality experience among annuitants over a long period of years should closely approximate the rates contemplated by this table.

However, during the early years of operations, a higher death rate may be anticipated by reason of the accumulation of a larger number of aged and disabled employees in the service, who have been waiting for the time when they could retire from service with a satis-

factory retirement income. The effect of the compulsory retirement provision, which is scheduled to become operative on January 1, 1949, will bring about additional retirements of aged employees. The mortality rate among the retirants, therefore, should continue for some years above that expected under the table in use after which time it should decline to the level contemplated by this mortality table.

Occupational Death and Disability

There was little change during the year in the claims experience with reference to occupational death and occupational disability incidents. The number of claims has been about equal to the average experienced in prior years.

The liability set up for occupational death claims amounted to \$156,846.00, covering the computed requirements as of June 30, 1947, and the liability for occupational disability claims has been determined as of that date to be \$47,787.00. In arriving at these reserves, account was taken of the offset of workmen's compensation payments as provided by law.

1947 Amendments

The amendments enacted by the 65th General Assembly are described in full in another section of the annual statement of which this report is a part. Therefore detailed comments concerning the changes effected by these amendments are unnecessary.

Several of the changes affect the financial status of the system because of the increases in membership which they will bring about, and an accompanying increase in liabilities. Because no data is available concerning the number of new members coming into the system, their age, service and salary characteristics, no account has been taken of these amendments in this valuation. Effect to these changes will be given, however, in the next valuation of the system.

Conclusions and Recommendations

Taking into account the changes in salaries that have occurred since the year 1943, when the Act creating the system was approved, the results of operations with respect to the cost of the several benefit provisions closely approximate the estimates of cost made at that time, based upon the fragmentary statistical data then available. The promises held out for this system at that time are being realized in full measure.

The system has now attained a normal rate of operations and has developed into a well-rounded organization fulfilling its objectives in a most satisfactory manner. The principles and policies pursued in administration reflect sound and progressive management, and are in keeping with accepted concepts of effective public administration. A high state of efficiency has been attained in operations.

With respect to recommendations, it is suggested that the Combined Annuity Mortality Table be continued as a measure of retirement benefit risks. However, separate values under that table should be

used for male and female employees. The values now being used are the same for both sexes, which results in slightly overstating the retirement benefits payable to female employees.

The formula for the retirement benefit provides that the employee's accumulated contributions shall be converted at the date of retirement into an actuarial equivalent, and the amount thus obtained is to be supplemented by an additional annuity provided by State contributions, the two amounts together producing a total retirement allowance equal approximately to 1/60th of average salary for the last five years of service, per year of creditable service. It is recommended that this formula be revised and instead a fixed rate be established whereby an employee would receive a retirement benefit exactly equal to 1/60th of average salary for the last five years of service, for each year of creditable service. This is the rate used in the measure of prior service credit which is exactly 1/60th of average salary per year of service. Only one computation will be necessary under such a plan, instead of several as is now the case. Such a change would result in simplifying the plan of operation.

Lastly, my attention has been called to the many requests received from members of the system for eliminating the discount factor now in force in the case of retirement before age 65, and I have been asked to estimate the possible increase in cost as a result of such a change. Under the present law a member who retires between the ages of 60 and 65 years receives a retirement benefit which is discounted by the ratio of the actuarial value of an annuity at age 65 to its actuarial value at the actual age of retirement. This is an arbitrary formula for discounting the annuity and is not an actuarial equivalent basis. The reduction in the allowance, resulting from the application of this discount process, varies from 17% if retirement occurs at age 60, to 4% in the event of retirement at age 64. Since it is a reasonable certainty that all retirements will not occur at age 60, it may be assumed that the average increase in the cost of retirement allowances to the State would be under 10%,—probably about 7%, since on the average most of the retirements in future years will occur at ages closer to 65 than 60.

Making it possible for a member to receive the full retirement benefit at age 60 is a liberalizing change. However, such a change in the Act would place the State system, in this respect, on the same basis as other State-financed retirement systems, and in line with the provisions of most other retirement systems operating in the State for public employees.

Respectfully submitted,

(Signed) A. A. WEINBERG,
Actuary

VALUATION BALANCE SHEET—JUNE 30, 1947

ASSETS

PRESENT ASSETS:

Cash	\$ 477,034.01
Accounts Receivable—member contributions.....	84,923.14
Due from Federal Funds.....	115,360.20
Accrued Interest on Investments.....	9,583.88
Bond Investments	<u>7,679,244.80</u>
Total	\$ 8,366,146.03
Less, Current Liabilities:	
Accrued Benefits and Expenses.....	<u>75,808.57</u>
Net Present Assets.....	\$ 8,290,337.46

DEFERRED ASSETS:

Obligations of the State of Illinois for retirement benefits covering service of members subsequent to June 30, 1947..	\$13,216,871.00
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ACTUARIAL RESERVE DEFICIENCY—

Deferred Obligation of the State of Illinois:

Present Value of Accrued retirement benefits on account of membership service, i.e., January 1, 1944 to June 30, 1947.....	\$ 4,105,675.00
Present Value of accrued retirement benefits on account of Prior Service of members..	17,409,507.00
Liability for benefit claims in force and pending	1,781,449.00
Reserve requirements for death and disability benefits	<u>2,778,239.00</u>
Total	\$26,074,870.00
Less, Balance in Contingent General Reserve and Annuitants' Death Reserve.....	<u>2,333,549.53</u>
	23,741,320.47
Total	<u>\$45,248,528.93</u>

VALUATION BALANCE SHEET—JUNE 30, 1947

LIABILITIES

Liability on Accidental Death Benefit claims in force and pending	\$ 365,573.00
Present Value of Service Retirement Allowances, and reversionary annuity, in force.....	1,415,876.00
Present Value of Service Retirement Benefits accruing on account of accumulated member contributions.....	5,956,787.93
Present Value of Service Retirement Benefits on account of service of members subsequent to January 1, 1944, to be provided by future State contributions.....	17,322,546.00
Present Value of Service Retirement Benefits accruing on account of prior service of members, i.e., prior to January 1, 1944..	17,409,507.00
Reserve Requirements for other benefit liabilities:	
Ordinary Death Benefit.....	2,326,080.00
Ordinary Disability	247,526.00
Accidental Disability (Occupational).....	47,787.00
Accidental Death (Occupational).....	<u>156,846.00</u>
Total	<u>\$45,248,528.93</u>

NOTE: No account is taken of future contributions by members, nor is any benefit liability shown on account of those contributions inasmuch as the benefit purchasable by future contributions will be exactly balanced by the amount of those contributions.

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TABLE A
MEMBERSHIP BY DEPARTMENTS

<i>Department</i>	<i>June 30, 1947</i>		<i>June 30, 1946</i>	
	<i>Number of Members</i>	<i>Per Cent of Total</i>	<i>Number of Members</i>	<i>Per Cent of Total</i>
Agriculture	395	1.89	376	1.99
Attorney General	185	0.89	173	0.92
Auditor of Public Accounts.....	371	1.78	335	1.77
Conservation	229	1.10	221	1.17
Finance	163	0.78	161	0.85
Governor	14	0.07	13	0.07
Insurance	138	0.66	125	0.66
Labor	1,873	8.98	1,280	6.78
Lieutenant Governor .....	....	....	.....	....
Military and Naval.....	203	0.97	196	1.04
Mines and Minerals.....	70	0.34	68	0.36
Public Aid Commission.....	1,231	5.90	1,215	6.43
Public Health	652	3.12	621	3.29
Public Instruction	83	0.40	65	0.34
Public Safety	1,772	8.50	1,677	8.88
Public Welfare	6,569	31.50	6,149	32.57
Public Works and Buildings.....	3,769	18.07	3,469	18.37
Registration and Education.....	153	0.73	153	0.81
Revenue	1,019	4.88	1,012	5.36
Secretary of State.....	794	3.81	719	3.81
Treasurer	110	0.53	98	0.52
Miscellaneous Agencies	1,065	5.10	756	4.01
Total	<u>20,858</u>	<u>100.00%</u>	<u>18,882</u>	<u>100.00%</u>

