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STATE EMPLOYEES' RETIREMENT SYSTEM OF ILLINOIS

SIXTH ANNUAL STATEMENT
OF THE
BOARD OF TRUSTEES

JUNE 30, 1949



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

509 South Sixth Street • Springfield, Illinois

STATE OF ILLINOIS
ADLAI E. STEVENSON
GOVERNOR

STATE EMPLOYEES' RETIREMENT SYSTEM OF ILLINOIS

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Consulting Actuary

(5322)

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FINANCIAL AND STATISTICAL FACTS

Financial Data	Fiscal Year Ended June 30	
	1949	1948
Total Assets at End of Year.....	\$ 14,157,491.45	\$ 11,956,001.98
Increase in Assets for the Year.....	2,201,489.47	3,589,855.95
Investments (at Book Value).....	13,510,428.23	11,091,849.50
Income from Investments.....	299,481.85	226,514.90
Average Yield on Investments.....	2.36%	2.35%
Total Income for Year.....	4,436,636.68	4,437,055.70
Employee Contributions	2,744,567.16	2,837,445.99
State Contributions	1,242,500.00	1,242,500.00
Annuity and Benefit Payments.....	818,050.13	583,060.17
Refunds to Withdrawing Members.....	1,579,730.56	275,958.90

Statistics

Number of Members at End of Year:		
Male	11,938	14,088
Female	10,051	9,857
Number of Members on Retirement at End of Year:		
Male	337	153
Female	216	124
Number of Retirements During Year.....	304	99
Deaths Among Retirants During Year.....	28	13
Deaths Among Members	181	176
Number of Non-occupational Disability Claims	179	156
Number of Occupational Disability Claims.....	33	41
Number of Occupational Death Claims.....	4	4
Number of Withdrawal Benefits (refunds)	4,842	1,735

LETTER OF TRANSMITTAL

October 31, 1949

To his Excellency
The Honorable Adlai E. Stevenson
Governor of the State of Illinois
Springfield, Illinois

Sir :

On behalf of the Board of Trustees of the State Employees' Retirement System of Illinois, I take pleasure in submitting herewith the SIXTH ANNUAL STATEMENT of the Board showing the results of operations of the system for the fiscal year ended June 30, 1949.

Respectfully submitted,


Chairman

STATE EMPLOYEES' RETIREMENT SYSTEM OF ILLINOIS

SIXTH ANNUAL STATEMENT

of the

BOARD OF TRUSTEES

The statement presented herewith, being the Sixth Annual Statement of the Board of Trustees of the State Employees' Retirement System of Illinois, records the results of operations of the system and administrative activities of the Board for the fiscal year ended June 30, 1949.

Included herein are financial statements illustrating the condition of the system at June 30, 1949 and the results of its operations for the year ended on that date, supported by various statistical schedules and tables. There is also presented herein a report of the actuary on a valuation of the assets and liabilities of the system as of the close of such year.

MEMBERSHIP STATISTICS

The changes in the membership of the system are clearly illustrated by the following summary statement:

Number of Members, July 1, 1948	23,945
Additions:	
New members entering during the year.....	3,375
Aggregate Membership	<u>27,320</u>
Deductions:	
Deaths due to occupational causes.....	4
Death due to nonoccupational causes.....	181
Withdrawals, with refunds.....	4,842
Superannuation retirements	<u>304</u>
Total Terminations	<u>5,331</u>
Number of Members, June 30, 1949	<u>21,989</u>

The decrease in membership for the year was equal to 8.2%. This is the first decrease that has occurred since the establishment of the system on January 1, 1944, and is explained by the abnormally large number of withdrawals with refunds due to conditions beyond the control of the Board.

RETIREMENTS FOR SUPERANNUATION

The total number of persons in receipt of service retirement allowance at the close of the year was 553 receiving annual payments amounting to \$513,761.88, or an average per year of \$929.04. This average was fractionally higher than the amount at the end of the preceding year which was \$914.44.

In addition two annuitants were receiving reversionary annuities totaling \$2,460.00 per year, as the result of the death of retired employees who selected the option of making provisions for their dependents under the specific authority of the law.

The number of employees who retired during the year was 304 compared with 99 during the previous fiscal year. This large increase was due, as previously explained, to the compulsory retirement provision of the Act which became effective January 1, 1949.

