

**STATE EMPLOYEES'
RETIREMENT SYSTEM
OF ILLINOIS**

**FIFTH ANNUAL STATEMENT
OF THE
BOARD OF TRUSTEES**

JUNE 30, 1948



**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**

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STATE EMPLOYEES' RETIREMENT SYSTEM OF ILLINOIS

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STATE EMPLOYEES RETIREMENT SYSTEM OF ILLINOIS

FINANCIAL AND STATISTICAL FACTS

Fiscal Year Ended June 30

1948

1947

FINANCIAL DATA

Total Assets at End of Year	\$11,956,001.98	\$8,366,146.03
Increase in Assets for the Year	3,589,855.95	2,833,899.50
Investments (at Book Value)	11,091,849.50	7,679,244.80
Income from Investments	226,514.90	156,369.21
Average Yield on Investments	2.35%	2.38%
Total Income for Year	4,437,055.70	3,383,523.51
Employee Contributions	2,837,445.99	2,118,179.57
State Contributions	1,242,500.00	1,043,500.00
Annuity and Benefit Payments	583,060.17	345,379.91
Refunds to Withdrawing Members	275,958.90	214,372.89

STATISTICS

Number of Members at End of Year:		
Male	14,088	12,455
Female	9,857	8,403
Number of Members on Retirement at end of Year:		
Male	153	115
Female	124	76
Number of Retirements During Year	99	173
Average Age at Retirement (years)	69.5	68.6
Average Length of Service at Retirement (years)	26.0	27.3
Deaths Among Retirants During Year	13	15
Deaths Among Members in Active Service	176	172
Number of Nonoccupational Disability Claims	156	146
Number of Occupational Disability Claims	41	34
Number of Occupational Death Claims	4	12
Number of Withdrawal Benefits (refunds)	1,735	1,384

LETTER OF TRANSMITTAL

October 31, 1948

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

Sr:

In accordance with the provisions of the Act governing the State Employees' Retirement System of Illinois, the Board of Trustees has the honor of submitting herewith its FIFTH ANNUAL STATEMENT covering operations of the System for the fiscal year ended June 30, 1948.

Respectfully submitted,

(Signed) Roy Tuchbreiter, Chairman

FIFTH ANNUAL STATEMENT
of the
BOARD OF TRUSTEES

There is presented herewith the Fifth Annual Statement of the Board of Trustees of the State Employees' Retirement System of Illinois covering operations of the System for the fiscal year ended June 30, 1948. Included herein are financial statements reflecting the results of operations for the year and a review of the significant administrative activities of the Board during the year.

Membership

Number of Members, July 1, 1947		20,858
<u>Add</u> New Members		<u>5,101</u>
	Total	25,959
<u>Deduct</u> Deaths (occupational)	4	
Deaths (nonoccupational)	176	
Withdrawals (with refunds)	1,735	
Retirements	<u>99</u>	
		<u>2,014</u>
Net Membership, June 30, 1948		<u>23,945</u>
(increase 14.8%)		

Results of Operations

The activities of the System, as measured by the number of members and the number who received benefit payments during the year, were at the highest level since the date of establishment of the System.

Total income for the year was \$4,437,055.70, and total expenditures amounted to \$859,019.07, indicating an excess of income over expenditures of \$3,578,036.63. This amount was credited to the reserves of the System to provide for future obligations.

The increase in the membership of the System, and a higher salary level, resulted in larger contributions by participants. These contributions for the year amounted to \$2,837,445.99, being an increase of \$719,266.42 over the preceding year. The appropriations by the State, under the prescribed method of financing, have also increased. These appropriations for the year amounted to \$1,242,500.00, compared with \$1,043,500.00 for the preceding year.

In keeping with the upward trend in the invested reserves of the System, interest income showed a substantial increase to the amount of \$226,514.90. This income is applied to defray in part the cost of the benefits paid by the System.

Payments for service retirement allowances, and disability and death benefits, continued their normal upward trend, reaching the sum of \$583,060.17 for the year. These payments will continue to increase during future years as more beneficiaries qualify for benefits and the System expands its activities.

The results for the year evidence an expansion of the System's activities in all phases of its operations.

Financial Condition

Net assets of the System at the close of the year amounted to \$11,868,374.09, being an increase of \$3,578,036.63 for the year. These assets constitute the reserves of the System and are allocated to meet specific obligations. Of the total amount of reserves, the sum of \$8,545,187.10 represents accumulated contributions of the members, including interest. The amounts contributed by the State of Illinois, after deducting expenditures for benefits applicable to State appropriations, are represented by the contingent reserve account and reserves for death benefits, totaling at June 30, 1948, \$3,323,186.99.

Under the plan of operation the contributions by the members must remain inviolate and must always be covered by assets in the form of cash or its equivalent.

Investments

The previously established policy of investing the reserves of the System in United States Government Bonds was continued during the year. All investments of the System consisted of Government Bonds.

New investments made amounted to \$3,412,604.70 at book value. No sales occurred during the year. The total amount of the investment account at June 30, 1948, was \$11,091,849.50, bearing an average yield of 2.35%.

Retirements

There were 99 members retired on service retirement allowance during the year. A total of 13 deaths occurred among the retirants during the year. The number of persons in receipt of these allowances at the close of the year was 277, and their annual payments aggregated the sum of \$253,300.68. The average payment to these retirants was \$914.44 per year.

Compulsory Retirement

During the course of the year cognizance was taken of the compulsory retirement provision of the law governing the System and plans for its proper administration were agreed upon. All members of the System aged 70 or over on January 1, 1949 who have completed at least 15 years of creditable service must be compulsorily retired on a pension beginning on that date. If a member has not completed 15 years of creditable service upon attainment of age 70, compulsory retirement from State service will not be effective until the completion of 15 years of creditable service. The compulsory retirement provision of the law contemplates that all accumulated vacation time be cleared before the effective compulsory retirement date.

The operation of this provision will effect a material increase in the annuitants' roll. Some 190 members will be subject to compulsory retirement on January 1, 1949. Thereafter, members will be compulsorily retired as they fulfill the age and service requirements. Advance notice of the dates scheduled for retirement will be given the employees affected.

Disability Claims

A substantial increase occurred in expenditures for ordinary disability benefits. This increase was due to some extent to a larger number of claims processed, but was occasioned principally by the increase in the average period of the disability claims paid during the year and as a result of a carry-over of claims of chronic character from preceding years. The lifting of the maximum salary limitation from \$3,000.00 to \$4,800.00, effective during the year, also contributed in some measure to the increase in payments.

Claims for occupational disability also showed an increase during the year for the same reasons.

Death Claims

There were 176 claims for ordinary death benefit during the year, involving total payments amounting to \$221,547.08. This compares with 172 claims for the preceding year, requiring an expenditure of \$173,985.35.

Accidental death claims during the year numbered 4, as compared with 12 the preceding year. Payments during the year on account of the benefit amounted to \$8,593.67.

With the automatic retirement of members aged 70 years or over, under the compulsory retirement provision of the law effective January 1, 1949, these death claims should show a substantial reduction in future years.

Committee Activities

The several standing committees previously created by the Board were maintained during the year.

The Committee on Investments acted as adviser to the Board on all investment matters. Its members were Trustees Mark A. Saunders, Richard Yates Rowe, and Roy Tuchbreiter, who served as Chairman.

The number of requests for Policy Committee decisions declined during the year. However, the Committee was called upon to resolve several questions of fundamental importance in administration. The work of this Committee contributed, in large measure, to

the efficient operation of the System. The personnel of this Committee consisted of Trustee Frank N. Barker, who served as Chairman, Trustee Charles H. Peeler, and L.C. Cortright, Secretary.

The expansion of the operations of the System has increased the duties of the Claims Committee. A larger number of claims were received by the System, requiring the attention of this Committee during the year. Its functions broadened in scope and assumed increasing administrative importance. Its personnel consisted of James Hardie, Chief Clerk in the office of the Auditor of Public Accounts, who served as Chairman, and the Secretary of the System. The Board is greatly indebted to Mr. Hardie for the highly efficient service he has rendered, and for the time and effort devoted to this duty.

Appropriation Requirements

The Act requires that the appropriation requirements for the various annuities and benefits be computed upon the basis of a ten-year projection, and that the amount to be contributed by the State of Illinois for any year shall be the average expenditures for the period, with respect to the State's share of the obligations. In accordance with this provision, a determination has been made by the Actuary, fixing the amount to be contributed by the State for the biennium beginning July 1, 1949, for annuities and benefits at \$2,969,000.00. The estimated needs for administration expense for this period are \$259,215.00, making a total appropriation request for the System for the biennium of \$3,228,215.00.

Legislation

During the year under review, a number of amendments to the law, as approved by the 65th General Assembly, became operative. Effect was given to all such amendments in the administration of the System. Membership was extended to certain State employees who were previously excluded from coverage, and those employees who waived membership at the time of the inception of the System were granted another opportunity to become participants. Prior service credit was granted to employees of the Division of Placement and Unemployment Compensation who were transferred to the federal service under an executive order of the President of the United States and are now again on the State payroll. An equitable adjustment has been made of their rights and privileges in the System.

The provisions relating to military service credit were corrected and clarified. Such other minor inequities that existed in the law were corrected by this legislation, and some revisions were made in the plan of operation, designed to make the System operate with greater effectiveness.

The plan providing for continuity of service credit in State employments under the so-called reciprocity law was inaugurated during the year, as the result of new legislation, and is now in full force and effect. This legislation makes it possible to recognize for retirement, disability and death benefit purposes, all service credited by reason of membership in the State Teachers Retirement System, the University Retirement System and the State Employees' Retirement System. The laws pertaining to these Systems have all been amended to make them subject to this reciprocity Act.

Conclusion

The results herein reported indicate that the System is making gratifying progress and is fulfilling in an adequate and satisfactory manner its purpose of providing a sound welfare program for the employees of the State of Illinois. It will be the aim of this Board to continue to administer the System with the same degree of effectiveness that has characterized its policies to date.

The services rendered the System by the Attorney General as ex officio counsel for the Board, and the State Treasurer as Custodian of its funds and securities, are hereby acknowledged with deep appreciation.

Respectfully submitted,

BOARD OF TRUSTEES
State Employees' Retirement System of Illinois

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

L.C. CORTRIGHT, Secretary

ACCOUNTANTS' CERTIFICATE

MAC KENZIE, EVANS & CO.
PUBLIC ACCOUNTANTS AND AUDITORS
CHICAGO 1, ILLINOIS

September 29, 1948

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, 1947 to June 30, 1948.

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, 1948 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, 1948.

MAC KENZIE, EVANS & CO.

Per (Signed) T. L. EVANS
Certified Public Accountant.