TABLE B
SHOWING NUMBER OF MEMBERS AND TOTAL SALARIES
AS OF JUNE 30, 1947, CLASSIFIED BY AGES

<i>Age at June 30, 1947</i>	<i>Number of Members</i>	<i>Total Salaries</i>	<i>Age at June 30, 1947</i>	<i>Number of Members</i>	<i>Total Salaries</i>
18.....	6	\$ 8,916.00	55.....	629	\$ 1,520,028.00
19.....	42	66,948.00	56.....	539	1,302,108.00
20.....	149	246,588.00	57.....	532	1,266,288.00
21.....	170	283,644.00	58.....	565	1,307,928.00
22.....	158	274,536.00	59.....	521	1,225,392.00
23.....	188	349,992.00	60.....	429	998,340.00
24.....	212	401,304.00	61.....	405	955,560.00
25.....	171	327,648.00	62.....	350	832,236.00
26.....	219	442,908.00	63.....	288	688,116.00
27.....	199	406,344.00	64.....	237	566,100.00
28.....	218	459,156.00	65.....	207	477,780.00
29.....	241	508,152.00	66.....	200	461,808.00
30.....	263	586,776.00	67.....	184	437,400.00
31.....	265	592,620.00	68.....	141	344,796.00
32.....	328	749,928.00	69.....	137	300,000.00
33.....	342	796,860.00	70.....	90	208,020.00
34.....	349	806,796.00	71.....	105	249,780.00
35.....	373	910,092.00	72.....	67	142,884.00
36.....	373	905,376.00	73.....	37	83,820.00
37.....	449	1,103,748.00	74.....	43	113,880.00
38.....	451	1,118,064.00	75.....	43	106,608.00
39.....	506	1,308,876.00	76.....	27	60,636.00
40.....	486	1,178,760.00	77.....	30	69,516.00
41.....	510	1,269,000.00	78.....	12	31,140.00
42.....	531	1,322,784.00	79.....	5	14,736.00
43.....	556	1,374,396.00	80.....	8	18,444.00
44.....	551	1,329,492.00	81.....	6	12,588.00
45.....	517	1,292,124.00	82.....	4	11,124.00
46.....	457	1,153,152.00	83.....	2	5,196.00
47.....	614	1,491,444.00	84.....	3	9,312.00
48.....	566	1,430,568.00	85.....	1	1,569.00
49.....	581	1,445,328.00	86.....	..	.....
50.....	546	1,350,744.00	87.....	..	.....
51.....	633	1,586,556.00	88.....	1	2,004.00
52.....	662	1,609,344.00	89.....	..	.....
53.....	607	1,504,824.00			
54.....	601	1,465,104.00			
				19,938	\$47,284,029.00
			Members with uncom- pleted Mem- bership Rec- ords	920	2,181,829.00
			Total	20,858	\$49,465,858.00

TABLE C
NUMBER OF MEMBERS BY AGE AND SEX—JUNE 30, 1947

<i>Age</i>	<i>Male</i>	<i>Female</i>	<i>Total</i>	<i>Age</i>	<i>Male</i>	<i>Female</i>	<i>Total</i>
17.....	0	0	0	55.....	424	205	629
18.....	1	5	6	56.....	355	184	539
19.....	4	38	42	57.....	339	193	532
20.....	9	140	149	58.....	375	190	565
21.....	14	156	170	59.....	344	177	521
22.....	19	139	158	60.....	291	138	429
23.....	41	147	188	61.....	269	136	405
24.....	53	159	212	62.....	244	106	350
25.....	51	120	171	63.....	201	87	288
26.....	80	139	219	64.....	170	67	237
27.....	92	107	199	65.....	142	65	207
28.....	95	123	218	66.....	141	59	200
29.....	113	128	241	67.....	130	54	184
30.....	152	111	263	68.....	97	44	141
31.....	147	118	265	69.....	99	38	137
32.....	183	145	328	70.....	77	13	90
33.....	202	140	342	71.....	81	24	105
34.....	183	166	349	72.....	45	22	67
35.....	224	149	373	73.....	31	6	37
36.....	210	163	373	74.....	37	6	43
37.....	281	168	449	75.....	35	8	43
38.....	255	196	451	76.....	23	4	27
39.....	325	181	506	77.....	25	5	30
40.....	267	219	486	78.....	9	3	12
41.....	305	205	510	79.....	5	0	5
42.....	324	207	531	80.....	8	0	8
43.....	331	225	556	81.....	6	0	6
44.....	318	233	551	82.....	4	0	4
45.....	307	210	517	83.....	2	0	2
46.....	284	173	457	84.....	3	0	3
47.....	346	268	614	85.....	1	0	1
48.....	369	197	566	86.....	0	0	0
49.....	353	228	581	87.....	0	0	0
50.....	330	216	546	88.....	1	0	1
51.....	405	228	633	Total....	11,883	8,055	19,938
52.....	420	242	662	Members			
53.....	380	227	607	with no Mem-			
54.....	396	205	601	bership Rec-			
				ord	572	348	920*
				TOTAL			
				MEMBERSHIP	12,455	8,403	20,858
				Per Cent of			
				Total.....	60.00	40.00	100.00

* Adjusted to net total membership.

TABLE D
SHOWING MEMBERS OF THE SYSTEM AT JUNE 30, 1947
CLASSIFIED BY LENGTH OF SERVICE

<i>Length of Service at June 30, 1947 (Years)</i>	<i>Number</i>	<i>Length of Service at June 30, 1947 (Years)</i>	<i>Number</i>
1 }	5,864	25.....	112
2 }		26.....	100
3 }		27.....	104
4.....	1,652	28.....	101
5.....	2,110	29.....	62
6.....	2,723	30.....	54
7.....	653	31.....	38
8.....	640	32.....	34
9.....	670	33.....	36
10.....	555	34.....	31
11.....	535	35 and over	110
12.....	503	Total	19,938
13.....	652	Members with un-	
14.....	609	completed Member-	
15.....	242	ship Records.....	920
16.....	290	Total	20,858
17.....	256		
18.....	239		
19.....	223		
20.....	175		
21.....	149		
22.....	130		
23.....	135		
24.....	151		

TABLE E

DEATHS—AGE AND SERVICE DATA

<i>Age at Death— Nonoccupational</i>	<i>Number of Claims</i>	
	<i>Year Ended June 30, 1947</i>	<i>Year Ended June 30, 1946</i>
29 to 34 incl.	3	4
35 to 39 "	4	5
40 to 44 "	3	5
45 to 49 "	11	14
50 to 54 "	23	24
55 to 59 "	29	27
60 to 64 "	43	31
65 to 69 "	27	31
70 and over	24	21
No age data.....	5	0
Total	172	162
Number of Occupational Deaths.....	12	7
Total	184	169
<i>Nonoccupational Deaths:</i>		
Less than 6 years of service.....	54%	52%
6 years of service or over.....	46%	48%

TABLE F
DEATH CLAIMS CLASSIFIED BY CAUSES OF DEATH
FISCAL PERIOD JULY 1, 1946 TO JUNE 30, 1947
CLAIMS FOR PRECEDING YEAR GIVEN FOR COMPARISON

<i>Causes of Death</i>	<i>Number of Claims</i>	
	<i>Year Ended June 30, 1947</i>	<i>Year Ended June 30, 1946</i>
Diseases of the Heart, Blood Vessels and Kidneys:		
Heart Disease	91	68
Apoplexy	3	19
Nephritis	6	0
Cancer and Tumor	19	27
Pneumonia and Influenza.....	8	10
Diabetes	2	2
Liver Disease	4	0
Pulmonary Tuberculosis	2	0
Diseases of the Digestive Tract, Including Ulcers of the Stomach and Duodenum and Appendi- citis	7	5
Automobile Accidents	6	1
Other Violent Deaths—Including War Deaths...	12	19
All other Causes.....	24	18
Total	184	169
Above statistics classified as follows:		
Nonoccupational	172	162
Occupational	12	7
Total	184	169

TABLE G
STATISTICS ON WITHDRAWALS WITH REFUND

<i>Age at Withdrawal</i>	<i>Number of Refunds</i>	
	<i>Year Ended June 30, 1947</i>	<i>Year Ended June 30, 1946</i>
17 to 19 incl.....	7	5
20 to 24 "	170	110
25 to 29 "	193	95
30 to 34 "	179	145
35 to 39 "	174	125
40 to 44 "	180	117
45 to 49 "	135	125
50 to 54 "	117	110
55 to 59 "	109	96
60 to 64 "	49	62
65 to 69 "	40	45
70 and over.....	21	23
No age data.....	10	12
Total	1,384	1,070
Above classified by length of service:		
Less than 1 year.....	235	154
1 year	352	181
2 years	158	138
3 "	106	172
4 "	149	148
5 " and over	384	277
Total (as above).....	1,384	1,070

SCHEDULE 1
SUMMARY BY DEPARTMENTS OF THE VARIOUS BENEFIT
CLAIMS COVERING THE PERIOD FROM
JULY 1, 1946 TO JUNE 30, 1947

Code No.	Name of Department	Service Retirement Allowance	Ordinary Death	Accidental Death	Ordinary Disability	Accidental Disability	Reversionary Annuity	Death Benefit After Retirement
1	Agriculture	7	8	..	1	..	..	1
2	Attorney General	1	2	..	..	..	..	..
3	Auditor of Public Accounts ..	..	7	..	..	..	..	..
4	Conservation	2	4	1	2	..	..	..
5	Finance	3	..	..	1	..	..	..
6	Governor .....	..	..	..	..	..	..	..
7	Insurance	2	1	..	..	..	..	..
8	Labor	3	7	..	9	..	..	..
9	Lieutenant Governor .....	..	..	..	..	..	..	..
10	Military and Naval	2	3	..	1	..	..	..
11	Mines and Minerals .....	..	1	..	..	..	..	..
12	Public Aid Commission .....	..	4	..	3	..	..	..
13	Public Health	3	2	..	3	..	..	..
14	Public Instruction .....	..	..	..	..	..	..	..
15	Public Safety	30	12	..	7	..	..	2
16	Public Welfare	97	49	1	96	2	..	3
17	Public Works and Buildings	10	30	2	9	19	..	..
18	Registration and Education	1	..	..	..	..	..	..
19	Revenue	1	12	..	1	..	..	..
20	Secretary of State	5	4	..	2	..	..	..
21	Treasurer .....	..	3	..	..	..	..	..
22	Miscellaneous Agencies	6	6	..	1	..	1	1
Total		173	155	4	136	21	1	7
Pending and Uncompleted		0	17	8	10	13	0	0
Total		173	172	12	146	34	1	7