RESULTS OF OPERATIONS

The results of operations for the year were satisfactory. Total income of the system was about the same as in the preceding fiscal year amounting to \$4,436,636.68. A small decrease in contributions by members occurred due entirely to a temporarily reduced membership in force during the year. Reflecting the upward trend in the invested assets of the system, interest income was larger, increasing during the year from \$226,514.90 to \$299,481.85, or 32%. No change occurred in the amount of contributions made by the State of Illinois. All other items of income accruing to the system were substantially the same as during the preceding year.

Expenditures by the system showed a marked increase and totaled \$2,397,780.69 compared with the amount of \$859,019.07 in the preceding year. Most of the increase was due to the large number of refund payments made by the system.

Retirement, disability and death benefit payments totaled \$818,050.13. Last year these payments amounted to \$583,060.17. The increase for the year was \$234,989.96 or more than 40%.

Payments for refunds to members withdrawing from the system amounted to \$1,579,730.56, representing 4,842 accounts of which 3,654 were male employees and 1,188 female employees. The average payment amounted to \$326.25. In the preceding year refund payments amounted to \$275,958.90 to 1,735 members or an average payment of \$159.05.

The excess of income over expenditures for the year amounted to \$2,038,855.99 which was credited to the appropriate reserve accounts to provide for future obligations.

FINANCIAL CONDITION

Measured by the increase in assets, the financial condition of the system improved during the year. Total assets amounted to \$14,157,491.45 compared with \$11,956,001.98, being an increase for the year of \$2,201,489.47. Deducting the liabilities for current expenditures resulted in net assets at June 30, 1949 of \$13,907,220.57. This amount represents the reserves of the system available to meet future obligations. Of these reserves the sum of \$9,567,398.82 consisted of accumulated contributions of the members, including interest, and \$4,339,821.75 represented contributions by the State of Illinois after deducting all expenditures applicable to State appropriations.

Notwithstanding the large amount of refund payments made by the system the reserves from member contributions showed a substantial increase during the year. The total reserves from member contributions at June 30, 1949 was \$9,567,398.82 compared with \$8,545,187.10 at the end of the preceding year.

It should be noted that the equity of the members in the reserves of the system was equal to 68.8% of the total reserves and the amount derived from State contributions represented 31.2% of the reserves.

INVESTMENTS

Total investments of the system at the close of the year amounted to \$13,510,428.23 at amortized book value, consisting entirely of United States Government bonds. The average yield on the entire account was 2.36%.

The investment portfolio increased during the year in the amount of \$2,418,578.73. New purchases were all confined to United States Government securities. This class of security still provides a more satisfactory yield by comparison with high grade municipal issues and represents, in the opinion of the trustees, an ideal type of security for the investment of funds of a retirement system. The system is not concerned with the factor of taxation in the investment of its funds. The increased demand for tax-exempt state and municipal issues in recent years has resulted in high prices and reduced yields for these securities. Government bonds, therefore, have proved to be more attractive than municipal bonds from the standpoint of security and yield to a tax-exempt institution such as a retirement system.

No sales of securities occurred during the year.

DISABILITY CLAIMS

Payments for ordinary disability benefits continued their steady upward trend and reached the highest level since the establishment of the system on January 1, 1944. The amount of claims paid dur-

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ing the year was \$162,930.54 compared with \$122,057.38 for the preceding fiscal year. The number of claim incidents reported during the year was 179 which compares with 156 for the preceding year.

Occupational disability claims also showed an increase which was due principally to the adjudication during the year of claims that were incurred in previous years. The number of new claim incidents during the year was actually less, being 33 as compared with 41 for the preceding year. However, settlements during the year of previously uncompleted claims brought about an increase in payments on account of this benefit from \$7,563.27 for the preceding year to \$17,843.49 for the year under review.

DEATH BENEFIT PAYMENTS

Deaths among active members numbered 181 compared with 176 for the preceding year. This increase was due to a higher membership in effect during the year. In keeping with the larger number of claim incidents and reflecting a longer average period of service of the deceased employees, payments for the year on account of non-occupational deaths totaled \$251,993.98 compared with \$221,547.08 for the preceding year.

Accidental death claim incidents numbered four which is the same as the claims incurred during the preceding year. Payments on account of these claims increased, however, due to Workmen's Compensation adjustments and other factors. Payments for the year amounted to \$11,663.06 compared with \$8,593.67 for the preceding year.

Death benefit payments on account of deaths among retirants amounted to \$3,268.83 compared with \$1,367.04 for the preceding year. These payments represent the excess of the accumulated contributions to the credit of the retired members at date of retirement over the amounts paid to them on their service retirement allowance. These payments should continue in an upward trend in future years as the system broadens its operations and as the number of annuitants increase until a considerably higher level of payments is attained.