BALANCE SHEET - JUNE 30, 1948

ASSETS

CASH, RICHARD Y. ROWE, TREASURER		\$	585,510.16
ACCOUNTS RECEIVABLE:			
Members' contributions	\$	143,563.29	
Due from federal funds		113,910.48	
Interest on investments		20,964.31	
Service retirement cancellation		<u>204.24</u>	278,642.32
INVESTMENTS:			
United States Savings and Treasury Bonds at amortized cost			<u>11,081,849.50</u>
Total Assets		\$	<u>11,956,001.98</u>

LIABILITIES

ACCRUED BENEFITS AND REFUNDS PAYABLE:

Accidental death benefits	\$	1,717.15	
Accidental disability benefits		1,389.60	
Ordinary death benefits		32,372.62	
Ordinary disability benefits		13,057.93	
Service retirement benefits		239.16	
Death benefits after retirement		<u>5.29</u>	\$ 48,781.75
Refunds			<u>38,846.14</u> \$ 87,627.89

RESERVES:

Members' contributions	\$8,233,214.33	
Interest accumulations	311,972.77	
Contingent General Reserve	3,316,176.18	
Annuitants' death benefits	<u>7,010.81</u>	\$11,868,374.09
Total Liabilities		<u>\$11,956,001.98</u>

STATEMENT OF INCOME AND EXPENDITURES
FOR THE PERIOD FROM JULY 1, 1947 TO JUNE 30, 1948

SYSTEM'S FUND ACCOUNT

INCOME:

Contributions by members	\$ 2,841,483.79
Less: Adjustments of collections - Refunds to departments	\$ 1,156.81
Refunds to employees for erroneous deductions	<u>2,880.99</u> <u>4,037.80</u> \$2,837,445.99
Contributions by State of Illinois	1,242,500.00
Contributions from Trust and Federal Funds	124,438.76
Interest earned on investments - net	226,514.90
Interest paid by members	5,753.74
Repayments of refunds	<u>402.31</u> \$4,437,055.70

EXPENDITURES:

Benefits -	
Accidental death	\$ 8,593.67
Accidental disability	7,563.27
Ordinary death	221,547.08
Ordinary disability	122,057.38
Death after retirement	1,367.04
Annuities	<u>221,931.73</u> \$ 583,060.17
Refunds to employees leaving service	<u>275,958.90</u> \$ 859,019.07
Excess of income over expenditures	<u>\$3,578,036.63</u>

ANALYSIS OF CASH RECEIPTS AND DISBURSEMENTS
FOR THE PERIOD FROM JULY 1, 1947 TO JUNE 30, 1948

BALANCE IN SYSTEM'S CASH FUND ACCOUNT, JUNE 30, 1947 \$ 477,034.01

RECEIPTS:

Contributions -			
By members	\$2,767,537.61		
By State of Illinois	1,242,500.00		
From federal funds	125,888.48		
Repayment and cancellation of refunds	339.72		
Repayment and cancellation of benefits	485.74		
Interest paid by members	<u>5,768.66</u>	\$4,142,520.21	
Interest on investments		<u>236,250.00</u>	4,378,770.21
Total available cash			\$4,855,804.22

DISBURSEMENTS:

Benefits -			
Arising from members' accumulated contributions and from State and Federal contributions:			
Annuities	\$ 222,204.60		
Death benefits	231,887.55		
Disability benefits	<u>113,497.50</u>	\$ 567,589.65	
Refunds -			
To departments	\$ 1,160.48		
To employees leaving service	263,643.91		
For erroneous deductions	4,164.87		
For refund of interest paid by members	<u>14.92</u>	268,984.18	
Investments -			
Principal and premium to purchase United States Government bonds	\$3,411,540.63		
Accrued interest paid	<u>22,179.60</u>	\$3,433,720.23	\$4,270,294.06
BALANCE IN SYSTEM'S CASH FUND ACCOUNT			<u>\$ 585,510.16</u>

STATEMENT OF INVESTMENTS OWNED JUNE 30, 1948

<u>Description</u>	<u>Date of Issue</u>	<u>Maturity Date</u>	<u>Amortized Cost Value</u>
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, 2-1/4%	June 1, 1945	June 15, 1962	2,550,554.28
U.S. Treasury, 2-1/2%	Nov. 15, 1945	Dec. 15, 1972	6,550,808.44
U.S. Savings Cumulative Series F	April 1, 1946	April 1, 1958	105,705.23
U.S. Savings Cumulative Series F	Jan. 1, 1947	Jan. 1, 1959	103,732.21
U.S. Treasury, 2-1/2%	Oct. 1, 1947	Oct. 1, 1965	250,000.00
U.S. Treasury, 2-1/2%	Sept. 15, 1947	Mar. 15, 1958	1,129,892.58
U.S. Savings Cumulative Series F	Jan. 1, 1948	Jan. 1, 1960	101,156.76
		Total	<u>\$ 11,091,849.50</u>

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STATEMENT OF CHANGES IN RESERVE ACCOUNTS
FOR THE PERIOD FROM JULY 1, 1947 TO JUNE 30, 1948

	<u>Reserve Allocations</u>				
	<u>Transactions, for year ended June 30, 1948</u>	<u>Members' Contributions</u>	<u>Interest Accumulations</u>	<u>Annuitants' Death Benefits</u>	<u>Contingent General Reserve</u>
OPENING BALANCE, JULY 1, 1947		\$5,779,143.83	\$ 177,644.10	\$ 12,035.59	\$2,321,513.94
<u>Add: Income -</u>					
Contributions: By members	\$2,837,445.99	\$2,837,445.99			
By State of Illinois	1,242,500.00				\$1,242,500.00
From Federal Funds	124,438.76				124,438.76
Interest earned on investments - net	226,514.90		133,177.57		93,337.33
Interest paid by members	5,753.74				5,753.74
Repayment of refunds	402.31	379.74			22.57
Total income (Exhibit B)	\$4,437,055.70	\$2,837,825.73	\$ 133,177.57		\$1,466,052.40
	\$4,437,055.70	\$8,616,969.56	\$ 310,821.67	\$ 12,035.59	\$3,787,566.34
<u>Deduct: Expenditures -</u>					
Benefit payments	\$ 583,060.17	\$ 65,034.81			\$ 518,025.36
Refunds	275,958.90	275,958.90			
Total expenditures (Exhibit B)	\$ 859,019.07	\$ 340,993.71			518,025.36
BALANCES, JUNE 30, 1948, BEFORE ADJUSTMENTS	\$3,578,036.63	\$8,275,975.85	\$ 310,821.67	\$ 12,035.59	\$3,269,540.98
<u>Adjustments -</u>					
Transfer of accumulated contributions of annuitants to contingent general reserve		-42,761.52			42,761.52
Revaluation of Reserve for annuitants' death benefits				-5,024.78	5,024.78
Adjustment of estimated interest accumulations to actual as at June 30, 1947			1,151.10		-1,151.10
BALANCES IN RESERVE ACCOUNTS, JUNE 30, 1948		\$8,233,214.33	\$ 311,972.77	\$ 7,010.81	\$3,316,176.18

ADMINISTRATIVE EXPENSE APPROPRIATIONS
STATEMENT OF EXPENDITURES AND BALANCES

Fiscal Year Ended June 30, 1948

July 1, 1947 to June 30, 1948

PERSONAL SERVICES

Expenditures

Regular Positions \$ 68,891.13

Total

\$ 68,891.13

CONTRACTUAL SERVICES

Expenditures

Telephone, Telegraph and Teletype \$ 705.59
Freight, Express and Drayage 21.17
Repairs and Maintenance of Office Furniture and Equipment 620.59
Repairs and Maintenance of Motor Vehicles 183.20
Rental of Office Equipment 211.00
Rental of Real Property 6,640.00
Professional and Technical Services 4,708.50
Clean Towel Service 76.59

Total

\$ 13,166.64

OFFICE EXPENSE

Expenditures

Surety Bond and Insurance Premiums \$ 185.20
Subscriptions, Information Service and Dues 10.00
Miscellaneous 116.97

Total

\$ 312.17

TRAVEL

Expenditures

Travel **\$ 2,502.29**

COMMODITIES

Expenditures

Stationery, Printing and Office Supplies \$ 67.10
Motor Vehicles and Mechanical Supplies 247.47
Commodities not Otherwise Classified 17.40

Total

\$ 331.97

ADMINISTRATIVE EXPENSE APPROPRIATIONS (Continued)

July 1, 1947 to June 30, 1948

EQUIPMENT

Expenditures

Office Furniture and Equipment **\$ 1,188.21**

SUMMARY

July 1, 1947 to June 30, 1948

**ADMINISTRATIVE EXPENSE APPROPRIATIONS,
BIENNIUM ENDING JUNE 30, 1948:**

DIRECT APPROPRIATIONS **\$218,543.00**

Expenditures

Personal Services **\$ 68,891.13**
Contractual Services **13,166.64**
Office Expenses **312.17**
Travel **2,502.29**
Commodities **331.97**
Equipment **1,188.21**

Total Expenditures, Direct Appropriations **\$ 86,392.41**

Direct Appropriation Balance, June 30, 1948 **\$132,150.59**

INDIRECT APPROPRIATIONS **\$ 16,400.00**

Postage and Postal Charges **\$ 1,700.00**
Stationery, Printing and Office Supplies **4,252.35**

**Total Expenditures, Indirect
Appropriations** **5,952.35**

Indirect Appropriations Balance, June 30, 1948 **\$ 10,447.65**

Total Expenditures, Direct and Indirect Appropriations **\$ 92,344.76**

REPORT OF THE ACTUARY
ON THE FIFTH ACTUARIAL VALUATION OF THE
STATE EMPLOYEES' RETIREMENT SYSTEM OF ILLINOIS
AS OF JUNE 30, 1948

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

Gentlemen:

I take pleasure in submitting herewith a report on the results of the Fifth Actuarial Valuation of the State Employees' Retirement System of Illinois.

Benefit and Contribution Provisions

The benefit and contribution provisions forming the basis of this valuation are presented in the appendix hereof.

1947 Amendments

The amendments to the law enacted by the 65th General Assembly were taken into account in the valuation, and the results contained herein give full effect to these amendments. Several of these amendments have a delayed operative date in the case of individual members, because of the requirement of certain contributions as a qualifying condition for the receipt of prior service credit. The amendments having the effect of increasing the obligations of the System may briefly be summarized as follows:

1. Employees who waived membership at the inception of the System were granted another opportunity to become members before January 1, 1948, and receive prior service credit. Some 544 employees have taken advantage of this privilege.
2. Members not in service on December 31, 1943, were granted the privilege of obtaining prior service credit by completing at least three years of contributing membership service. Likewise, employees with service prior to January 1, 1944, who were aged 60 years or over upon re-entry into the State service subsequent to that date, were accorded the privilege of receiving prior service credit under certain stipulated conditions.
3. Prior service credit was extended to employment as a Judge of a Court of Record, as member of the General Assembly and for service rendered the University of Illinois prior to September 1, 1941.
4. The maximum salary measure for disability and accidental death benefits was increased from \$3,000.00 to \$4,800.00 per year.
5. The provisions relative to credit for military service prior to January 1, 1944 were clarified.
6. Employees who were previously transferred to the federal service and returned to the State service on or before January 15, 1947 were granted appropriate prior service and membership service credits under certain stipulated conditions.
7. An optional minimum annual service retirement allowance was prescribed for employees with 20 years of service or more, and aged at least 65 years, equal to 1-1/2% of average salary for the last five years of service, for each year of service, plus the sum of \$150.00.
8. A reciprocity law was adopted, providing for the recognition of service rendered by members of this System to other State agencies covered by the University Retirement System of Illinois and the State Teachers Retirement System, under certain specified conditions and limitations. This law will result in making effective certain service credits not previously considered for eligibility and benefit purposes.