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SCHEDULE 2

SERVICE RETIREMENT ALLOWANCE EFFECTIVE DURING THE
PERIOD FROM JULY 1, 1946 TO JUNE 30, 1947

Name	Department Code No.	Position	Date Effective	Length of Service
Albert, John	15	Guard	3- 1-47	23
Albright, Mabel	16	Institution Worker	1- 1-47	27- 1/4
Annan, George	22	Utility Engineer II	4- 1-47	27- 1/4
Barnes, Emma J.	13	Clerk Stenographer I	1-16-47	26- 1/12
Basso, Samuel F.	17	Clerk I	3- 1-47	15- 2/12
Baumgartner, Clinton W.	15	Guard Sergeant	1- 1-47	23- 1/4
Benson, Priscilla M.	16	Institution Worker	1- 1-47	18- 1/4
Berg, Elin	13	Clerk Stenographer II	1- 1-47	38
Berry, William J.	16	Operating Engineer	3-19-47	26- 1/4
Betts, Ada M.	16	Attendant	3-10-47	33- 2/12
Betz, Carles W.	16	Cottage Parent I	1- 1-47	22- 1/4
Bilger, Katherine	17	Clerk Typist II	1- 1-47	31
Blackford, Marguerite	20	Telephone Operator	1- 1-47	27- 3/4
Bland, Thomas E.	5	Printing Supervisor	1- 1-47	33- 1/2
Blomquist, Oscar	16	Plasterer	1- 1-47	20- 1/2
Boles, William B.	16	Maintenance Worker	1- 5-47	20- 2/12
Bollinger, Edward	16	Physician I	4- 1-47	22- 2/12
Bonner, James E.	17	Engineering Aide II	1- 1-47	20
Bowman, Christine	16	Cook I	4- 1-47	38
Buckingham, Carrie L.	16	Institution Worker	2- 1-47	30- 1/4
Burg, Simon P.	16	Head Farmer	4- 1-47	38- 1/4
Butler, Lucinda	16	Attendant	5- 3-47	16- 1/3
Campbell, Catherine F.	16	Cook I	1- 1-47	23-11/12
Carlson, Pearle E.	16	Supervising Attendant II	2- 1-47	25
Chidester, Robert R.	16	Occupational Therapy Aide	9-21-46	15- 1/3
Chidsey, William H.	15	Guard	1- 1-47	33
Clough, Florence H.	16	Occupational Therapist II	4- 1-47	25- 2/3
Cohen, Barney	8	Arbitrator	1- 1-47	31- 3/4
Collins, Lou	16	Institution Worker	1- 1-47	18- 1/2
Colville, Lula M.	16	Cottage Parent I	1- 1-47	18
Conley, Melvina	16	Institution Worker	1- 1-47	25
Crotty, Catherine	16	Cook I	4- 6-47	17- 9/12
Dahling, William A. H.	16	Tailor	1- 1-47	37-11/12
Darling, Ralph M.	8	Court Reporter	5- 1-47	22-10/12
Davis, Etta	16	Attendant	1- 8-47	25- 3/4
Day, Margaret G.	2	Clerk	1- 1-47	38
DeFrates, Frank	16	Plant Fireman	1- 1-47	38
Dodds, Arnot H.	17	Civil Engineer	1- 1-47	15- 3/4
Dolby, George T.	16	Garden Farmer	5- 1-47	37- 1/3
Dolby, Pearl B.	16	Cottage Parent I	1- 1-47	35- 3/4
Duff, Bertha B.	16	Social Worker	5- 1-47	23-10/12
Eberle, Frederick W.	1	Field Investigator II	2- 1-47	29
Effner, Frank J.	15	Guard	1- 1-47	22- 1/2
Eichenold, William	1	Grain Sampler I	1- 1-47	21
Erisman, Henry	17	Civil Engineer II	1- 1-47	25
Evans, Harriet J.	22	Clerk III	1- 1-47	38
Flaherty, Emma T.	16	Attendant	3- 4-47	38- 1/12
Foster, Charles R.	15	Guard	1- 1-47	29- 1/2
Frazine, Bertha B.	16	Supervising Attendant I	3-11-47	16- 1/3
Fuller, Mattie	16	Institution Worker	1- 1-47	26- 1/4

Original from

SCHEDULE 2—Continued

<i>Name</i>	<i>Department Code No.</i>	<i>Position</i>	<i>Date Effective</i>	<i>Length of Service</i>
Garlit, Nellie A.....	13	Public Health Nurse I....	1- 1-47	26- 1/4
Goeke, Otto F.....	17	Civil Engineer V.....	1-15-47	32
Gorum, Edward T.....	5	Messenger Clerk II.....	1- 1-47	38
Graf, Mary M.	16	Cook I	1- 1-47	21- 1/2
Gray, Samuel E.....	16	Attendant	4- 1-47	23
Griser, Fred	16	Institution Worker	2- 1-47	32- 1/3
Groneman, Nora G. C....	16	Seamstress II	2-19-47	32- 1/12
Grosboll, Ethel R.....	18	Clerk I	3-15-47	17- 1/12
Hacker, George	15	Guard	1- 1-47	19- 1/2
Halterman, George W....	16	Head Farmer	5-25-47	37- 5/12
Hamilton, Angelina	16	Psychiatrist I	4- 1-47	38- 1/12
Hannum, Jess B.....	8	Clerk I	1- 1-47	38
Hardyman, Charles F....	16	Operating Engineer	1- 1-47	24- 1/2
Harness, Charles E.....	16	Carpenter	9-12-46	23- 1/12
Hawkinson, Martin	15	Carpenter	1- 1-47	16- 1/2
Helmantoler, Flora H....	16	Attendant	2- 7-47	22- 1/12
Helmick, David E.....	16	Storekeeper II	4- 1-47	29- 3/4
Hilberg, Henry	16	Baker	1- 1-47	38
Hines, William A.....	15	Guard	1-16-47	38- 1/12
Hodgson, Della B.....	16	Hydro Therapist	4- 1-47	38- 1/4
Hoff, Oscar	16	Carpenter	1- 1-47	20- 3/4
Hubbard, Guy W.....	7	Clerk I	1- 1-47	38
Huff, Mabel G.....	16	Supervising Attendant I..	1- 1-47	26- 1/2
Hunter, Alfred H.....	17	Civil Engineer III.....	3-15-47	20- 8/12
Hutchison, Matthew	15	Guard	1- 1-47	19- 1/2
Jay, Harry B.....	17	Civil Engineer V.....	1- 1-47	28- 1/4
Jelkens, Elizabeth	16	Attendant	1- 1-47	19- 1/4
Jones, Curtis C.....	15	Finger Print Expert	1- 1-47	38
Kehlenbach, Peter W....	15	Guard	1- 1-47	20- 1/2
Kell, John P.....	16	Operating Engineer	1- 1-47	23- 1/3
Kennealy, Mary Ann	16	Seamstress I	1- 1-47	38
Kern, Henry	4	Conservation Inspector I..	1- 1-47	31- 1/2
King, Anthony	20	Janitor	1- 1-47	38
Kinnane, Sarah C.....	16	Cook I	1- 1-47	33- 1/2
Knapp, Mellie	16	Cook II	1- 1-47	38
Leiter, Mack A.....	16	Electrician	2-15-47	38- 1/12
Ludwig, Allie J.....	16	Attendant	9- 8-46	20- 2/12
Lyons, William M.....	1	Supervisor Grain Insp. I.	2-15-47	38- 1/12
McAllister, Hector C....	15	Janitor I	1- 1-47	26
McAtee, Melvin L.....	16	Plant Fireman	3-15-47	27- 5/12
McCann, Susan T.....	10	Clerk Stenographer III..	3- 1-47	30- 8/12
McCoy, Clara E.....	16	Nursing Assistant	1- 1-47	33- 1/4
McCready, Wilson R.....	22	Utility Engineer I.....	1- 1-47	30- 1/4
McGraw, James	15	Guard	2- 1-47	26- 1/2
McLain, George W.....	16	Operating Engineer	1- 1-47	34- 3/4
McLain, Viola	16	Nursing Assistant	1- 1-47	34- 3/4
McLain, William H.....	5	Administrative Asst. II ..	1- 1-47	38
McLean, Anna G.....	16	Attendant	1- 7-47	19- 3/4
McNichols, Mary Jane....	16	Nursing Assistant	2-15-47	34- 1/2
McNutt, James E.....	22	Official Shorthnd Repr..	1- 1-47	18- 1/2
Mahlman, Mary M.....	16	Seamstress	1- 5-47	29- 7/12
Marschang, John	16	Watchman I	1- 1-47	17- 1/3
Meardy, Ada J.....	16	Attendant	1- 1-47	29