STANDING COMMITTEES

The highly satisfactory state of affairs of the system and its efficiency in operations is due in no small measure to the efforts of the several standing committees maintained by the Board.

The Committee on Investments consisting of the Hon. George W. Mitchell, Director of Finance, Hon. Ora Smith, State Treasurer, and Roy Tuchbreiter, Chairman of the Board, continues to serve the Board as adviser on all matters pertaining to the investment operations of the system.

The Policy Committee is headed by Trustee Frank N. Barker and includes among its personnel Trustee Charles H. Peeler and L. C.

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Cortright, Secretary. This committee was called upon to consider several important questions of policy and procedure arising in the current operations of the system on which it made its reports and recommendations.

The Claims Committee continued to function during the year in the same effective and efficient manner that characterized its activities in former years. James Hardie of the office of Secretary of State, as Chairman, together with Thor Wanless, of the Department of Insurance, and L. C. Cortright, Secretary, constitute the personnel of this committee.

ADMINISTRATION OF JUDGES AND GENERAL ASSEMBLY RETIREMENT SYSTEMS

Several years ago our Board made available to the Judges Retirement System the complete facilities, office staff and technical service of the State Employees' Retirement System for use in the administration of that system. When the General Assembly Retirement System was created in 1947, a similar offer was made to its Board of Trustees which was accepted.

From reports received from the officials of these two systems, the arrangement now in force is entirely satisfactory and is meeting their needs in an adequate and effective manner. All of our personnel, office equipment and services are at the disposal of these agencies, without cost. The Secretary and the Actuary of the State Employees' Retirement System serve the other two systems in similar official capacities. The expense incident to the operation of these units is absorbed in the administrative expense budget for our system.

This arrangement for unified administration does not impair the independent status of the several systems in any particular. The three boards operate as separate units, having their own laws, rules and regulations, periodic meetings, and methods of operation. However, they make joint use of the offices of the State system and its staff which makes for economy in administration and greater efficiency in the operation of the systems.

PROPOSED FEDERAL LEGISLATION AFFECTING PUBLIC EMPLOYEES

Legislation now pending before Congress proposes to include public employees under the old age and survivors insurance provisions of the Social Security Act. It is understood that coverage of public employees will be optional with each State through appropriate action by the State Legislature.

In the case of employees already covered by a retirement system under state or local legislation, a written referendum would be held among the members and retirants of the system on the subject

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of coverage under social security. No reference is made in the legislation as to the future operation of the local system if and when social security coverage is provided. It is assumed, however, that some adjustment would be made in the local plan by the State Legislature simultaneously with the inclusion of a group under social security to give effect to social security coverage.

Further consideration to this legislation will be given by this Board if and when the same is enacted into law at which time the course of action by the Board in advising the State Legislature with respect thereto will be determined.

STATE LEGISLATION

A number of amendments were made to the State Employees' Retirement Act at the regular session of the 66th General Assembly. These amendments were embodied in seven different amendatory Acts. Several of the amendments involved small cost increases. The Secretary and Actuary of the system attended all committee hearings on these and other measures and kept close watch of all legislative proposals affecting the system.

The several amendments made may be briefly described as follows:

1. The salary base for the computation of the service retirement allowance has been changed to the average salary for the five consecutive years within the last ten years of service prior to retirement when such average was highest. The old basis of computation was the average salary for the last five years of service.

2. The period of service to be rendered before a member acquires a vested right in his service retirement allowance has been reduced from 20 years to 15 years.

3. The several elements entering into the computation of a service retirement allowance have been equalized. All employees retiring after the effective date of these amendments are now assured of receiving a fixed rate of benefit equal to 1/60th of average salary (determined as provided above) for each year of credited service.

4. The provisions of the Act with respect to the re-entry of an annuitant into service have been clarified to the extent of providing that any annuitant who re-enters service prior to the time fixed for compulsory retirement will be entitled to additional pension credit towards his future retirement allowance covering such additional service as he may render after re-employment.

5. Membership in the system was made available to elected State officials on an optional basis.

6. The lump sum death benefit payable from State contributions has been extended to certain beneficiaries not previously designated in the law.

7. Pension credit for military service has been provided those State employees entering military service during the first year of State employment.

8. Pension credit for teaching service in the State schools prior to July 1, 1915 has been provided for members of the system if such teaching service terminated prior to that date without right to pension credit under any other retirement system.