Statistics

The statistical data reflecting age, service and salary characteristics of the members, and all other required membership information for use in the preparation of this report,

were compiled by the office staff of the System under the direction of L. C. Cortright, Secretary, and made available to me in the form required for this valuation.

Tables showing the members classified by age and length of service, with total annual salaries, are presented in Tables B, C and D hereof.

Membership and Salary Data

The number of members covered by this valuation was 23,945, being an increase of 3,087 over the preceding year. The total rates of salary of the members applicable in the operations of the System as used in this valuation was \$63,583,817.00.

Accrued Liabilities

The accrued liabilities consist of the present value as of June 30, 1948, of the proportionate amounts of benefit earned by the active and retired members for service rendered prior to the date of establishment of the System, namely, January 1, 1944, and the proportionate amount of benefits earned by them during the period from January 1, 1944 to June 30, 1948. The total of these accrued liabilities amounted to \$39,562,254.10, of which \$8,545,187.10 represents the proportion assumed by the members, and is covered by actual member contributions, and the remainder consists of the State's obligation towards which the sum of \$3,323,186.99 has been contributed to the date of the Balance Sheet.

The remainder, namely \$27,693,880.01, is an obligation of the State of Illinois to be liquidated by appropriations to be made in future years. Notwithstanding the contributions made by the State during the year, this obligation increased in the amount of \$3,952,559.54, which increase was due principally to the operation of the following factors: (1) additional prior service credits granted by the 1947 amendments; (2) an increased membership of the System; (3) higher rates of salary for the membership; and (4) interest accretions on such obligations.

Future Service Liabilities

The aggregate obligations of the System include the amount of \$16,661,345.00, representing the present value of the service retirement allowances to be earned by the members subsequent to June 30, 1948. This may properly be designated as future service liabilities.

Pertinent Statistics

The total number of annuitants on the roll at June 30, 1948, was 277. There were 153 male annuitants with an average age of 71.8 years and average length of service of 27.3 years, and 124 female annuitants with an average age of 73.1 years and an average length of service of 26.5 years. The average amount of annual annuity for the male annuitants was \$1,041.00, and for the female group \$759.00.

There were 27 recipients of accidental death benefits, representing widows of members whose death occurred while in performance of duty, involving a reserve liability of \$471,644.00.

The ordinary death benefit involves an equivalent of total insurance coverage of \$19,741,737.00. The benefit provided consists of one month's salary for each year of service, not to exceed in any case six months' salary.

The average length of prior service per member entitled thereto in the case of male employees was 4.2 years, and in the case of female employees 4.8 years. The combined average was 4.4 years. This average period has decreased during the last two years by reason of the retirement of members with long periods of prior service.

The average period of membership service, i.e., service rendered after January 1, 1944, was 3.3 years for male members and 2.9 years for female members, or a combined average of 3.0 years.

Ordinary disability benefit is available under the law only for employees having five years of service or more. As of June 30, 1948 a total of 5,506 male employees and 4,345 female employees were eligible for this benefit, or an aggregate number of 9,851 employees. This is equal to 41.1% of the total membership of the System.

Actuarial Investigation

The law requires that a periodic actuarial investigation be made of the System, to determine the adequacy of the service tables in use by the System in its operations. Such an investigation has been deferred until such time as all provisions have become fully operative and a reasonably long period of operations has been established. Since the last of the major provisions of the law will become effective on January 1, 1949, namely that relating to compulsory retirement of employees, this investigation will be undertaken after June 30, 1949, when five full fiscal years of operations will have been completed.

**Appropriation Requirements
for 1949-1951 Biennium**

The plan of operation underlying the System is jointly contributory in form. Contributions are made by the members at the rate of 5% of salary, which are applied for retirement allowance purposes, or paid as a refund upon death or withdrawal from service. The State of Illinois is required to make biennial appropriations to meet its share of the cost of the benefits, which represents the remainder of the requirements after applying member contributions and interest income. The method of financing prescribed for the State's share of the cost provides that its contributions for any year shall be equal to the average annual expenditures (with respect to the State's portion of the cost of the benefits) for the ten years next following that for which contributions are to be made.

In accordance with this provision, a determination has been made of the requirements from State contributions for the biennium beginning July 1, 1949, and the amount thereof is \$2,969,000.00. Further details concerning the procedures in making such determination, and the several factors involved therein, are contained in a separate statement which accompanies this report.

Conclusion

Satisfactory progress was made during the year in the operations of the System. The methods of procedure have been developed to a high state of efficiency, reflecting sound and progressive management.

Respectfully submitted,

(Signed) A. A. WEINBERG, Actuary

VALUATION BALANCE SHEET - JUNE 30, 1948

ASSETS

PRESENT ASSETS:

Cash	\$	585,510.16
Accounts Receivable - member contributions		143,563.29
Due from Federal Funds		113,910.48
Sundry Accounts Receivable		204.24
Accrued Interest on Investments		20,964.31
Bond Investments		11,091,849.50
Total		<u>\$11,956,001.98</u>

Less, Current Liabilities:

Accrued Benefits and Expenses		87,627.89
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Net Present Assets		<u>\$11,868,374.09</u>
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DEFERRED ASSETS:

Obligations of the State of Illinois for retirement benefits covering service of members subsequent to June 30, 1948		16,661,345.00
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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, 1948.	\$	5,792,522.00
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Present Value of accrued retirement benefits on account of prior service of members		19,576,486.00
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Liability for benefit claims in force and pending		2,604,407.00
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Reserve requirements for death and disability benefits		<u>3,043,652.00</u>
--	--	---------------------

Total		\$31,017,067.00
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Less, Balance in Contingent General Reserve and Annuitants' Death

Reserve	<u>3,323,186.99</u>	<u>27,693,880.01</u>
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Total		<u>\$ 56,223,599.10</u>
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VALUATION BALANCE SHEET - JUNE 30, 1948

LIABILITIES

Liability on Accidental Death Benefit Claims in force and pending.	\$	471,644.00
Present Value of Service Retirement Allowances in force:		
Male.	\$1,302,444.00	
Female	<u>830,319.00</u>	2,132,763.00
Present Value of Service Retirement Benefits accruing on account of accumulated member contributions		8,545,187.10
Present Value of Service Retirement Benefits on account of service of members subsequent to January 1, 1944, to be provided by future State contributions:		
Male.\$14,942,818.00	
Female	<u>7,511,049.00</u>	22,453,867.00
Present Value of Service Retirement Benefits accruing on account of prior service of members, i.e., prior to January 1, 1944:		
Male.\$12,515,769.00	
Female	<u>7,060,717.00</u>	19,576,486.00
Reserve Requirements for other benefit liabilities:		
Ordinary Death Benefit		2,556,102.00
Ordinary Disability		292,323.00
Accidental Disability (occupational)		24,164.00
Accidental Death (occupational)		<u>171,063.00</u>
Total	\$	<u>56,223,599.10</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 benefits purchasable by future contributions will be exactly balanced by the amount of those contributions.

**REPORT OF THE ACTUARY ON APPROPRIATION REQUIREMENTS FOR
THE BIENNIUM BEGINNING JULY 1, 1949**

Under the Act governing the State Employees' Retirement System of Illinois, the State's contribution for any fiscal year must be equal to the average annual expenditures (in respect to the State's portion of the benefit payments) for the ten years next following the year for which contributions are to be made.

Pursuant to this method of financing, a determination has been made of the appropriation requirements from the State of Illinois for the several annuities and benefits provided by the System covering the two fiscal years comprising the biennium beginning July 1, 1949, and the results of this determination are as follows:

<u>Requirements for Fiscal Year Ending:</u>	
June 30, 1950	\$1,371,084.00
June 30, 1951	<u>1,597,916.00</u>
	<u>\$2,969,000.00</u>

Contributions from federal funds

The above amounts represent the remainder of the System's requirements after adequate provision for the payments to be made from federal allocations on account of employees working in the several State agencies that are financed in whole or in part by federal funds. The provision made was equal to 9.4321% of the total amount of the requirements of the System for these two fiscal years. This rate consists of the proportion of the aggregate salaries of all members of the System that is represented by salary payments made from federal funds.

Increase in appropriation

The appropriation requirements herein reported are 19% larger than the amount for the preceding biennium.

Since the appropriation requirements are predicated upon a ten-year projection and involve a forecast regarding the probable results of future operations, certain assumptions have been made in respect to the effect on future operations of several factors which are basic in the calculation of the State's cost. These may briefly be summarized as follows:

- (1) A larger membership of the System in future years. It is noted that during the last fiscal year the number of members increased 14.8% and that since January 1, 1949, when the System was established, the membership has risen 38.5%.
- (2) Future increases in salary schedules. Subject to periodic fluctuations, the trend in this factor has also been persistently upward, and will no doubt continue in the future. Since pension cost is directly related to salaries, this factor is of basic importance in the calculation of future requirements of the System.
- (3) Periodic increases in rates of salary under existing salary schedules. These increases represent normal changes in salaries as employees continue service in their established grades. This is a concomitant of normal operations.
- (4) Normal increase in appropriation requirements. Under the prescribed plan of financing hereinabove referred to, expenditures for annuities and benefits will be in a steady upward trend for a number of years regardless of the increase in membership or rates of salary. Such a development is a reflection of the continued operations of the System. These increases will continue until such time as the System reaches its ultimate normal load which may not be attained for thirty years or more.
- (5) Trend in retirements. Retirements may be at a more rapid rate than anticipated and may occur in future years at earlier ages than assumed. A trend toward earlier retirement is noted in the operation of retirement plans, and this factor may become more pronounced in the future.
- (6) Mortality trends. The rates of mortality among annuitants have been in a declin-

ing trend for a long period of years. In our calculation of the appropriation requirements, the Combined Annuity Mortality Table has been used as a measure of mortality among the retirants. The actual mortality experience in the future may be at a lower rate than that contemplated by this standard which will mean a higher cost of annuities. This factor has also been considered in our computations.

(7) Possible liberalizing changes. The trend in pension provisions is toward an expansion of the benefit schedule by the inclusion of provisions covering other employment contingencies and conditions, and the liberalization of the existing benefits. A provision has also been made for this factor in the projection of the expenditures to be made by the System for the ensuing ten-year period.