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SCHEDULE 2—Continued

Name	Department Code No.	Position	Date Effective	Length of Service
Miller, Joseph R.....	22	Utility Engineer III....	4-22-47	26- 1/3
Milligan, Thomas	16	Plant Fireman	5- 1-47	24- 1/3
Mills, Louis C.....	20	Janitor	1- 1-47	27
Mohn, Flora K.....	16	Occupational Therapist I..	10- 1-46	20- 3/4
Moore, Alice E.....	16	Attendant	1- 1-47	15- 2/12
Moose, Nellie D.....	16	Supervising Nurse I....	1- 2-47	29- 1/2
Mueller, Anthony F.....	16	Carpenter	4- 1-47	25
Muldoon, Margaret	16	Attendant	1-29-47	29- 7/12
Munson, Carl	15	Steward	1- 1-47	38
Murphy, Zephia	16	Attendant	1- 1-47	31- 1/2
Musser, Corrie O.....	16	Attendant	1- 1-47	35- 3/4
Nargie, Samuel F.....	1	Clerk II	1- 1-47	28- 1/2
Newell, William G.....	20	Clerk	1- 1-47	27- 1/4
Neylon, Bridget	16	Attendant	2- 1-47	38
O'Connor, Patrick L.....	16	Farm Hand	1- 1-47	23
Ohmsgerds, John	15	Guard	1- 1-47	26
Olroyd, Wesley	16	Supervising Attendant I..	1- 9-47	38
Paden, Robert M.....	15	Guard	1- 1-47	30
Palmer, Edward S.....	16	Grounds Foreman	1- 1-47	36- 3/4
Paul, Oliver A.....	15	Guard	3-10-47	19- 3/4
Pentosky, William K.....	15	Guard Sergeant	1- 1-47	27- 1/2
Phelps, Lafayette H.....	15	Guard	2- 1-47	30- 1/2
Poffenberger, Chauncey N.	4	Conservation Inspector I.	4- 1-47	28- 1/2
Pollock, Lucy	16	Cottage Parent I.....	1- 1-47	38
Raines, Curtis E.....	16	Attendant	2-27-47	26- 5/12
Reitz, Maude H.....	15	Warder	1- 1-47	22- 3/4
Rhode, John J.....	16	Plant Fireman	2-21-47	32- 2/12
Rieman, Christine R.....	16	Attendant	1- 1-47	34
Robb, William E.....	15	Guard	2- 1-47	19
Roberts, Edna	16	Cook I	2- 1-47	18- 1/3
Sawyer, Emily E.....	16	Clerk Stenographer I...	4- 1-47	38- 2/12
Scheele, Laura	16	Institution Worker	2- 1-47	19- 7/12
Scrivner, George T.....	15	Deputy Fire Marshal In- vestigator I	1- 1-47	17
Sembach, Charles H.....	16	Electrician	1- 1-47	17- 1/2
Sexton, John P.....	10	Janitor	7- 1-46	19
Sexton, William F.....	16	Nursing Assistant	3- 7-47	23-10/12
Shaw, Iva M.....	16	Food Service Supervisor.	2- 1-47	16- 7/12
Shaw, Thomas C.....	15	Guard	1- 1-47	33
Simmons, Judith	16	Occupanl. Therapy Aide.	1- 1-47	36- 1/4
Skoog, Julius C.....	7	Watchman I	1- 1-47	38
Sleeter, Viola	16	Attendant	2- 1-47	26- 1/12
Smith, Edith	16	Nursing Assistant	4- 1-47	38- 1/4
Smith, Harriett I.....	16	Attendant	4- 1-47	24- 8/12
Smith, Jay Y.....	16	Plant Fireman	3- 1-47	34- 7/12
Smith, Walter M.....	17	Civil Engineer I.....	1- 1-47	27- 1/2
Sorensen, Lawrence A....	15	Guard	1- 1-47	20
Stewart, Roy G.....	15	Guard	2- 1-47	20- 3/4
Stoker, Katherine	16	Cook I	1- 1-47	23- 1/2
Stutenberg, Frank J.....	16	Cook II	5- 1-47	28- 7/12
Sullivan, John J.....	16	Operating Engineer	1- 1-47	25- 1/2
Sullivan, Willis N.....	16	Dentist I	4- 1-47	29- 1/2

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SCHEDULE 2—Concluded

Name	Department Code No.	Position	Date Effective	Length of Service
Thom, Robert	15	Guard	1- 1-47	28- 1/2
Tibbetts, Charles E.....	15	Guard	1- 1-47	24
Trainor, John M.....	17	Watchman I	1- 1-47	19- 1/4
Troxell, Clarence W.....	15	Clerk III	4- 1-47	38- 1/4
Troxell, William H.....	22	Administrative Asst. I....	2- 1-47	17- 7/12
Tucker, Walter F.....	1	Grain Sampler I.....	4- 1-47	16- 1/4
Turner, William E.....	1	Field Investigator II.....	1- 1-47	22
Waldon, Anna L.....	16	Attendant	1- 1-47	22- 3/4
Watts, Charles N.....	20	Elevator Operator	1- 1-47	28- 1/4
Welch, Lillian K.....	16	Cottage Parent III.....	1- 1-47	29
Wernick, Harry	16	Carpenter	3- 1-47	26- 8/12
Whipp, Frank D.....	15	Superintendent of Prisons	1- 1-47	38
Williams, Edward M.....	19	Clerk III	1- 1-47	29- 1/2
Williamson, Roland R.....	1	Maintenance Worker	5- 1-47	29-10/12
Wilson, Myrtle M.....	16	Attendant	4- 1-47	28- 1/4
Wright, Clayton	16	Plant Fireman	2- 1-47	27- 1/3
Wright, Stephen P.....	16	Child Welfare Worker I..	2- 1-47	27- 7/12
Yanka, Joseph J.....	15	Guard	1- 1-47	19- 1/2
Yeates, Lula M.....	16	Nurse II	1- 1-47	36- 1/4

**SERVICE RETIREMENT ALLOWANCES EFFECTIVE DURING THE
PERIOD FROM JULY 1, 1946 TO JUNE 30, 1947**

Summary by Departments

Code No.	Name of Department	Year Ended June 30 1947	1946
1	Agriculture	7	2
2	Attorney General	1	0
4	Conservation	2	0
5	Finance	3	0
7	Insurance	2	0
8	Labor	3	0
10	Military and Naval	2	0
13	Public Health	3	1
15	Public Safety	30	0
16	Public Welfare	97	20
17	Public Works and Buildings.....	10	0
18	Registration and Education	1	0
19	Revenue	1	0
20	Secretary of State.....	5	5
21	Treasurer	0	1
22	Miscellaneous Agencies	6	3
	Total	173	32
	Pending and Uncompleted.....	0	0
	Total	173	32

SCHEDULE 3

**NONOCCUPATIONAL DEATH CLAIMS COVERING THE PERIOD
FROM JULY 1, 1946 TO JUNE 30, 1947**

(Including Pending and Uncompleted in Prior Years Indicated
by an Asterisk *)

<i>Name</i>	<i>Department Code No.</i>	<i>Position</i>	<i>Date of Death</i>
Allen, Ira E.....	16	Mattress Worker	2-17-47
*Alter, Frank W.....	19	Field Investigator II.....	4-14-44
Anderson, Robert	2	Special Investigator	12-13-46
Armstrong, George T. ...	16	Watchman I	3-21-47
Avallone, Daniel G.....	3	Clerk	7-28-46
Babcock, Bertha A.....	17	Clerk	7-31-46
Bates, Anna Lee.....	16	Attendant	6-10-47
Baugher, Grover	16	Watchman I	2- 3-47
Baxter, Charles K.....	15	Guard	12-21-46
Bell, Zed	16	Attendant	6-28-47
Berk, Max M.....	8	Field Investigator	8-15-46
Blakeney, Fred M.....	17	Highway Section Helper.....	1-23-47
Bloomfield, Mat	15	Physician I	1- 6-46
Bonansinga, Robert S....	20	Clerk	12-15-46
Boos, John J.....	15	Guard	1-13-47
Boudreau, Alderick F....	16	Farm Hand	5-18-47
Bowler, Patrick M.....	1	Clerk II	6-13-47
Boyd, James	15	Adult Parole Agent	5-27-47
Brinkman, Charles F....	16	Attendant	9-28-46
Brisby, Florence M.....	13	Clerk Stenographer I.....	3-21-47
*Brooks, Mary A.....	8	Clerk II	3-18-46
Brown, Clyde E.....	22	Veterans' Service Officer I.....	8- 8-46
Bulkley, Herman E.....	8	Clerk IV	12-25-46
Carlson, Henry	16	Farm Hand	2- 9-47
Choate, Delia Ann	16	Cook I	2-24-47
Christensen, Alvin	16	Maintenance Worker	8-11-46
Christianson, Henry	16	Attendant	2- 2-47
Clavey, Elmer L.....	16	Landscape Architect III.....	12-20-46
Coates, John L.....	3	Clerk	5- 6-47
Comstock, Henry L.....	16	Watchman I	3-11-47
Cook, John	16	Fireman	7-28-46
Cordill, Grover S.....	12	Superintendent II	1-27-47
Coyle, Clyde S.....	22	Field Investigator II.....	5-28-47
Curby, Dewey G.....	17	Maintenance Equipment Operator.	12-24-46
Curnane, Jeremiah J....	19	Petroleum Inspector	7-19-46
*Dahlke, Frank A.	2	Investigator I.....	4-19-45
Dailey, John P.....	15	Adult Parole Agent.....	3-16-45
Davidson, Harriet	16	Child Welfare Worker I.....	5- 9-47
DeLand, Ona L.....	4	Investigator	8-11-46
Deterding, Albert C.....	17	Highway Section Helper.....	9- 9-46
Dillon, Thomas P.....	16	Attendant	3-26-47
Douglas, Joshua C.....	3	Janitor	10- 8-46
Downing, Alonzo L.....	16	Operating Engineer	3-29-47
Drennan, Richard	17	Highway Section Man.....	6-22-46
*Ebers, John H.....	17	Architectural Draftsman II.....	1-14-46
Eddings, Ernie	17	Highway Patrolman	7-18-46
*Edwards, Walter O.....	19	Hearings Supervisor	9-17-44
Einsporn, Julius	1	Maintenance Worker	1- 2-47
Essex, John F.....	17	Highway Section Man	7-28-46
Ewart, John P.....	17	Highway Section Man.....	11-17-46