9. Employees who waived membership at the inception of the system were again granted an opportunity to withdraw their waivers and become members upon making appropriate contributions for service rendered after January 1, 1944.

In addition to the foregoing changes which were made in the Act governing the system, the so-called reciprocity law was amended to provide for the restoration of forfeited pension credit under the systems covered by the State Retirement Systems Reciprocal Act in the case of employees who previously accepted refunds.

All amendments became operative after the close of the fiscal year covered by this report and are now in full force and effect.

ACTUARIAL SURVEY

An actuarial survey and analysis of the operations of the system from January 1, 1944 to June 30, 1949 is under way, and the results thereof should become available during the year now current. This survey will deal with its experience with respect to such factors as withdrawals, mortality and disability, which are basic in the operations of the system. The purpose of this survey is to check underlying trends and develop statistical analyses and tables reflecting its experience.

CONCLUSION

The outstanding indications of the stability and progress of the system are clearly illustrated in this report. The results reported herein were accomplished under a plan which guarantees to the employees and their dependents protection for the major economic hazards of superannuation, death and disability.

The economic value of retirement provisions and their stabilizing influence has been clearly demonstrated in recent years. The successful character of the operations of this system has conclusively demonstrated that the form of plan underlying its operations is sound and meets in an effective manner, for the State of Illinois as an employer, the need for a well-balanced retirement and welfare program for its employees. To the employees the system has created generally a feeling of confidence and loyalty which comes about only through the knowledge that adequate and complete protection is provided for them and their dependents and that their accrued rights and equities in the system are secure.

In closing, acknowledgment is made of the loyal and faithful services of all officers and employees who served the system during the past year.

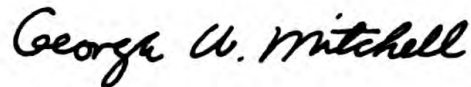
Respectfully submitted,

BOARD OF TRUSTEES

State Employees' Retirement System of Illinois


Chairman










Secretary

MERSINGER AND ALLISON
Certified Public Accountants
Springfield, Illinois

October 29, 1949

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

ACCOUNTANTS' REPORT

Pursuant to appointment we have examined the balance sheet of the STATE EMPLOYEES' RETIREMENT SYSTEM OF ILLINOIS as of June 30, 1949, and the statements of income and expenditures and reserves for the fiscal year ending on that date.

The aforesaid statements were found to be in agreement with the general books of the system. The books reflect the accrual basis of accounting.

In connection therewith, we have reviewed the system of internal control and the accounting procedures in force and, without making a detailed audit of the transactions, we examined or tested the accounting records of the system and other supporting evidence in accordance with generally accepted auditing standards applicable in the circumstances, and have made such other tests of the records as we considered necessary.

Investments of the system are all in United States Government Bonds. At the close of the year these bonds amounted to \$13,510,428.23 at amortized cost, and \$13,455,000.00 at par value. The bonds were examined by us in the office of the State Treasurer where they are held in safe-keeping. All bonds were accounted for and were found to be registered in the name of the system.

The security and interest records kept by the system afford a satisfactory safeguard for the collection of interest as it becomes due and payable. All interest was collected when due, and all accrued interest was accounted for.

All bond purchases and sales were found to be properly authorized by the Board of Trustees.

We obtained from the State Treasurer, as of June 30, 1949, confirmation of the cash balance to the credit of the system's Fund Account, together with the amount of receipts in clearing and the deposits made during the year, which were all reconciled to the amount shown by the records of the system.

The accounts receivable, \$121,950.79, is made up as follows:

Members' Contributions	\$ 80,292.10
Due from Federal Funds.....	41,625.27
Service Retirement Cancellation	33.42
	\$121,950.79
	\$121,950.79

The accounts receivable from members' contributions, amounting to \$80,292.10, represents deductions on payrolls applicable to the month of June, 1949, which were collected in July, 1949.

The amount due from Federal Funds, namely \$41,625.27, represents the balance unpaid at June 30, 1949, of the current year's charges, which is supported by computations in the system's correspondence files. These computations, which are made on a basis previously accepted by the federal

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agencies involved, were checked by us. The amount involved was collected in July, 1949. The service retirement cancellation was liquidated in October, 1949.

We examined the members' individual accounts and found that these accounts were properly kept and that the balances thereof were in agreement, in the aggregate, with the several control accounts maintained by the system. The total of these accounts at June 30, 1949, on active members, amounted to \$9,149,254.84.