(8) Compulsory retirement. It is noted that the compulsory retirement provision is scheduled to become operative on January 1, 1949, and will be applicable to operations of the System thereafter. This provision will bring about the automatic retirement of the employees at the age of 70 years, or after such age when the employees complete 15 years of service. The impact of this provision on future operations has been fully considered.

Recommendation

Recommendation is hereby made that the amount of \$2,969,000.00 be requested as the appropriation requirements of the System from the State of Illinois for the State's share of the cost of the annuities and benefits for the biennium beginning July 1, 1949, determined in accordance with the method of financing prescribed in the Act governing the operation of the System, as summarized in the appended statement.

Respectfully submitted,

(Signed) A. A. WEINBERG, Actuary

AMOUNT OF REQUIREMENTS FROM STATE APPROPRIATIONS
FOR BIENNIUM BEGINNING JULY 1, 1949

<u>Purpose</u>	<u>Fiscal Years Ended June 30</u>		<u>Total Appropriation Requirements for Biennium Beginning July 1, 1949</u>
	<u>1950</u>	<u>1951</u>	
State Annuity)) Prior Service) Annuity)	\$1,128,874.00	\$1,379,329.00	\$2,508,203.00
Death Benefit	165,000.00	165,000.00	330,000.00
Ordinary Disability Benefit	180,000.00	180,000.00	360,000.00
Accidental Disability Benefit	30,000.00	30,000.00	60,000.00
Accidental Death Benefit	10,000.00	10,000.00	20,000.00
	<u>\$1,513,874.00</u>	<u>\$1,764,329.00</u>	<u>\$3,278,203.00</u>
Less amount to be contributed from federal funds*	<u>142,790.00</u>	<u>166,413.00</u>	<u>309,203.00</u>
Appropriation Requirements	<u>\$1,371,084.00</u>	<u>\$1,597,916.00</u>	<u>\$2,969,000.00</u>

* These federal funds are that proportion of the total amount of requirements which the estimated aggregate salaries of employees of those agencies, for the year preceding the year in question, bears to the estimated aggregate salaries of all participants of the System for that year.

TABLE A

MEMBERSHIP BY DEPARTMENTS

June 30, 1948

<u>DEPARTMENT</u>	<u>NUMBER</u>		<u>TOTAL</u>	<u>PER CENT OF TOTAL MEMBERSHIP</u>
	<u>MALE</u>	<u>FEMALE</u>		
Agriculture	319	87	406	1.70
Attorney General	150	47	197	.82
Auditor of Public Accounts	266	143	409	1.71
Conservation	223	37	260	1.09
Finance	73	101	174	.73
Governor	5	10	15	.06
Insurance	80	67	147	.61
Labor	1163	1292	2455	10.25
Lieutenant Governor	1	---	1	.01
Military and Naval	210	58	268	1.12
Mines and Minerals	65	9	74	.31
Public Aid Commission	277	884	1161	4.85
Public Health	201	400	601	2.51
Public Instruction	34	65	99	.41
Public Safety	1622	127	1749	7.30
Public Welfare	2754	4094	6848	28.60
Public Works and Buildings	3372	338	3710	15.49
Registration and Education	74	74	148	.62
Revenue	724	270	994	4.15
Secretary of State	548	384	932	3.89
Treasurer	83	24	107	.45
Miscellaneous Agencies	848	544	1392	5.81
Inactive	996	802	1798	7.51
TOTALS	14088	9857	23945	100.00%

TABLE B
NUMBER OF MEMBERS AND TOTAL SALARIES AT JUNE 30, 1948
CLASSIFIED BY AGE AND SEX

MALE EMPLOYEES

<u>AGE AT JUNE 30, 1948</u>	<u>NUMBER OF MEMBERS</u>	<u>AGGREGATE ANNUAL SALARY RATE</u>	<u>AGE AT JUNE 30, 1948</u>	<u>NUMBER OF MEMBERS</u>	<u>AGGREGATE ANNUAL SALARY RATE</u>
18	2	\$ 3,450.00	55	443	\$1,304,030.00
19	7	14,868.00	56	457	1,327,273.00
20	8	16,647.00	57	390	1,139,699.00
21	19	41,886.00	58	362	1,036,040.00
22	47	104,854.00	59	397	1,093,263.00
23	66	153,327.00	60	369	1,050,815.00
24	88	212,705.00	61	288	795,558.00
25	94	239,289.00	62	279	804,935.00
26	97	247,198.00	63	248	708,768.00
27	128	334,376.00	64	199	570,402.00
28	125	330,424.00	65	172	491,941.00
29	137	378,336.00	66	144	397,083.00
30	163	446,561.00	67	132	370,040.00
31	184	506,833.00	68	129	368,335.00
32	186	533,919.00	69	95	266,202.00
33	211	605,671.00	70	95	244,080.00
34	236	679,008.00	71	68	181,387.00
35	214	619,177.00	72	78	209,421.00
36	262	781,677.00	73	45	111,676.00
37	255	768,774.00	74	35	90,715.00
38	332	992,424.00	75	38	105,748.00
39	300	909,617.00	76	29	81,481.00
40	361	1,128,406.00	77	21	58,140.00
41	319	971,117.00	78	24	63,345.00
42	325	1,009,918.00	79	10	29,100.00
43	364	1,133,719.00	80	6	17,058.00
44	367	1,103,856.00	81	7	17,742.00
45	349	1,050,398.00	82	4	8,820.00
46	334	1,046,384.00	83	4	11,165.00
47	317	992,275.00	84	3	7,533.00
48	366	1,116,724.00	85	-	- - - -
49	395	1,225,483.00	86	1	1,800.00
50	392	1,207,905.00	87	-	- - - -
51	376	1,158,183.00	88	-	- - - -
52	441	1,362,073.00	89	1	2,196.00
53	479	1,420,420.00	--	-	- - - -
54	410	1,256,357.00	--	-	- - - -
					<hr/>
					13329 \$39,070,028.00
MEMBERS WHO HAVE NOT FILED MEMBERSHIP RECORDS			759		2,195,498.00
			TOTALS		14088 \$41,265,526.00

TABLE C
NUMBER OF MEMBERS AND TOTAL SALARIES AT JUNE 30, 1948
CLASSIFIED BY AGE AND SEX

FEMALE EMPLOYEES					
AGE AT JUNE 30, 1948	NUMBER OF MEMBERS	AGGREGATE ANNUAL SALARY RATE	AGE AT JUNE 30, 1948	NUMBER OF MEMBERS	AGGREGATE ANNUAL SALARY RATE
18	4	\$ 7,080.00	55	234	\$527,056.00
19	57	95,988.00	56	230	523,739.00
20	127	232,296.00	57	205	468,218.00
21	176	332,880.00	58	230	525,516.00
22	184	354,791.00	59	205	468,088.00
23	159	310,468.00	60	201	441,456.00
24	180	371,493.00	61	145	330,186.00
25	181	368,023.00	62	140	315,607.00
26	145	302,981.00	63	111	255,669.00
27	150	327,776.00	64	94	218,211.00
28	116	240,573.00	65	74	160,404.00
29	139	304,737.00	66	58	134,776.00
30	154	339,945.00	67	55	125,268.00
31	125	278,856.00	68	52	118,526.00
32	157	356,686.00	69	44	105,733.00
33	179	407,028.00	70	36	78,792.00
34	179	414,672.00	71	19	43,260.00
35	199	465,907.00	72	19	45,606.00
36	190	449,050.00	73	21	49,157.00
37	206	485,943.00	74	4	8,640.00
38	201	495,419.00	75	4	10,500.00
39	219	526,463.00	76	6	15,000.00
40	215	521,768.00	77	3	6,180.00
41	256	588,844.00	78	3	6,325.00
42	235	564,296.00	79	1	2,100.00
43	235	555,265.00	80	-	- - - -
44	267	637,615.00	81	-	- - - -
45	255	587,596.00	82	-	- - - -
46	246	584,894.00	83	-	- - - -
47	209	499,119.00	84	-	- - - -
48	316	747,406.00	85	-	- - - -
49	223	507,756.00	86	-	- - - -
50	266	609,985.00	87	-	- - - -
51	240	563,603.00	88	-	- - - -
52	268	621,595.00	89	-	- - - -
53	270	612,255.00	--	-	- - - -
54	245	553,788.00	--	-	- - - -
				9367	\$21,208,853.00
MEMBERS WHO HAVE NOT FILED MEMBERSHIP RECORDS				490	1,109,438.00
TOTALS				9857	\$22,318,291.00

TABLE D
NUMBER OF MEMBERS AT JUNE 30, 1948
CLASSIFIED BY LENGTH OF SERVICE

LENGTH OF SERVICE AT JUNE 30, 1948 (YEARS)	NUMBER		TOTAL
	MALE	FEMALE	
LESS THAN 1 YEAR	1804	1520	3324
1	1499	1243	2742
2	1064	930	1994
3	726	454	1180
4	501	273	774
5	926	562	1488
6	1143	637	1780
7	1662	531	2193
8	330	262	592
9	410	270	680
10	387	280	667
11	317	250	567
12	307	267	574
13	277	219	496
14	322	290	612
15	256	203	459
16	131	124	255
17	145	136	281
18	131	95	226
19	107	121	228
20	95	91	186
21	85	66	151
22	78	70	148
23	62	50	112
24	59	59	118
25	93	58	151
26	65	38	103
27	66	33	99
28	51	46	97
29	51	38	89
30	31	28	59
31	28	26	54
32	23	17	40
33	20	13	33
34	14	17	31
35	13	11	24
36	13	8	21
37	12	9	21
38	2	8	10
39 AND OVER	23	14	37
TOTALS	13329	9367	22696
MEMBERS WHO HAVE NOT FILED			
MEMBERSHIP RECORDS	759	490	1249
TOTALS	14088	9857	23945

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TABLE E
DEATHS - AGE AND SERVICE DATA

AGE AT DEATH - NON OCCUPATIONAL	NUMBER OF CLAIMS			YEAR ENDED JUNE 30, 1947
	YEAR ENDED JUNE 30, 1948			
	MALE	FEMALE	TOTAL	
22 to 28 incl.	1	2	3	0
29 to 34 incl.	0	3	3	3
35 to 39 incl.	3	1	4	4
40 to 44 incl.	4	0	4	3
45 to 49 incl.	15	3	18	11
50 to 54 incl.	13	8	21	23
55 to 59 incl.	26	6	32	29
60 to 64 incl.	28	9	37	43
65 to 69 incl.	24	6	30	27
70 and Over	18	4	22	24
No Age Data	<u>1</u>	<u>1</u>	<u>2</u>	<u>5</u>
Totals	133	43	176	172
<u>Number of Occupational Deaths</u>	<u>4</u>	<u>0</u>	<u>4</u>	<u>12</u>
Totals	<u>137</u>	<u>43</u>	<u>180</u>	<u>184</u>
<u>Nonoccupational Deaths:</u>				
Less than 6 years of service			53%	54%
6 years of service or over			47%	46%