Original from

SCHEDULE 3—Continued

<i>Name</i>	<i>Department Code No.</i>	<i>Position</i>	<i>Date of Death</i>
Fath, Leroy	15	Guard	5- 1-47
Feeney, Alice M.....	8	Clerk Typist I.....	9- 7-46
Fessenden, John T.....	15	Guard	5-21-47
Finn, Michael J.....	19	Administrative Assistant	7-15-46
Ford, Miama W.....	8	Clerk I	4-30-47
Frantz, Elvin G.....	17	Highway Section Man.....	1- 1-47
Friske, Emil H.....	17	Highway Section Helper.....	6-26-46
Gable, Loretta	8	Clerk Typist I.....	2- 8-47
Gadberry, Mary B.....	16	Supervising Attendant I.....	11-14-46
Golden, Earl	17	Highway Section Helper.....	9-15-46
*Goldenberg, Jacob	16	Attendant	2-16-46
Grenz, Fred W.....	19	Messenger Clerk II.....	11-25-46
Grigsby, John W.....	21	Sorter	12-12-46
Grimes, Mary L.....	16	Cottage Parent I.....	11- 8-46
Hallett, Galen M.....	15	Adult Parole Agent	5- 7-47
Hanke, Hugo F.....	17	Rodman	3-10-47
Harris, Ovid E.....	19	Auditor III	10-13-46
Harvey, William P.....	17	Laborer (Maintenance)	3-28-47
Hayward, Herbert H.....	16	Attendant	4-10-47
Hazlett, Jessie	19	Clerk II	1- 9-47
Heinen, Martin W.....	22	Vocational Rehabilitation Agent I.	6- 5-46
Herrington, Marvin K...	11	Petroleum Engineer I.....	5-11-46
Hoyt, Henry J.....	22	Veterans' Service Officer I.....	4- 3-47
Jacobson, Floyd L.....	16	Cook I	6- 1-47
James, Gertrude K.....	16	Technician	3-22-47
Janssen, Mildred	16	Attendant	4-30-47
*Johnson, Birdie	19	Clerk Stenographer II.....	5-10-46
Johnson, Hazel T.....	3	Clerk	7-13-46
Johnston, William A....	17	Civil Engineer II.....	10-21-46
Kammerer, Charles F....	4	Conservation Inspector I.....	10-14-46
Kelly, Walter J. Sr.....	19	Auditor II.....	4-25-47
Kennedy, Richard J.....	17	Highway Section Helper	3- 8-47
Kissell, Stephen G.....	16	Institution Worker	3-19-47
LaBarge, Wesley	17	Highway Section Man.....	4- 1-47
Larsen, Einer	19	Field Investigator II.....	3-30-47
Lass, William L.....	3	Chief Clerk	8-17-46
Leavitt, Charles E.....	16	Cottage Parent I.....	10- 4-46
Lee, Michael J.....	10	Watchman I	1-17-47
Lee, William T.....	10	Maintenance Worker	12-14-46
Lewis, Archie J.....	3	Clerk	3-19-47
Little, Vernon A.....	17	Highway Section Man.....	5-25-47
Lockett, Abigail B.....	16	Occupational Therapist I.....	1-22-47
*McCotter, Roy C.....	8	Court Reporter	6-27-45
McDermott, William F...	19	Field Auditor	12- 6-46
*McDermott, William J...	16	Attendant	11-21-44
McKelvey, Samuel W.....	16	Surgeon	9- 7-46
McMaster, John	20	Clerk	5-16-47
McNeely, Alonzo B.....	16	Washman	10-14-46
Mace, Ernest E.....	4	Conservation Inspector I.....	1- 8-47
*Mann, Lucille	16	Attendant	5-10-46
Markee, Bruce G.....	16	Watchman I	6-29-47
*Marsh, Earle E.....	1	Veterinary Inspector I.....	3- 2-46
Martin, Elmer N.....	15	Guard	6-20-46
Matthis, Ben L.....	12	Visitor I	4-17-47

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SCHEDULE 3—Continued

<i>Name</i>	<i>Department Code No.</i>	<i>Position</i>	<i>Date of Death</i>
Means, Henry	16	Barber	3- 2-47
Miczial, Peter J.	17	Laborer	11-27-46
Mooneyham, James P... 7	7	Insurance License Examiner.....	8-20-46
Moore, Mary A.	13	Clerk Stenographer II.....	8- 4-46
*Morrison, Russell H.....	19	Auditor III	10-23-44
Morrow, Irma	16	Clerk I	1-19-47
Mueller, John C.....	21	Sorter	4- 2-47
Mueller, John L.....	19	Investigator	9-14-46
Myers, Velde V.....	1	Field Investigator II.....	5-12-47
*Neeley, Glen E.....	18	Field Investigator II.....	6-11-44
Newman, Anna	16	Attendant	2-16-47
Nielsen, Gertrude	17	Clerk Stenographer I.....	7-17-46
O'Brien, William J.....	15	Parole Agent	4-11-46
Owens, Anna Mae	16	Institutional Worker	2-17-47
Padan, Robert S. Sr.	17	Civil Engineer I	6-10-47
Parish, Bess	22	Vocational Rehabilitation Agent..	8- 4-46
Payne, John O.....	16	Institutional Worker	9-13-46
Pearce, Joe A.....	8	Legal Counsel	10-26-46
*Pearson, Albert L.....	15	Highway Police Sergeant.....	6- 3-44
Peden, Samuel	16	Attendant	9-27-46
Pegram, Natalie	16	Laundry Service, Consultant.....	9- 8-46
Petersen, William	17	Highway Section Helper.....	3-24-47
Pillar, William H.....	16	Attendant	1-16-46
Pollock, Maxwell	17	Architectural Draftsman I.....	5-30-47
Pond, Fountain E.....	16	Institutional Worker	10-14-46
Powers, Floyd G.....	15	Guard	4-13-47
Price, Byron B.....	19	Auditor I	6-13-47
Price, Mary A.....	22	Clerk Typist II.....	1-26-47
Price, Ruby G.....	20	Clerk	12- 3-46
Raichart, Edward	1	Grain Inspector.....	12-29-46
Randolph, James C.....	2	Investigator	1-24-47
Ranes, James L.....	16	Physician	7-17-46
*Read, Charles F.....	16	Superintendent	3-11-46
Rembert, William	19	Janitor II.....	8-17-46
*Rhode, Henry	16	Field Investigator.....	11-10-45
*Rice, Florence E.....	17	Clerk III.....	9- 2-44
Richison, Sim E.....	17	Highway Section Helper.....	11-19-46
Rigney, Stephen	4	Conservation Inspector II.....	3-25-47
*Rodenberger, August J... 16	16	Vocational Instructor	7- 3-44
Rosendohl, Henry R.....	16	Water Plant Operator.....	10-13-46
Sax, Harry	20	Investigator Clerk	4-20-47
Schroeder, August M....	16	Institutional Worker	5-30-47
Schwarz, Joseph L.....	19	Field Investigator II.....	6-10-47
Scribner, Truman A.....	16	Institutional Worker	3-21-47
Shane, Earl L.....	17	Engineer Aide I.....	7- 9-46
Smith, Grace	16	Attendant	10-17-46
Smith, Howard	17	Highway Maintenance Supervisor	9-16-46
Spangler, Henry M.....	17	Bridgetender	1-28-47
Spires, Joseph M.....	15	Guard	2-27-47
Spitz, John C.....	17	Patrolman	7- 8-46
Starkey, Perry E.....	12	Superintendent II	9- 6-46
Stasitis, William P.....	17	Auto Serviceman	12-31-46
Stephens, Katherine C... 12	12	Visitor I	7-20-46
*Stoltz, James C.	17	Maintenance Section Helper.....	8-25-44
Swanson, Charles	17	Laborer	6-26-44
Swanson, Herbert E.....	17	Civil Engineer	12- 7-46