Service retirement allowances, disability benefits and death benefits granted during the year under review were approved by the Board of Trustees as evidenced by the record of proceedings of the Board. The amounts of these payments were verified by reference to the individual records and files and by tests of individual computations.

The expenses and the retirement, disability and death benefit payments, and refunds, were checked by reference to the minutes of the meetings of the Board of Trustees and reports of the Claims Committee. Vouchers, invoices and related memoranda were inspected in connection with the verification of the disbursements made during the period.

We made accounting tests of the current liabilities and believe they are fully disclosed in the balance sheet.

The system, after the close of each fiscal year, transfers the individual balances of employees' contributions to the members' respective statistical cards, at the same time computing the interest accumulations thereon. These cards represent an historical record on which are accumulated financial data relating to member contributions and interest credits, and statistical data with respect to service credits, salary, benefit payments and other statistical information, of a pertinent character in the operation of the system.

The changes during the year in the Reserve Accounts are set forth in a separate statement appended hereto. The balances of these Reserve Accounts are as follows:

Reserve for Members' Contributions—\$9,149,254.84. This represents the accumulated contributions by the members to June 30, 1949, less: (1) that portion of benefits paid representing accumulated contributions; (2) refunds to withdrawing members; and (3) accumulated contributions of annuitants.

Reserve for Interest Accumulation—\$418,143.98. This represents interest accumulated on Members' Contributions at a rate of 2% per annum. This interest was compounded annually on outstanding balances of Members' Contribution accounts up to June 30, 1948, and on a simple interest basis on contributions received monthly during the year under review.

Reserve for Annuitants' Death Benefits—\$77,936.24. This represents the excess, as of June 30, 1949, of accumulated contributions of individual annuitants over the amount received as pension payments. The amount is transferred from the Reserve for Members' Contributions and is determined by a yearly revaluation.

Contingent General Reserve—\$4,261,885.51. This represents (1) Contributions by the State of Illinois and amounts received from Federal Funds; (2) interest in excess of that credited on members' contributions, and other investment income; (3) yearly transfers from Reserve for Members' Contributions of accumulated contributions of members retiring on annuity; less (4) that portion of Benefits paid which is in excess of the amount paid from members' contributions.

The definite determination that each and every eligible State employee has been included in the membership of 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.

The statements submitted herewith, showing assets and liabilities or income and expenditures and reserves, do not reflect their actuarial valuations, the presentation of which is incumbent upon the Actuary of the system, whose statements reflect the accrued liabilities of the State of Illinois, as required by the Act governing the operations of the system.

In our opinion, based on such examination, and subject to the comments and qualifications herein stated, the accompanying balance sheet, and the statement of income and expenditures and reserves fairly present the financial condition of the system at June 30, 1949, and the results of operations for the year ended on that date, in conformity with generally accepted accounting principles consistently maintained by the system, and in accordance with the procedures prescribed by the Act governing the operations of the system.

Respectfully submitted,

MERSINGER AND ALLISON
Certified Public Accountants
By BERT H. ALLISON

BALANCE SHEET—JUNE 30, 1949

ASSETS

Cash, Ora Smith, Treasurer.....	\$	490,943 08
Accounts Receivable:		
Members' Contributions	\$	80,292.10
Due from Federal Funds.....		41,625.27
Service retirement cancellation		33.42
		<u>121,950.79</u>
Accrued Interest on Bonds.....		34,169.35
Investments:		
United States Government Bonds at amortized cost.....		13,510,428.23
Total Assets	\$	<u><u>14,157,491.45</u></u>

LIABILITIES

Accrued Benefits and Refunds Payable:		
Accidental Death Benefits.....	\$	3,774.50
Accidental Disability Benefits.....		1,884.42
Ordinary Death Benefits.....		49,609.13
Ordinary Disability Benefits...		16,182.20
Service Retirement Benefits...		758.28
Death Benefits after retirement		1,781.39
	\$	<u>73,989.92</u>
Refunds		176,280.96
	\$	<u>250,270.88</u>
Reserves:		
Members' Contributions	\$	9,149,254.84
Interest Accumulations.....		418,143.98
Contingent General Reserve.....		4,261,885.51
Annuitants Death Benefits.....		77,936.24
	\$	<u>13,907,220.57</u>
Total Liabilities	\$	<u><u>14,157,491.45</u></u>

STATEMENT OF INCOME AND EXPENDITURES
For the Period from July 1, 1948 to June 30, 1949
SYSTEM'S FUND ACCOUNT

Income:

Contributions by members.....\$ 2,765,821.16

Less:

Refunds to departments...\$ 62.70

Refunds to employees for
erroneous deductions 2,363.89

2,426.59

\$ 2,763,394.57

Contributions by State of Illinois.....