TABLE F
DEATH CLAIMS CLASSIFIED BY CAUSES OF DEATH
FISCAL PERIOD JULY 1, 1947 TO JUNE 30, 1948
CLAIMS FOR PRECEDING YEAR GIVEN FOR COMPARISON

<u>CAUSES OF DEATH</u>	<u>NUMBER OF CLAIMS</u>	
	<u>YEAR ENDED JUNE 30, 1948</u>	<u>YEAR ENDED JUNE 30, 1947</u>
Diseases of the Heart, Blood Vessels and Kidneys:		
Heart Disease	76	91
Apoplexy	12	3
Nephritis	3	6
Cancer and Tumor	25	19
Pneumonia and Influenza	10	8
Diabetes	1	2
Liver Disease	2	4
Pulmonary Tuberculosis	10	2
Diseases of the Digestive Tract, Including Ulcers of the Stomach and Duodenum and Appendicitis	5	7
Automobile Accidents.	11	6
Other Violent Deaths - Including War Deaths	11	12
All other Causes	6	10
Cause Unknown	<u>8</u>	<u>14</u>
Totals	<u>180</u>	<u>184</u>
Above statistics classified as follows:		
Nonoccupational.	176	172
Occupational	<u>4</u>	<u>12</u>
Totals	<u>180</u>	<u>184</u>

TABLE G
STATISTICS ON WITHDRAWALS WITH REFUND

AGE AT WITHDRAWAL	NUMBER OF REFUNDS	
	YEAR ENDED JUNE 30, 1948	YEAR ENDED JUNE 30, 1947
17 to 19 incl.	8	7
20 to 24	260	170
25 to 29	313	193
30 to 34	244	179
35 to 39	193	174
40 to 44	176	180
45 to 49	133	135
50 to 54	125	117
55 to 59	114	109
60 to 64	68	49
65 to 69	45	40
70 and Over	22	21
No Age Data	<u>34</u>	<u>10</u>
TOTALS	<u>1735</u>	<u>1384</u>

ABOVE CLASSIFIED BY LENGTH OF SERVICE

Less Than 1 Year	384	235
1 Year	532	352
2 Years	228	158
3 Years	97	108
4 Years	84	149
5 Years and Over	<u>410</u>	<u>384</u>
TOTALS (As Above)	<u>1735</u>	<u>1384</u>

SCHEDULE 1

SUMMARY BY DEPARTMENTS OF THE VARIOUS BENEFIT CLAIMS COVERING THE PERIOD FROM JULY 1, 1947 to JUNE 30, 1948

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	4	--	4	--	--	--
2	Attorney General	1	--	--	--	--	--	--
3	Auditor of Public Accounts	--	3	--	1	--	--	--
4	Conservation	--	1	--	1	--	--	--
5	Finance	--	--	--	--	--	--	--
6	Governor	--	1	--	--	--	--	--
7	Insurance	--	2	--	--	--	--	--
8	Labor	4	13	--	13	1	--	--
9	Lieutenant Governor	--	--	--	--	--	--	--
10	Military and Naval	1	2	--	3	--	--	--
11	Mines and Minerals	--	--	--	--	--	--	--
12	Public Aid Commission	2	6	--	4	--	--	--
13	Public Health	3	2	--	4	--	--	--
14	Public Instruction	--	1	--	--	--	--	--
15	Public Safety	6	9	1	7	--	--	--
16	Public Welfare	64	55	--	90	3	3	3
17	Public Works and Buildings	4	27	--	19	30	--	--
18	Registration and Education	1	3	--	--	--	--	--
19	Revenue	2	13	--	1	--	--	--
20	Secretary of State	1	10	--	1	--	--	--
21	Treasurer	1	--	--	--	--	--	--
22	Miscellaneous Agencies	2	10	--	1	--	--	1
	Totals	99	162	1	149	34	0	4
	Pending and Uncompleted	0	14	3	7	7	0	0
	Totals	99	176	4	156	41	0	4

SCHEDULE 2

SERVICE RETIREMENT ALLOWANCE EFFECTIVE DURING
THE PERIOD FROM JULY 1, 1947 TO JUNE 30, 1948

<u>Name</u>	<u>Department Code No.*</u>	<u>Position</u>	<u>Date Effective</u>	<u>Length of Service</u>
Allen, Nancy J.	16	Attendant	2-13-48	16
Anderson, Albin L.	15	Guard Sergeant	6-1-47	26-11/12
Anderson, John George	16	Plant Fireman	4-10-47	16-1/12
Appel, John H.	8	Field Investigator II	1-1-48	34-1/2
Beck, Edward C.	13	Clerk II	10-1-47	25-2/12
Beck, Mary L.	16	Institution Worker	8-21-47	25-2/12
Behan, Isaac D.	1	Clerk II	1-1-48	35
Benson, Emma	16	Attendant	9-1-47	17-5/12
Best, Ida W.	13	Laboratory Helper	1-1-48	24
Brown, Anson C.	16	Institution Worker	6-11-47	27-7/12
Brown, Mary D.	16	Cottage Parent II	4-1-47	22-2/12
Burton, Martha M.	16	Housekeeper	7-1-47	21-3/4
Butler, Cenith E.	16	Attendant	6-29-47	35-1/2
Carman, Jessie D.	19	Clerk I	1-1-48	39
Conefry, Mary J.	16	Attendant	3-18-48	15-1/2
Conyer, Edward E.	16	Electrician	1-1-48	34-1/4
Culnan, Thomas	16	Maintenance Worker	5-1-47	28-7/12
DeAulley, Mary J.	16	Institution Worker	9-1-47	25-2/12
Douglas, Margaret M.	16	Supervising Attendant I	12-1-47	36-5/12
Finley, Emma E.	16	Attendant	1-1-48	25-5/12
Flinn, Nana W.	16	Warder	10-22-47	18-10/12
Foote, Margaret L.	16	Clerk Stenographer II	1-1-48	37
Foote, Nannie A.	16	Seamstress I	11-1-47	15-1/12
Fritzinger, Fred	16	Industrial Shop Foreman	10-6-47	33
Gasprich, Jennie	16	Institution Worker	1-1-48	18-3/4
Gates, Willis V.	16	Attendant	3-19-48	15
Ghilain, Frank	15	Guard	4-2-47	19-1/12
Gibbons, Agnes G.	8	Employment Interviewer I	4-12-48	28-1/4
Gruber, Mollie	16	Attendant	11-1-47	20-1/12
Hall, Grace D.	19	Clerk Stenographer I	1-1-48	26-1/3
Hall, Martia I.	16	Institution Worker	3-21-48	17-1/2
Hampleman, Henry C.	16	Industrial ShopForeman	10-9-47	21-2/12
Harrington, John C.	15	Guard	1-1-48	17-1/2
Hart, Bruce D.	16	Psychiatrist II	11-1-47	21-4/12
Haughey, Gertrude W.	16	Hydro Therapist	10-21-47	38-7/12
Hobbs, Lela B.	16	Attendant	10-1-47	30
Huff, John H.	16	Janitor I	6-10-47	36-1/12
Hunt, Charles M.	22	Official Shorthand Reporter	11-1-47	15-1/12
Jacobsen, Susan W.	16	Institution Worker	3-19-48	16-1/6
Jean, Oliver P.	18	Clerk II	7-1-47	24-1/2
Jarvis, Paul F.	17	Civil Engineer V	3-1-48	33-1/3
Johnson, Perry A.	16	Operating Engineer	6-17-47	16-1/4
Jost, Robert A.	21	Paying Teller	9-1-47	26-11/12
Joyner, Melissa V.	16	Cottage Parent I	11-1-47	30-5/12
Keltz, Marie E.	16	Nursing Assistant	10-1-47	37-11/12
Kilpatrick, Ann	16	Institution Worker	7-16-47	15-1/12
Lawrence, John D.	16	Janitor I	2-4-48	22-1/4
Levreau, Hattie	16	Chief Nurse	12-1-47	38-11/12
Lockie, Catherine G.	16	Supervising Attendant I	4-18-48	34-5/6
Lorimer, John M.	1	Grain Inspector	1-1-48	39

*Refers to Departments as listed in Schedule 1

<u>Name</u>	<u>Department Code No.*</u>	<u>Position</u>	<u>Date Effective</u>	<u>Length of Service</u>
McCarl, Clinton	16	Attendant	7-22-47	18-1/12
McCreadie, Robert	1	Grain Inspector	1-1-48	39
McGarth, William E.	1	Veterinary Inspector I	7-1-47	38-1/2
McMahon, Daniel T.	1	Veterinary Inspector I	10-1-47	30-1/4
Maberry, Nellie E.	16	Cook I	7-1-47	38-1/2
Marren, Mary J.	20	Clerk	10-1-47	29-8/12
Martin, Mary Ann	16	Attendant	11-14-47	22-7/12
Meadows, Robert W.	16	Attendant	10-14-47	21
Molohon, Stella	16	Seamstress I	6-5-47	27-11/12
Moody, Ochus S.	10	Maintenance Worker	10-1-47	25-3/4
Mortens, Selma Colbe	16	Physician II	4-16-48	29-1/4
Motsinger, Harry L.	16	Supervising Nurse I	7-1-47	38-1/2
Murray, David G.	15	Guard	9-1-47	27-2/12
Nail, Albert H.	15	Guard	1-1-48	24-1/2
Nestor, Mary	8	Employment Interviewer I	2-7-48	28-1/12
O'Donoghue, Nora	16	Clerk II	8-1-47	38-7/12
O'Malley, Mary E.	16	Clerk Stenographer II	7-1-47	38-1/2
O'Rourke, Michael J.	16	Electrician	10-1-47	21-1/4
Owens, Eva	16	Attendant	6-26-47	21-11/12
Peel, Elizabeth C.	12	Clerk Stenographer	2-20-48	23-5/12
Perry, William C.	17	Highway Section Man	6-20-47	15-3/4
Plack, Theodore	17	Civil Engineer V	12-1-47	32-7/12
Potter, Frederick W.	22	Assistant Private Secretary	10-1-47	21
Powell, Curtis F.	16	Psychiatrist I	7-16-47	17-1/12
Raether, Erma K.	16	Tailor	1-1-48	20-1/2
Rasmussen, Edith F.	12	Visitor I	2-17-48	15-1/6
Rea, Albertine L.	16	Psychiatrist I	1-1-48	26-1/2
Reynolds, Esther A.	16	Nurse I	10-1-47	25-11/12
Rogers, Walter W.	1	Janitor I	5-1-47	21-5/6
Ryan, Mary Ellen	16	Institution Worker	2-1-48	21-1/12
Sangerman, Albert	16	Institution Worker	4-1-47	31-7/12
Seaver, James	16	Blacksmith	1-1-48	19-1/4
Settle, Sarah E.	16	Cook I	11-1-47	16-11/12
Shelton, Sarah F.	16	Institution Worker	1-1-48	18-7/12
Sibley, Edward J.	15	Woodworking Foreman II	1-17-48	21-1/3
Smith, Oscar C.	2	Assistant Attorney General	7-1-47	17-1/4
Stoetzel, Gertrude	8	Field Investigator II	1-1-48	34-1/2
Tanner, Jerry C.	16	Attendant	9-23-47	18
Teater, Grant	1	Florist I	10-1-47	37-7/12
Terrell, Charles A.	16	Exterminator	7-1-47	15
Thomas, Florence	16	Cook I	12-1-47	26-1/6
Tilton, Ernest	16	Janitor I	6-6-47	38
Waddell, Anna K.	16	Attendant	4-1-48	21-1/4
Ware, Leone W.	13	Public Health Nurse III	2-1-48	20-7/12
White, Grant E.	17	Watchman I	9-1-47	20-7/12
Wigginton, Alice	16	Attendant	11-10-47	16-5/6
Wiltberger, Dora A.	16	Clerk II	8-1-47	28-7/12
Wooten, Harvey L.	16	Nurse I	1-1-48	39
Zimmerman, Edna	16	Child Welfare Executive II	3-16-48	35-1/2