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SCHEDULE 3—Concluded

<i>Name</i>	<i>Department Code No.</i>	<i>Position</i>	<i>Date of Death</i>
Thompson, Charles H....	16	Machinist	12-25-46
Trone, Hazel	16	Institution Worker	2-14-47
Vague, William J.....	3	Clerk	10- 1-46
Vandergriff, Daniel	16	Maintenance Equipment Operator	8-19-46
Vasconcelles, Ida Mae....	16	Institution Worker	6-20-47
Vincent, Clifford L.....	1	Maintenance Worker	12-31-46
Ward, Claud E.....	16	Attendant	2- 5-47
Watson, Harry	10	Watchman I	4- 8-47
Waugh, Alfred J.....	21	Examiner	4-26-46
Williamson, Pascal K....	8	Claims Deputy II.....	1-21-47
Winetroub, Jacob	1	Grain Sampler	7- 4-46
Wood, Walter N.....	1	Grain Sampler I.....	10-29-46
Wright, Myron J.....	1	Clerk II	11-27-46
Wurm, Pearl M.....	16	Attendant	3-27-47
*Younger, Audie A.....	16	Institution Worker	11-17-44
*Zielinski, Frank J.....	15	Drivers' License Examiner.....	3- 2-46

**NONOCCUPATIONAL DEATH CLAIMS COVERING THE PERIOD
FROM JULY 1, 1946 TO JUNE 30, 1947**

Summary by Departments

<i>Code No.</i>	<i>Name of Department</i>	<i>Year Ended June 30</i>	
		<i>1947</i>	<i>1946</i>
1	Agriculture	8	5
2	Attorney General	2	1
3	Auditor of Public Accounts.....	7	3
4	Conservation	4	2
5	Finance	0	1
7	Insurance	1	0
8	Labor	7	4
10	Military and Naval.....	3	2
11	Mines and Minerals.....	1	1
12	Public Aid Commission.....	4	1
13	Public Health	2	1
15	Public Safety	12	11
16	Public Welfare	49	53
17	Public Works and Buildings.....	30	29
18	Registration and Education.....	0	2
19	Revenue	12	21
20	Secretary of State.....	4	6
21	Treasurer	3	0
22	Miscellaneous Agencies	6	5
	Total	155	148
	Pending and Uncompleted.....	17	14
	Total	172	162

SCHEDULE 4

OCCUPATIONAL DEATHS OCCURRING DURING THE PERIOD
FROM JULY 1, 1946 TO JUNE 30, 1947(Including Pending and Uncompleted in Prior Years Indicated
by an Asterisk *)

<i>Name</i>	<i>Department Code No.</i>	<i>Position</i>	<i>Date of Death</i>
*Archer, Marvin C.....	15	Highway Policeman	6-18-46
*Baker, Frederick C.....	7	Supervising Ins. License Examiner	6- 5-46
Cairns, Charles O.....	17	Highway Section Helper.....	3- 1-47
Dean, Warren Lee.....	17	Maintenance Equipment Operator	4-14-47
Fogleman, Glee R.....	4	Conservation Inspector II.....	2- 5-47
*French, Seth	17	Automotive Mechanic	5-12-44
*Howard, Carl B.....	16	Machinist	6-10-46
*Miller, Henry G.....	19	Technical Advisor IV.....	6- 5-46
*Rategan, William F.....	19	Auditor III	3-24-46
*Taylor, George G.....	13	P. H. Physician III.....	6- 5-46
Smith, Richard	16	Institutional Worker	10-28-46

OCCUPATIONAL DEATHS OCCURRING DURING THE PERIOD
FROM JULY 1, 1946 TO JUNE 30, 1947

Summary by Departments

<i>Code No.</i>	<i>Name of Department</i>	<i>Year Ended June 30</i>	
		<i>1947</i>	<i>1946</i>
4	Conservation	1	0
16	Public Welfare	1	0
17	Public Works and Buildings	2	0
	Total	4	0
	Pending and Uncompleted.....	8	7
	Total	12	7
		==	==

SCHEDULE 5
NONOCCUPATIONAL DISABILITY CLAIMS COVERING THE
PERIOD FROM JULY 1, 1946 TO JUNE 30, 1947

(Including Pending and Uncompleted in Prior Years Indicated
by an Asterisk *)

<i>Name</i>	<i>Department Code No.</i>	<i>Position</i>	<i>Date of Disability</i>
Allen, Anna M.....	16	Cook	8-30-46
Allen, Ruth E.....	16	Attendant	4-18-47
Arenz, Charlotte V.....	16	Occupational Therapy Aide.....	1-31-47
Armour, Clara L.....	16	Attendant	9- 3-46
Balbach, Clarence G.....	15	Guard	5-31-46
Bates, Anna Lee.....	16	Attendant	10-28-46
Best, Ellen Marie.....	16	Attendant	5-12-47
Bierhanzel, Rose	8	Clerk II	8-20-46
Bierhanzel, Rose	8	Clerk II	5-12-47
Bohart, Maude A.....	12	Visitor	5-31-46
Boles, William B.....	16	Maintenance Worker	8-31-46
Brisby, Florence M.....	13	Clerk Stenographer I.....	1- 8-47
Broyles, Edith C.....	16	Attendant	10- 9-46
Buck, Eldora	16	Attendant	9-30-46
Burrus, Ruth	16	Hydrotherapist	6-17-46
Butler, Arlene	16	Attendant	4-14-47
Carney, Anna	16	Attendant	8-31-46
Carney, Anna	16	Attendant	2-16-47
Carroll, John A.....	15	Stationary Engineer	1-15-47
Carroll, Mae Frances....	8	Clerk Stenographer I.....	6-27-46
Cary, Lyda	17	Clerk Typist II.....	2-28-47
Choate, Delia Ann.....	16	Cook I	10-29-46
Colbe, Selma O.....	16	Physician II	1- 7-47
Conover, Mary E.....	16	Nursing Assistant	9- 3-46
Crawford, Mary J.....	16	Occupational Therapy Aide.....	4-26-47
Davis, Letha	16	Attendant	12-13-46
Davis, Robert B.....	16	Barber	11-17-46
Dillon, Margaret	16	Attendant	4-23-47
Dolan, Ray E.....	15	Guard-Sergeant	5-15-47
Dowling, Bert E.....	1	Clerk II	1-31-47
Draminsky, Margaret L...	8	Clerk I	3-25-47
Druszcz, Helen	16	Attendant	7- 8-46
Druszcz, Helen	16	Attendant	4-11-47
Duncan, Edith A.....	16	Recreational Aide	7-13-46
Dunn, Blake	16	Attendant	12-20-46
Eastman, Minnie B.....	16	Cook I	12-27-46
Etzel, Euphemia	16	Institutional Worker	9-10-46
Fanning, Frank J.....	16	Plumber	3-31-47
Farris, Rose	16	Attendant	2-12-47
Florine, George E.....	4	Conservation Inspector I.....	1-31-47
Foiles, Harriet	16	Attendant	5- 4-46
Gagnon, Arthur A.....	16	Attendant	11-11-46
Gehlbach, Goldie Ann....	16	Cook I	9-11-46
Gerfide, Natalie	16	Attendant	5-12-46
Gregersen, Edna M.....	12	Superintendent I	3-31-47
Greitman, Ollie	16	Attendant	8-28-46
Gunier, Louis E.....	16	Maintenance Equipment Operator	12-10-46