* Refers to Departments as listed in Schedule 1

**SERVICE RETIREMENT ALLOWANCES EFFECTIVE DURING
THE PERIOD FROM JULY 1, 1947 TO JUNE 30, 1948**

Summary by Departments

Code No.	Name of Department	Year Ended June 30	
		1948	1947
1	Agriculture.	7	7
2	Attorney General.	1	1
4	Conservation.	0	2
5	Finance	0	3
7	Insurance	0	2
8	Labor	4	3
10	Military and Naval.	1	2
12	Public Aid Commission	2	0
13	Public Health	3	3
15	Public Safety	6	30
16	Public Welfare	64	97
17	Public Works and Buildings	4	10
18	Registration and Education	1	1
19	Revenue	2	1
20	Secretary of State.	1	5
21	Treasurer	1	0
22	Miscellaneous Agencies	2	6
	Totals	99	173
	Pending and Uncompleted	0	0
	Totals	99	173

SCHEDULE 3

NONOCCUPATIONAL DEATH CLAIMS COVERING THE PERIOD
FROM JULY 1, 1947 TO JUNE 30, 1948

(Asterisk * before name indicates pending and uncompleted in prior years)

<u>Name</u>	<u>Department Code No.**</u>	<u>Position</u>	<u>Date of Death</u>
Aaron, Thomas V.	1	Field Investigator III	10-8-47
Adkins, Rodney	17	Highway Section Helper	11-27-47
Allen, Rollie Ford	22	Utility Engineer III	6-3-48
Alsene, Lillian L.	12	Junior Stenographer	9-1-47
Amick, John W.	17	Automotive Mechanic	11-15-47
Ashbee, Richard H.	17	Laborer (Maintenance)	1-8-48
Bahr, Raymond V.	20	Clerk	1-19-48
Bain, Robert M.	8	Executive I	4-6-48
Baird, Ben T.	19	Field Investigator II	3-24-48
Baird, Helen M.	19	Clerk Stenographer I	6-24-48
Barrick, Durward F.	15	Guard	6-13-48
Barsaloux, Paul K.	22	Auditor I	8-17-47
*Beale, Sadie	16	Institution Worker	3-30-44
Becker, Harry S.	8	Research Analyst I	1-4-48
Bell, Glen R.	16	Cottage Parent II	7-9-47
Biddle, Russell L.	17	Highway Section Helper	8-22-47
Bledsoe, Cecil E.	17	Civil Engineer II	2-12-48
Bohart, Maude A.	12	Visitor I	4-6-48
Boskovsky, Anton	16	Institution Worker	2-10-48
Bradney, Dorothy V.	16	Clerk Stenographer I	8-18-47
Brandt, Segre	3	Clerk	11-16-47
Bryan, Joseph L.	13	Public Health Physician II	7-12-47
Bryan, David M.	16	Attendant	6-11-48
Buchanan, Bertram O.	8	Veterans' Employment Representative	1-9-48
Buenemeyer, Bernard J.	16	Institution Worker	4-12-48
Burgess, Anna B.	16	Cottage Parent I	10-25-47
Burghardt, William C.	14	Clerk	2-18-48
Burns, Arthur N.	19	Field Investigator II	5-22-48
Carr, Herbert L.	3	Examiner	2-27-48
Casey, John T.	20	Clerk	7-25-47
Clayton, William E.	16	Attendant	7-1-47
Cleveland, Myrtle	16	Chief Nurse	9-27-47
Cole, Bert B.	16	Supervising Attendant I	2-26-48
Collie, William S.	16	Carpenter	12-26-47
Corder, William A.	19	Field Investigator II	4-5-48
Corso, John J.	1	Grain Sampler I	10-31-47
Cox, Marbeth	16	Clerk I	7-24-47
Crane, George H.	16	Attendant	11-7-47
Crangle, James	16	Attendant	5-26-48
Crawley, William F.	19	Field Investigator I	11-2-47
Davis, Elmer L.	1	Watchman II	11-4-47
Dietrich, Albert	22	Veterans' Service Officer I	11-28-47
Dodds, Hattie A.	16	Attendant	2-21-47
Dolan, Ray E.	15	Guard Sergeant	12-20-47
Doney, Isaac E.	16	Attendant	5-9-48
Dougherty, Jennie A.	16	Supervising Attendant I	9-12-47
Druszcz, Helen	16	Attendant	5-8-48
Duffy, Francis H.	19	Auditor II	11-9-47
Dyer, Marie	16	Cook I	6-23-48
Edwards, Benjamin H.	17	Automotive Mechanic	2-1-48
Fisher, Edwin S.	15	Guard Captain	1-28-48
Fitzgerald, Charles B.	17	Messenger Clerk II	1-29-48
Florine, George E.	4	Conservation Inspector I	11-4-47

** Refers to Departments as listed in Schedule 1

<u>Name</u>	<u>Department Code No.**</u>	<u>Position</u>	<u>Date of Death</u>
Frandsen, Roger K.	16	Public Welfare Executive II	11-15-47
Gaines, Hal H.	15	Guard	4-7-48
Geary, Jean S.	8	Clerk II	11-6-47
Giertz, John J.	17	Maintenance Equipment Operator	8-19-47
Gollmar, Arthur H.	16	Psychiatrist I	7-24-47
Gorrell, Elza F.	18	Field Investigator II	2-20-48
Gratz, William	16	Painter	9-22-47
Graves, Lola	16	Nursing Assistant	4-4-48
Green, Corda P.	16	Attendant	3-23-48
Gulley, James E.	16	Attendant	3-13-48
*Gustin, Bernard A.	3	Warrant Clerk	5-24-47
*Hall, Elsie J.	16	Clerk Typist I	5-28-47
Harrigan, John L.	13	Accountant I	5-19-48
Harris, Simon	16	Attendant	8-17-47
Hart, Hannah B.	16	Attendant	7-1-47
Hay, Ralph S.	3	Inventory Clerk	3-31-48
*Heide, John F.H.	19	Clerk IV	11-1-46
Heimberger, Agnes C.	6	Executive I	11-27-47
Heurman, Otto J.	20	Clerk	5-30-48
Hills, Louis J.	17	Civil Engineer VI	3-11-48
Hooks, Hattie T.	16	Attendant	7-30-47
Huebinger, Henning H.	1	Cartographer	1-7-48
Hundt, Fred E.	12	Storekeeper I	8-18-47
Hurt, Christopher C.	15	Guard	5-2-48
*Isaacson, Ida C.	16	Nurse I	3-20-47
Jack, Ralph C.	16	Recreation Worker I	5-6-48
Jewitt, Claude E.	22	Veterans' Service Officer I	12-30-47
Johnson, Gentry D.	17	Highway Section Man	2-3-48
Johnson, Raymond E.	17	Civil Engineer III	2-3-48
Johnston, Challis Hugh	17	Laborer (Maintenance)	5-3-48
Kerns, Frank E.	17	Storekeeper	4-14-48
*Kimbark, Daniel A.	18	Secretary	5-20-46
Klinger, Charles F.	16	Institution Worker	9-6-47
Knowlton, Dan V.	18	Field Investigator II	3-19-48
Larson, George E.	15	Highway Policeman	4-1-48
Leonard, Earl	17	Field Investigator III	12-3-47
Lewis, Carl F.	22	Administrative Assistant	11-3-47
Loverin, Roy B.	16	Juvenile Parole Agent I	4-12-48
Lovett, Myrtle	16	Clerk I	2-12-48
Lowry, Oscar B.	17	Civil Engineer III	3-7-48
Luxen, Matt	8	Field Investigator II	11-18-47
McEney, Timothy	16	Operating Engineer	5-5-48
McFaron, Samuel L.	16	Operating Engineer	12-8-47
McMurphy, Jesse E.	15	Deputy Fire Marshal Investigator I	1-30-48
Manderscheid, Joseph J.	20	Clerk	2-14-48
*Mapes, Birdie	16	Attendant	5-5-46
Mashburn, Duel P.	16	Institution Worker	6-6-48
Mathews, Charles W.	17	Civil Engineer III	3-13-48
Meece, Everett L.	16	Storekeeper I	7-27-47
Milius, Joseph	17	Laborer (Maintenance)	10-20-47
Miner, Myrtle	16	Attendant	9-1-47
Morris, Lela Mae	16	Cottage Parent I	8-10-47
Moseley, Walter L.	20	Janitor	11-16-47
Murphy, Alvin D.	16	Institution Worker	1-25-48
Mussatto, George	16	Barber	10-22-47
Niehaus, William F.	20	Clerk	12-28-47
Null, Grace	16	Attendant	3-22-48