Original from

UNIVERSITY OF ILLINOIS AT
URBANA-CHAMPAIGN

SCHEDULE 5—Continued

<i>Name</i>	<i>Department Code No.</i>	<i>Position</i>	<i>Date of Disability</i>
Haase, Margaret	16	Institutional Worker	6- 6-47
Hall, Ola E.....	16	Attendant	3- 1-47
Hamilton, Ward	16	Electrician	10-16-46
Hanabarger, Bessie J.....	16	Attendant	11-11-46
Hazelwood, Ivan F.....	17	Engineer Aide I	2-28-47
Henderson, Evaline Irene	16	Attendant	5-17-47
Hornthrop, Henry H.....	17	Highway Section Man.....	7-31-46
Hougas, Dorothy F.....	16	Attendant	12- 3-46
Huggins, D. Roy.....	16	Guard	5-24-47
Israel, Joseph W.....	17	Labor Foreman (Maintenance)...	3-20-47
Jarrett, Rufus	16	Maintenance Equipment Operator	10-21-46
Jenkins, Bessie M.....	16	Nurse II	4-14-46
Johnson, Florence E.....	13	Clerk Typist I.....	5-21-47
Kenehan, Mathew P.....	16	Guard	2-20-47
Kesinger, Ben	16	Attendant	3- 3-47
Kitchen, Estella E.....	16	Attendant	10- 7-46
Klocke, Harold W.....	17	Mechanic	8-31-46
Krasnow, Mollie	8	Clerk Stenographer I.....	12-25-46
Lambert, Fred	15	Guard	1- 1-47
Large, Elma	16	Nurse Attendant	7-25-46
Larkin, Alice	16	Institutional Worker	1-13-47
Layman, Claudia M.....	16	Attendant	8-12-46
Layman, Claudia M.....	16	Attendant	4-28-47
Lipnitzky, Samuel J.....	16	Psychiatrist I	12-22-46
Little, Lee A.....	17	Highway Maintenance Supervisor	3-15-47
Loneragan, John P.....	16	Plumber	8-31-46
Long, Frank W.....	17	Maintenance Equipment Operator	2-10-47
McCain, Maude L.....	13	Clerk II	6-12-46
McConnell, Frank G.....	16	Guard	8-31-46
McCool, Effie	16	Supervising Attendant I.....	9-30-46
Madsen, Christine	16	Institutional Worker	11-20-46
Martin, Anton E.....	16	Attendant	4-20-47
Meinsinger, Marguerite C.	16	Attendant	6-17-46
Meng, George	5	Accountant II	5-31-46
Merdian, Florence E.....	16	Attendant	9-17-46
Miller, Ruberta S.....	4	Clerk Stenographer II.....	10-31-46
*Millman, Anna G.....	16	Institutional Worker	11- 2-45
Millman, Anna G.....	16	Institutional Worker	1-31-47
Millspaugh, Britten L....	16	Occupational Therapy Aide.....	3-24-47
Monaghan, Mildred E.....	22	Research Editor I.....	6-14-46
Morphew, Ella O.....	16	Cottage Parent I.....	2-28-47
Mullinax, Fern	16	Attendant	7- 6-46
Neece, Bertha H.....	16	Cook I	9-30-46
Neighbors, Dulcena D....	16	Attendant	9-13-46
Ommen, Nellie G.....	16	Clerk II	5- 3-47
Ord, Mildred H.....	16	Attendant	4-17-47
Payne, Louise S.....	8	Accountant I	1-26-47
Powell, Daisy	12	Assistant District Representative..	7-17-46
Powers, Floyd G.....	15	Guard	12-31-46
Priest, Allieu	16	Operating Engineer	5-14-47
Rabjohns, Aileen A.....	20	Cataloguer of State Documents...	1-31-47
Rice, Jennie B.....	16	Attendant	1-26-47

Original from

UNIVERSITY OF ILLINOIS AT
URBANA-CHAMPAIGN

SCHEDULE 5—Continued

<i>Name</i>	<i>Department Code No.</i>	<i>Position</i>	<i>Date of Disability</i>
Riordan, Mary M.....	16	Attendant	7-18-46
Roland, Jennie	16	Cook	10- 7-46
Ruddy, Raymond D.....	15	Guard	5- 4-47
Russell, Isabelle C.....	16	Cook	8-31-46
Schaupp, Ivy M.....	16	Institution Worker	4- 8-47
Schrader, Colleen R.....	16	Registered Nurse	7-14-46
Schulz, Berneice	20	Clerk	9-15-46
Schulz, Phillip	16	Fireman	9- 1-46
Sharp, Theodore L.....	16	Clerk V	3-31-47
Shellhouse, Blanche G....	8	Clerk II	10-14-46
Shouse, Veva L.....	16	Attendant	8-10-46
Simmons, Ralph	19	Auditor I	12-31-45
Simmons, Raymond D...	17	Highway Section Man.....	6-30-46
Smedley, Alice	16	Occupational Therapy Aide.....	3-31-47
Smith, Ethel R.....	16	Cook I	7- 3-46
Smith, Inez O.....	16	Institution Worker	5-27-47
Snodsmith, Pearl	16	Cook	5-21-46
Stephan, Loretta M.....	16	Attendant	7-31-46
Stoerkel, Ervin R.....	10	Maintenance Worker	8-31-46
Stone, Marcella A.....	16	Nurse II	4-29-47
Swanson, Florence V.....	16	Attendant	2- 1-47
Swift, Duane P.....	15	Guard	12-31-46
Timmons, Birdie Irene...	16	Attendant	4-18-47
Tobenski, Caroline	16	Attendant	10- 5-46
Trone, Hazel	16	Institution Worker	6-17-46
Vernia, Edwin N.....	17	Equipment Operator	12-31-46
Vickrey, Elizabeth A.....	16	Attendant	3-29-47
Vlasak, Madeline E.....	8	Clerk II	6- 5-46
Vogel, Margaret E.....	16	Cottage Parent I.....	12-13-46
Vogler, Effie R.....	16	Attendant	12-31-46
Walihan, Charles	16	Carpenter	3- 4-47
Walker, Clyde	16	Attendant	9- 6-46
Wall, Bryce W.....	16	Carpenter	11-16-46
Wallace, Mildred B.....	16	Meat Cutter	6-14-46
Wallack, Marion B.....	8	Clerk II	8-27-46
Watt, Cynthia J.....	16	Attendant	8-19-46
Wooley, Clem C.....	16	Attendant	5- 3-47
Zirkle, Ruth E.....	16	Cottage Parent I.....	5-23-47

SCHEDULE 5—Concluded

NONOCCUPATIONAL DISABILITY CLAIMS COVERING THE
PERIOD FROM JULY 1, 1946 TO JUNE 30, 1947

Summary by Departments

<i>Code No.</i>	<i>Name of Department</i>	<i>Year Ended June 30</i>	
		<i>1947</i>	<i>1946</i>
1	Agriculture	1	0
4	Conservation	2	0
5	Finance	1	0
8	Labor	9	1
10	Military and Naval.....	1	1
12	Public Aid Commission.....	3	10
13	Public Health	3	2
15	Public Safety	7	4
16	Public Welfare	96	83
17	Public Works and Buildings.....	9	7
19	Revenue	1	4
20	Secretary of State.....	2	4
22	Miscellaneous Agencies	1	0
	Total	136	116
	Pending and Uncompleted.....	10	49
	Total	146	165

SCHEDULE 6

**OCCUPATIONAL DISABILITY CLAIMS COVERING THE PERIOD
FROM JULY 1, 1946 TO JUNE 30, 1947**

(Including Pending and Uncompleted in Prior Years Indicated
by an Asterisk *)

<i>Name</i>	<i>Department Code No.</i>	<i>Position</i>	<i>Date of Disability</i>
Atkins, James E.....	17	Laborer	11- 5-46
*Baker, Ezra	17	Highway Section Helper.....	4-15-46
Berthold, Iva E.....	16	Institution Worker	7-15-46
*Carter, Edward C.....	16	Guard	12- 8-44
Cole, James R.....	17	Equipment Operator	10- 3-46
Doman, Benjamin	17	Laborer	4- 9-47
Felter, Harold	17	Laborer	12-17-46
*Fruth, John G.....	17	Auto Mechanic	5-15-46
*Harvey, William P.....	17	Laborer (Maintenance)	2-17-46
Holtmann, Lawrence	17	Laborer	6-13-46
*Korinek, Ben	17	Maintenance Worker	10-19-45
Kuehner, William L.....	17	Highway Section Man.....	11-13-46
Lakin, Thomas H.....	17	Laborer	4-15-47
Lawrence, George	17	Laborer	3-29-46
LeCrone, Leslie H.....	17	Laborer	10- 5-46
McGonigal, Larry J.....	17	Civil Engineer I.....	4- 1-47
Manella, John M.....	17	Laborer	7-19-46
Montgomery, William I..	17	Highway Section Man.....	3-12-47
Rumler, Alfred	17	Highway Section Man.....	1-25-47
*Saltgaver, A. Fay.....	17	Highway Section Man.....	4-15-46
Shaul, Clifford B.....	17	Laborer	6- 4-46
Spiering, Fred A.....	17	Highway Section Man.....	11-25-46
Thompson, Frank R.....	17	Laborer	6-21-46
Titus, Esner N.....	17	Laborer	10- 7-46
Tschannen, Leo F.....	17	Laborer	4-11-47
Tummel, Dean	16	Attendant	2-11-45
Young, Charles W.....	17	Laborer	3-19-47
*Young, David	17	Highway Section Helper.....	5-14-46

**OCCUPATIONAL DISABILITY CLAIMS COVERING THE PERIOD
FROM JULY 1, 1946 TO JUNE 30, 1947**

Summary by Departments

<i>Code No.</i>	<i>Name of Department</i>	<i>Year Ended June 30 1947</i>	<i>1946</i>
16	Public Welfare	2	0
17	Public Works and Buildings.....	19	11
	Total	21	11
	Pending and Uncompleted.....	13	15
	Total	34	26
		=	=

SCHEDULE 7

REVERSIONARY ANNUITIES EFFECTIVE DURING THE PERIOD
FROM JULY 1, 1946 TO JUNE 30, 1947

<i>Deceased Member</i>	<i>Reversionary Annuitant</i>	<i>Department Code No.</i>	<i>Date Effective</i>
Miller, Joseph R.	Miller, Ruth	22	5-9-47