** Refers to Departments as listed in Schedule 1

<u>Name</u>	<u>Department Code No.**</u>	<u>Position</u>	<u>Date of Death</u>
Olsen, Leo E.	15	Highway Policeman	9-1-47
Paul, Frank	16	Maintenance Man	11-22-47
Payeur, Frank J.	17	Laborer (Maintenance)	1-12-48
Peacock, Charlton	20	Clerk	7-18-47
Perry, Alexander	19	Janitor I	8-1-47
Petrick, William J.	22	Vocational Rehabilitation Agent I	7-27-47
Pickett, Cornelia J.	8	Field Investigator II	10-22-47
Pro, John	10	Janitor I	7-24-47
Pullano, Frank S.	19	Field Investigator II	11-15-47
Reddish, Elsie	16	Attendant	2-15-48
Reitler, Henrietta B.	22	Clerk Typist III	8-27-47
Richards, Hattie I.	16	Attendant	12-8-47
Richardson, Herbert V.	17	Laborer (Construction)	9-25-47
Rick, John H.	16	Painter	11-19-47
Rigg, Eugene D.	12	Clerk II	5-20-48
Rominger, William E.	22	Executive II	9-18-47
Rother, Leroy F.	17	Maintenance Man	9-24-47
Rushing, Edward E.	17	Messenger Clerk I	1-24-48
Ryan, Margaret V.	16	Juvenile Parole Agent I	1-6-48
Savoy, Audra E.	16	Nursing Assistant	10-21-47
Schmidt, Nellie	16	Attendant	11-7-47
*Scholle, Gus	17	Storekeeper I	2-7-47
Schultz, Walter F.	17	Construction Foreman	11-12-47
Schwartz, Sol	17	Messenger Clerk I	7-7-47
Schweser, Herman G.	17	Highway Section Man	11-25-47
Sebastian, Stella C.	16	Nursing Assistant	5-17-48
Slegmund, Betty E.	19	Clerk Typist I	4-10-48
Skinner, Benjamin F.	16	Attendant	12-7-47
Smith, Arthur M.	15	Field Investigator III	3-31-48
Smith, Charles J.	8	Field Investigator II	12-26-47
Snell, Charles H.	10	Administrative Assistant I	5-23-48
Soper, Elijah L.	16	Plumber	7-11-47
Spellman, John J.	7	Insurance Analyst II	6-12-48
Spiering, Fred A.	17	Highway Section Man	10-2-47
Stachowski, Stanley	17	Laborer (Construction)	12-18-47
Stahl, Jacob J.	12	Field Investigator II	12-9-47
Stanbridge, William C.	8	Veterans' Employment Representative	6-4-48
Stefano, Joseph S.	19	Field Investigator II	10-26-47
Stoner, George W.	16	Assistant Institutional Fire Chief	11-23-47
Sweeney, Ralph F.	20	Clerk	7-28-47
Terry, Clyde R.	8	Veterans' Employment Representative	12-26-47
Todd, Upton B.	17	Laborer (Maintenance)	6-18-48
Tomsha, Mary	22	Clerk Stenographer I	1-19-48
VanAuken, Maude K.	8	Clerk I	2-8-48
VanHorn, Grace E.	16	Attendant	5-19-48
Voorhees, Esther G.	8	Unemployment Compensation Deputy I	2-7-48
Vizzini, Sam	20	Clerk	3-1-48
Walihan, Charles	16	Carpenter	11-2-47
Walsh, William J.	20	Chief Clerk	12-15-47
Walters, Clarence	18	Field Investigator II	10-7-47
Warren, Eleanor E.	7	Clerk Stenographer II	8-23-47
Washington, Charles N.	8	Clerk I	11-3-47
Washington, George	16	Attendant	12-12-47
Watson, Marie	16	Attendant	2-5-48
Watson, Stewart	19	Accountant I	2-14-48
White, Herschel T.	12	Tabulating Machines Supervisor I	9-14-47
*Wills, Clarence S.	3	Journal Clerk	10-19-47
Winn, William L.	22	Clerk - Appellate Court	7-7-47
Witherstine, Edna W.	8	Clerk Typist I	11-28-47
Wright, David J.	19	Field Investigator II	12-16-47
Zimmerman, Edwin C.	19	Field Investigator II	4-22-48

** Refers to Departments as listed in Schedule 1

NONOCCUPATIONAL DEATH CLAIMS COVERING THE PERIOD
FROM JULY 1, 1947 TO JUNE 30, 1948

Summary by Departments

Code No.	Name of Department	Year Ended June 30	
		1948	1947
1	Agriculture.	4	8
2	Attorney General	0	2
3	Auditor of Public Accounts	3	7
4	Conservation	1	4
6	Governor	1	0
7	Insurance	2	1
8	Labor	13	7
10	Military and Naval	2	3
11	Mines and Minerals	0	1
12	Public Aid Commission	6	4
13	Public Health	2	2
14	Public Instruction	1	0
15	Public Safety	9	12
16	Public Welfare	55	49
17	Public Works and Buildings	27	30
18	Registration and Education	3	0
19	Revenue	13	12
20	Secretary of State	10	4
21	Treasurer	0	3
22	Miscellaneous Agencies	10	6
	Totals	162	155
	Pending and Uncompleted	14	17
	Totals	176	172

SCHEDULE 4

OCCUPATIONAL DEATHS OCCURRING DURING THE
PERIOD FROM JULY 1, 1947 TO JUNE 30, 1948

(Asterisk * before name indicates pending and uncompleted in prior years)

<u>Name</u>	<u>Department Code No.**</u>	<u>Position</u>	<u>Date of Death</u>
*Childers, George	16	Watchman I	1-4-47
*Corcoran, Edward J.	20	Fireman	4-22-47
*Cornale, Matthew M.	17	Highway Section Man	4-8-47
*Feely, Ruth O.	13	P. H. Nurse III	6-5-46
Fredrickson, George L.	15	Highway Policeman	9-1-47
*Gorman, Richard G.	16	Painter	5-19-47
*Hediger, John T.	17	Maintenance Equipment Operator	6-9-47

** Refers to Departments as listed in Schedule 1

**OCCUPATIONAL DEATHS OCCURRING DURING THE
PERIOD FROM JULY 1, 1947 TO JUNE 30, 1948**

Summary by Departments

<u>Code No.</u>	<u>Name of Department</u>	<u>Year Ended June 30</u>	
		<u>1948</u>	<u>1947</u>
4	Conservation.	0	1
15	Public Safety.	1	0
16	Public Welfare.	0	1
17	Public Works and Buildings.	0	2
		<hr/>	<hr/>
	Totals	1	4
	Pending and Uncompleted	3	8
		<hr/>	<hr/>
	Totals	4	12
		<hr/>	<hr/>

SCHEDULE 5

NONOCCUPATIONAL DISABILITY CLAIMS COVERING THE
PERIOD FROM JULY 1, 1947 TO JUNE 30, 1948

(Asterisk * before name indicates pending and uncompleted in prior years)

<u>Name</u>	<u>Department Code No. **</u>	<u>Position</u>	<u>Date of Disability</u>
Aaron, Thomas V.	1	Field Investigator III	6-30-47
Amick, John W.	17	Automotive Mechanic	8-13-47
Barnett, Lina R.	16	Laboratory Technician	7-25-47
Barton, Allie H.	16	Nurse II	9-21-47
Beaudry, Addie E.	16	Cook I	6-4-47
Berry, Ruben W.	3	Assistant Revenue Clerk	10-15-47
Boersma, Bertha	8	Clerk II	10-15-47
Bolmer, Fern C.	16	Occupational Therapy Aide	4-27-47
Borman, Peter M.	20	Clerk	8-31-47
Bouchard, Alexia G.	16	Nursing Assistant	1-14-48
Bronk, John	16	Recreation Aide	10-31-47
Brooks, Antoinette Y.	12	Casework Supervisor	7-31-47
Bruss, Reinhold E.	10	Administrative Assistant I	3-31-48
Brynn, David M.	16	Attendant	11-6-47
Cain, John W.	16	Institution Worker	2-21-48
Campbell, Dorothy B.	16	Institution Worker	4-30-48
Carroll, John A.	15	Stationary Engineer	11-30-47
Carter, James	15	Guard	2-28-47
Casstevens, Lucille	16	Attendant	3-8-47
Chandler, Blanche L.	16	Institution Worker	1-6-48
Clotfelter, Oscar H.	16	Institution Worker	12-9-47
Coleman, John J.	8	Clerk III	3-30-48
Collie, William S.	16	Carpenter	10-21-47
Coomer, Inez	16	Cottage Parent I	5-2-48
Corwine, George D.	17	Civil Engineer II	4-14-48
Cox, Anna T.	13	Clerk Typist I	5-15-48
Cox, Edward L.	16	Stationary Fireman	9-12-47
Crawford, Louise	8	Unemployment Compensation Deputy II	3-5-48
Cross, David S.	16	Guard	8-4-47
Darush, Minnie T.	16	Cook I	12-20-47
Dassow, Myrtle C.	16	Attendant	4-20-48
Davis, Frieda G.	16	Attendant	10-24-47
Davis, Henry	16	Attendant	12-18-47
Davis, John Blaine	16	Attendant	12-18-47
Davy, Elizabeth C.	16	Attendant	9-23-47
DeBoard, Nettie A.	16	Attendant	9-17-47
Dixon, Roy F.	1	Field Investigator II	6-30-47
Downs, John B.	15	Guard	11-30-47
Drendel, Lucille M.	16	Attendant	6-13-47
Dyer, Marie	16	Cook I	4-2-48
Eastman, Minnie B.	16	Cook I	1-2-48
Estes, Raymond D.	17	Watchman I	10-10-47
Fager, Donald B.	17	Automotive Mechanic	2-14-48
Fast, Margie K.	12	Junior Stenographer	4-24-48
Frakes, Sophie F.	16	Nurse I	1-16-48
Franklin, Bertha C.	16	Institution Worker	6-22-47
Gebauer, Mabel A.	16	Attendant	2-17-48
Goldbeck, Eileen M.	8	Clerk II	1-2-48
Greider, Janice E.	22	Personnel Technician I	1-31-48
Griest, Fleetie D.	16	Nursing Assistant	2-22-48
Grover, Vira A.	17	Clerk I	4-24-48
Ham, George W.	17	Maintenance Worker	10-1-47