REVERSIONARY ANNUITIES EFFECTIVE DURING THE PERIOD
FROM JULY 1, 1946 TO JUNE 30, 1947

Summary by Departments

<i>Code No.</i>	<i>Name of Department</i>	<i>Year Ended June 30</i>	
		<i>1947</i>	<i>1946</i>
22	Miscellaneous Agencies	1	0
	Total	1	0
	Pending and Uncompleted.....	0	0
	Total	1	0

SCHEDULE 8

DEATH BENEFITS AFTER RETIREMENT COVERING THE PERIOD
FROM JULY 1, 1946 TO JUNE 30, 1947Excess of Accumulated Contributions Over
Pension Payments Received

<i>Name</i>	<i>Department Code No.</i>	<i>Position</i>	<i>Date of Death</i>
Eberhart, Elmer C.....	16	Bandmaster	11- 3-46
Eberle, Frederick W.....	1	Field Investigator II.....	4- 2-47
Evans, Harriet J.....	22	Clerk III	2-16-47
Hacker, George	15	Guard	1-12-47
Hamilton, Angelina G....	16	Psychiatrist I	4-30-47
Murphy, Zephia	16	Attendant	3-31-47
Sorenson, Lawrence A....	15	Guard	3-12-47

DEATH BENEFITS AFTER RETIREMENT COVERING THE PERIOD
FROM JULY 1, 1946 TO JUNE 30, 1947Excess of Accumulated Contributions Over
Pension Payments Received
Summary by Departments

<i>Code No.</i>	<i>Name of Department</i>	<i>Year Ended June 30</i>	
		<i>1947</i>	<i>1946</i>
1	Agriculture	1	0
15	Public Safety	2	0
16	Public Welfare	3	0
22	Miscellaneous Agencies	1	0
	Total	7	0
	Pending and Uncompleted.....	0	0
	Total	7	0

APPENDIX

SUMMARY OF BENEFIT AND CONTRIBUTION PROVISIONS

BENEFITS

1. Service Retirement Allowance

Retirement is optional with a member upon attainment of the age of 60 years while in service provided at least 15 years of service has been completed.

Retirement is compulsory upon attainment of the age of 70 years if 15 years of service has been rendered, or upon the completion of 15 years of service after attainment of such age. The compulsory retirement provision becomes effective on January 1, 1949.

In case of a member under the age of 60 years, the right to a retirement benefit vests in full when the member has completed 20 years of service, at least one year of which is contributing membership service, and the retirement benefit becomes available to the member upon attainment of age 60.

The benefit consists of the following:

(a) An annuity which is the actuarial equivalent of the member's own accumulated contributions.

(b) A State annuity equal to 1/120th of average final compensation* of the member for each year of membership service, i.e., service on or after January 1, 1944, not to exceed 35 years.

(c) A prior service annuity equal to 1/60th of average final compensation* for each creditable year prior service, i.e., service before January 1, 1944, not to exceed 35 years.

Limitations on Service Retirement Allowance:

(1) The State annuity and prior service annuity together cannot exceed \$2,400.00 per year, and the total service retirement allowance is limited to 75% of earnable compensation at date of retirement.

(2) If retirement occurs prior to the age of 65 years, parts (b) and (c) above are reduced to their relative values at the actual age of retirement.

* Average final compensation is defined as the average rate of earnable compensation for the five years next preceding retirement subject to a maximum of \$4,800.00 per year and a minimum of \$1,500.00 per year.

Method of Estimating Allowance:

The retirement benefit set out in the foregoing paragraphs labeled (a), (b) and (c) can be roughly estimated with the result closely approaching that prescribed in the law, as follows: the retirement benefit payable monthly for life approximates 1-2/3% of average annual salary (for the last five years of service), multiplied by the number of years of service.

This approximate measure estimates the benefit for retirement at age 65 or over, but if retirement occurs between ages 60 and 65 the benefit is decreased. The decrease occurs as the result of discounting that part of the retirement benefit provided by State contributions, by the ratio of the actuarial value of an annuity at age 65 to its actuarial value at the employee's age of retirement.

Optional Minimum Benefit:

Effective July 21, 1947, an optional minimum retirement benefit is provided for any member aged 65 years or over, having 20 years of creditable service or more, equal to 1½% of average salary for the last five years of service, per year of service, plus \$150.00, subject to a limitation of 60% of the employee's rate of pay at the date of retirement.

Special Provision:

Any member who has received Ordinary Disability Benefit for the maximum period of time specified under the plan, who has attained an age of at least 55 years and has completed at least 15 years of service, may retire and receive a retirement benefit as of his attained age, without reduction in the annuities payable under paragraphs (b) and (c) because of retirement before age 65.

2. Reversionary Annuity

Instead of taking the full service retirement allowance, a member may elect to receive a reduced retirement allowance, for himself and provide an annuity for a designated beneficiary to be paid upon his death, on an actuarially equivalent basis.

3. Ordinary Disability Benefit

This benefit is payable to any member under the age of 65 years who has rendered at least five years of service and who has been a contributor to the System for at least 12 months.

The amount of the benefit is 40% of earnable compensation* plus a credit of 5% of earnable compensation for service retirement allow-

* Earnable compensation is defined to mean the full rate of the member's compensation including maintenance, subject to a maximum of \$4,800.00 per year, except as to Ordinary Disability, Accidental Disability and Accidental Death Benefits, for which the maximum rate of earnable compensation stipulated is \$3,000.00 per year. Under an amendment to the law, effective July 21, 1947, the maximum rate of earnable compensation is \$4,800.00, for all benefits, without exception.

Original from

ance purposes. The benefit begins on the 31st day of absence from service on account of disability, is payable during the time a member shall not receive nor have a right to receive compensation, and may extend for an aggregate period of time not to exceed $\frac{1}{4}$ of the member's period of service at date of disability, but in no event beyond age 65.

4. Death Benefit—Death Before Retirement

The Ordinary Death Benefit is payable upon death of a member while in service provided the member has been a contributor to the System for at least one year and has been in receipt of compensation within a period of 12 months prior to the date of death.

The benefit consists of (a) the accumulated contributions of the member, and (b) an amount equal to one month's earnable compensation* for each completed year of service, not to exceed six months' salary.

5. Death Benefit Upon Death After Retirement

Upon death of a retired member, provided such member did not elect an annuity payable to his dependents after his death, a death benefit equal to the excess, if any, of the amount of his accumulated contributions at time of his retirement on service retirement allowance over the total amount of all service retirement allowance payments received by the retired member, is payable to the person or persons nominated by the deceased member to receive such payment.

6. Accidental Disability Benefit

This benefit is provided to any member under the age of 65 years becoming disabled as the direct result of injuries arising out of and in the course of employment.

The benefit is equal to 60% of earnable compensation* plus a credit of 5% of earnable compensation for service retirement allowance purposes. The benefit is reduced by amounts received as Workmen's Compensation.

The benefit ceases upon termination of disability or upon attainment of age 65, whichever event first occurs. If termination of benefit is due to age, the member becomes entitled to a service retirement allowance and the minimum period of service prescribed for the receipt of a retirement benefit does not apply in such a case.

7. Accidental Death Benefit

Upon death of a member as the direct result of injuries arising out of and in the course of employment, his accumulated contributions

* Earnable compensation is defined to mean the full rate of the member's compensation including maintenance, subject to a maximum of \$4,800.00 per year, except as to Ordinary Disability, Accidental Disability and Accidental Death Benefits, for which the maximum rate of earnable compensation stipulated is \$3,000.00 per year. Under an amendment to the law, effective July 21, 1947, the maximum rate of earnable compensation is \$4,800.00, for all benefits, without exception.

are payable in full to his beneficiary, and if a widow survives she becomes entitled to a benefit equal to 50% of the member's earnable compensation* which is payable during her widowhood. If there be no widow, or if the widow remarries or dies before any child of the deceased has attained the age of 18 years, each such child receives a monthly allowance of \$15.00, payable until attainment of age 18. The combined payments to children are not to exceed 50% of earnable compensation* of the member.

If there be no widow nor minor children under age 18, a benefit of 50% of earnable compensation is payable to either surviving dependent parent for life. If none of the prescribed beneficiaries exist there is no Accidental Death Benefit payable.

The Accidental Death Benefit is reduced by amounts received as Workmen's Compensation.

8. Refunds

Upon withdrawal from service before retirement a member is entitled to a refund of his contributions, without interest.

CONTRIBUTIONS

By Members: The members of the System contribute at the rate of 5% of their earnings by way of salary deductions which are applied in full toward their retirement benefits. The maximum amount of earnings considered by the System for salary deductions is \$4,800.00 per year.

By the State: The State of Illinois is obligated to meet the remainder of the cost of retirement benefits, and the entire cost of all other benefits, through biennial appropriations.

ADMINISTRATION

A Board of Trustees, consisting of five members, administer the System with the aid of a Secretary. The principal functions of the Board are to resolve questions of policy, invest the reserve funds, formulate rules and regulations to implement the provisions of the law and generally institute and supervise matters of administration. The Secretary is by law the executive officer in charge of the administration of the System.