**Refers to Departments as listed in Schedule 1

<u>Name</u>	<u>Department Code No. **</u>	<u>Position</u>	<u>Date of Disability</u>
Hefner, Charles W.	15	Guard	9-30-47
Heine, Nola May	16	Cook I	4-15-48
Hemminghous, Henry L.	17	Highway Section Man	6-19-47
Hertter, Velma H.	16	Attendant	7-18-47
Hill, Bensula	16	Attendant	3-9-48
Hittle, Elizabeth	13	Public Health Nurse II	3-22-48
Houdek, Ella	16	Institution Worker	11-30-47
Hougas, Dorothy F.	16	Attendant	2-10-48
Jageman, Mary R.	16	Clerk Stenographer I	7-31-47
James, Ross T.	16	Painter	2-29-48
Jennings, Dane C.	16	Auditor II	12-31-47
Jewsbury, Harry C.	17	Highway Section Man	3-18-48
Kaspari, Helen M.	16	Supervising Nurse I	8-6-47
King, Loretta	16	Cook I	9-19-47
Kleinman, Betty	8	Unemployment Compensation Deputy I	1-30-48
Krause, Myrtle C.	16	Attendant	9-8-47
Kurt, Leo P.	17	Mechanical Engineer I	2-14-47
Lanningham, Reba	16	Attendant	3-13-48
Legris, Eva Irene	16	Attendant	4-6-48
Leenhouts, Katharine K.	13	Public Health Nurse III	4-25-48
Lipe, Harry W.	17	Highway Section Helper	3-20-48
Long, Creed	16	Attendant	2-13-48
Lund, Carl H.	1	Institutional Dairy Advisor	7-31-47
McCosh, Scott	15	Guard Sergeant	4-30-48
McKee, Mavourneen J.	8	Clerk II	8-27-47
McNamara, Lucille R.	16	Nurse I	10-30-47
Mador, Edward J.	16	Janitor I	6-5-47
Maher, Thomas N.	8	Unemployment Compensation Deputy III	8-21-47
Manspeaker, Welsh W.	17	Civil Engineer I	7-31-47
Marquis, Charles E.	16	Clerk IV	12-31-47
Marsick, Sarah C.	8	Employment Interviewer I	1-26-48
Maurits, Earl	17	Highway Section Man	10-11-47
Miller, Lottie E.	16	Attendant	4-16-48
Miller, Mae C.	16	Clerk Stenographer I	2-1-48
*Miller, Ollie E.	16	Seamstress I	2-28-47
Miller, Ruberta S.	4	Clerk Stenographer II	5-31-47
Mills, Bessie E.	16	Attendant	1-4-48
Moe, Emma L.	12	Visitor I	7-19-47
Murphy, Anna M.	12	Visitor I	8-15-47
Murphy, Mary H.	16	Cottage Parent II	2-12-48
Nation, Catherine C.	13	Clerk Typist I	3-30-48
Neurauter, Nettie A.	16	Attendant	3-2-48
Oberle, Dorothy M.	10	Account Clerk	3-31-48
Oliver, Lillie Mae	16	Nurse II	5-19-48
Palmer, Finis M.	15	Guard	11-15-47
Pearson, Elizabeth N.	16	Recreation Aide	10-17-47
Peck, Elmer S.	16	Attendant	12-7-47
Pierce, Emma T.	16	Clerk II	9-30-47
Power, Mary C.	16	Institution Worker	7-22-47
Ragain, George G.	16	Attendant	4-19-48
Ranz, Marvin M.	17	Highway Section Helper	5-31-47
Reifschneider, William	17	Highway Section Man	8-5-47
Ridenhower, Roy	16	Attendant	4-15-48
Rimerman, Margie C.	16	Attendant	1-20-48
Ritter, Lyman	16	Dentist I	5-11-48
Rosenberger, Joe	16	Maintenance Equipment Operator	5-10-48
Salemi, Leona R.	8	Clerk II	5-1-47
Sands, Anna E.	16	Cook II	8-15-47

**Refers to Departments as listed in Schedule 1

<u>Name</u>	<u>Department Code No. **</u>	<u>Position</u>	<u>Date of Disability</u>
Schaupp, Ivy M.	16	Institution Worker	4-10-48
Schneider, Ray A.	16	Carpenter	6-18-47
Schossler, Cyrus U.	16	Supervising Attendant I	8-20-47
Schroeder, Paul L.	16	Juvenile Psychiatric Service Supt.	11-15-47
Schumacher, Bessie M.	16	Clerk II	3-7-48
Schumaker, Pearl M.	16	Laboratory Helper	1-1-48
Shackleton, James W.	17	Maintenance Worker	7-2-47
Shannon, Ella S.	8	Clerk II	2-16-48
Simpson, Thomas F.	16	Attendant	9-16-47
Sims, Helen R.	16	Attendant	6-7-47
Smith, Angus L.	16	Operating Engineer	3-31-48
Snedeker, Bertha	16	Institution Worker	2-15-48
*Spiering, Fred A.	17	Highway Section Man	12-31-46
Stamm, D. Hyle	16	Maintenance Equipment Operator	7-7-47
Stanley, DeLora M.	16	Nurse I	6-24-47
Starke, Michael J.	10	Stationary Fireman	12-31-47
Stephani, Fred R.	16	Attendant	4-8-48
Stoner, George W.	16	Assistant Institutional Fire Chief	9-1-47
Stromski, Raymond R.	8	Tabulating Machine Operator I	10-31-47
Talty, Anna Mae	16	Attendant	2-24-48
Taylor, Dorothy P.	16	Nurse II	7-25-47
Tayman, Sarah E.	16	Occupational Therapist I	6-30-47
Thomas, Donald B.	17	Labor Maintenance Foreman	8-31-47
Thomas, Lawrence E.	8	Clerk II	9-22-47
Tomlinson, Veda Mae	19	Clerk III	1-31-48
Trent, Nora J.	16	Cottage Parent II	8-9-47
Tribbett, Robert A.	15	Guard	5-31-47
Trigated, Henry T.	8	Tabulating Machine Operator II	5-2-48
VanHorn, Grace E.	16	Attendant	2-6-48
Vatcosky, Hilda M.	16	Institution Worker	12-7-47
Wand, A. W.	17	Civil Engineer VI	12-31-47
Watkins, Ladeema	16	Attendant	10-16-47
Webb, Leon	16	Hydro Therapist	1-1-48
Weigle, Harry D.	17	Automotive Shop Foreman	1-31-48
Wheatley, Anna Mabel	16	Clerk I	3-31-48
White, Ray W.	1	Poultry Inspector I	12-31-47
Wilson, Anna A.	16	Nursing Assistant	6-22-47
Wingal, Bertha D.	16	Attendant	3-12-48
Wolf, Theora	16	Attendant	5-9-47
Worrell, Guy	16	Attendant	2-28-48
Worrell, Henry R.	17	Highway Section Man	3-14-48

**Refers to Departments as listed in Schedule 1

**NONOCCUPATIONAL DISABILITY CLAIMS COVERING THE
PERIOD FROM JULY 1, 1947 TO JUNE 30, 1948**

Summary by Departments

Code No.	Name of Department	Year Ended June 30	
		1948	1947
1	Agriculture.	4	1
3	Auditor of Public Accounts	1	0
4	Conservation	1	2
5	Finance	0	1
8	Labor	13	9
10	Military and Naval	3	1
12	Public Aid Commission	4	3
13	Public Health.	4	3
15	Public Safety.	7	7
16	Public Welfare.	90	96
17	Public Works and Buildings	19	8
19	Revenue	1	1
20	Secretary of State	1	2
22	Miscellaneous Agencies	1	1
	Totals	149	136
	Pending and Uncompleted	7	10
	Totals	156	146

SCHEDULE 6

OCCUPATIONAL DISABILITY CLAIMS COVERING THE
PERIOD FROM JULY 1, 1947 TO JUNE 30, 1948

(Asterisk * before name indicates pending and uncompleted in prior years)

<u>Name</u>	<u>Department Code No.**</u>	<u>Position</u>	<u>Date of Disability</u>
*Ackerman, Anton	17	Maintenance Equipment Operator	6-25-47
Barrett, J. Luther	17	Highway Section Helper	2-8-48
*Bohannon, Dorsie	16	Attendant	4-29-47
Burton, Effie M.	16	Cook I	6-25-47
Cable, Julius F.	17	Maintenance Equipment Operator	11-12-47
Caldwell, Edward G.	17	Highway Section Man	2-1-48
Chapman, Artie B.	17	Automotive Shop Foreman	11-25-47
*Chrisop, Thomas	17	Highway Section Man	6-9-47
Crain, Burl F.	17	Highway Section Man	1-14-48
Dykhuizen, George	17	Highway Maintenance Supervisor	7-16-47
Dykhuizen, George	17	Highway Maintenance Supervisor	1-8-48
Eyre, Lawrence D.	17	Highway Section Man	9-29-47
*French, Charles E.	17	Laborer (Maintenance)	4-18-47
*Hill, Claude E.	15	Guard	1-18-47
Houston, Burl H.	17	Automotive Mechanic	11-13-47
Hughes, Elmer	17	Highway Section Helper	11-4-47
Johnson, Harry J.	17	Highway Section Helper	9-7-46
Jones, Charles B.	17	Laborer (Maintenance)	5-5-48
Krause, Albert W.	17	Highway Section Helper	1-1-48
Lawson, George W.	17	Highway Section Man	6-23-48
Leadley, Oliver	17	Labor Foreman (Maintenance)	12-1-47
Lusher, Joseph	17	Laborer (Maintenance)	9-27-47
Martin, Sidney	17	Laborer (Maintenance)	12-20-47
Mason, Betty H.	8	Clerk Stenographer II	6-1-47
Miller, Roy	17	Laborer (Maintenance)	1-12-48
Moore, Roy C.	17	Laborer (Maintenance)	8-29-47
Murphy, Roy Merritt	17	Laborer (Maintenance)	2-17-48
Niccum, Roscoe R.	17	Highway Section Helper	8-11-47
Norman, Helen G.	16	Recreation Aide	1-1-46
Odle, Harmon M.	16	Barber	2-25-46
Orr, David	17	Laborer Foreman	6-4-48
Roberts, Otto	17	Maintenance Equipment Operator	12-11-47
Robson, Stuart J.	17	Highway Maintenance Supervisor	2-23-48
Rosenthal, Louis F.	17	Laborer (Maintenance)	8-12-47
Sauer, Garfield A.	17	Highway Section Man	7-8-47
Snider, Wayne R.	17	Laborer (Maintenance)	11-1-47
Stewart, Roy D.	17	Laborer (Maintenance)	3-16-48
Stoltz, Ray	17	Laborer	4-17-48
Swadinsky, Frederick T.	17	Highway Section Helper	2-6-48
*Wilson, James	16	Farm Hand	1-18-47

** Refers to Departments as listed in Schedule 1

**OCCUPATIONAL DISABILITY CLAIMS COVERING THE
PERIOD FROM JULY 1, 1947 TO JUNE 30, 1948**

Summary by Departments

Code No.	Name of Department	Year Ended June 30	
		1948	1947
8	Labor.	1	0
16	Public Welfare	3	2
17	Public Works and Buildings	30	19
		—	—
	Totals	34	21
	Pending and Uncompleted	7	13
		—	—
	Totals	41	34

SCHEDULE 7

DEATH BENEFITS AFTER RETIREMENT COVERING THE
PERIOD FROM JULY 1, 1947 TO JUNE 30, 1948

Excess of Accumulated Contributions Over
Pension Payments Received

<u>Name</u>	<u>Department Code No. *</u>	<u>Position</u>	<u>Date of Death</u>
McCarl, Clinton	18	Attendant	11-16-47
O'Malley, Mary E.	16	Clerk Stenographer II	8-29-47
Potter, Frederick W.	22	Assistant Private Secretary	11-9-47
Tanner, Jerry C.	16	Attendant	2-14-48

* Refers to Departments as listed in Schedule 1

**DEATH BENEFITS AFTER RETIREMENT COVERING THE
PERIOD FROM JULY 1, 1947 TO JUNE 30, 1948**

**Excess of Accumulated Contributions Over
Pension Payments Received**

Summary by Departments

<u>Code No.</u>	<u>Name of Department</u>	<u>Year Ended June 30</u>	
		<u>1948</u>	<u>1947</u>
1	Agriculture.	0	1
15	Public Safety.	0	2
16	Public Welfare.	3	3
22	Miscellaneous Agencies	1	1
		<hr/>	<hr/>
	Totals	4	7
	Pending and Uncompleted	0	0
		<hr/>	<hr/>
	Totals	4	7
		<hr/>	<hr/>

A P P E N D I X

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 of 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.

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 1-1/2% 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 pay at the date 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.

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 allowance 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 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

* 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.

course of employment, his accumulated contributions 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.

* 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.