1,242,500.00

Contributions from Trust and Federal Funds.....

129,972.13

Repayment of refunds—Contributions.....

1,099.36

Interest paid by members.....

188.77

Interest earned on investments—net.....

299,481.85

\$ 4,436,636.68

Expenditures:**Benefits—**

Annuities\$ 370,350.23

Death—

Accidental\$ 11,663.06

Ordinary 251,993.98

Death after retirement..... 3,268.83

266,925.87

Disability—

Accidental\$ 17,843.49

Ordinary 162,930.54

180,774.03

Total Benefits\$ 818,050.13

Refunds to employees leaving service..... 1,579,730.56

\$ 2,397,780.69

Excess of Income over Expenditures.....\$ 2,038,855.99

STATEMENT OF CHANGES IN RESERVE ACCOUNTS
For the Period from July 1, 1948 to June 30, 1949

	RESERVE ALLOCATIONS				
	Transactions for Year Ended June 30, 1949	Members' Contributions	Interest Accumulations	Annuitants' Death Benefits	Contingent Gen. Reserve
BALANCES IN RESERVE ACCOUNTS					
JULY 1, 1948.....		\$ 8,233,214.33	\$ 311,972.77	\$ 7,010.81	\$ 3,316,176.18
Add: Income—					
Contributions:					
By members	\$ 2,763,394.57	2,763,394.57			
By State of Illinois.....	1,242,500.00				1,242,500.00
From Federal Funds.....	129,972.13				129,972.13
Interest earned on investments—net.....	299,481.85		106,961.85		192,520.00
Interest paid by members.....	121.82				121.82
Repayment of refunds.....	1,166.31	1,099.36			66.95
Total income	\$ 4,436,636.68	\$ 2,764,493.93	\$ 106,961.85		\$ 1,565,180.90
	\$ 4,436,636.68	\$ 10,997,708.26	\$ 418,934.62	\$ 7,010.81	\$ 4,881,357.08
Deduct: Expenditures—					
Benefit payments	\$ 818,050.13	\$ 87,446.56			\$ 730,603.57
Refunds	1,579,730.56	1,579,730.56			
Total expenditures	\$ 2,397,780.69	\$ 1,667,177.12			\$ 730,603.57
BALANCES, JUNE 30, 1949 (Before Adjustments)	\$ 2,038,855.99	\$ 9,330,531.14	\$ 418,934.62	\$ 7,010.81	\$ 4,150,753.51
Adjustments—					
Transfer of accumulated contributions of annuitants to contingent general reserve.....		—110,350.87			110,350.87
Revaluation of Reserve for annuitants' death benefits		—70,925.43		70,925.43	
Adjustment of estimated interest accumulations to actual as at June 30, 1948.....			—790.64		790.64
Overpayment of Refunds and Benefits					—9.51
BALANCES IN RESERVE ACCOUNTS, JUNE 30, 1949.....	\$ 2,038,846.48	\$ 9,149,254.84	\$ 418,143.98	\$ 77,936.24	\$ 4,261,885.51

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ANALYSIS OF CASH RECEIPTS AND DISBURSEMENTS

For the Period from July 1, 1948 to June 30, 1949

BALANCE IN SYSTEM'S CASH FUND ACCOUNT,
 JULY 1, 1948 \$ 585,510.16

Receipts:

Contributions—

By members	\$ 2,809,165.58	
By State of Illinois.....	1,242,500.00	
From Federal Funds.....	202,257.34	
Repayment of refunds—		
Contribution	1,099.36	
Cancellation of refunds....	215.52	
Cancellation of benefits....	1,522.14	
Interest paid by members..	188.77	
	\$ 4,256,948.71	

Interest on investments.....	296,625.00	
	4,553,573.71	

Total available cash \$ 5,139,083.87

Disbursement:

Benefits—

Annuities	\$ 370,904.20	
Death Benefits	245,858.22	
Disability Benefits.....	157,504.60	
	\$ 774,267.02	

Refunds—

To departments	\$ 1,994.40	
To employees leaving service	1,440,155.20	
For erroneous deductions...	2,797.25	
	1,444,946.85	

Investments—

Principal and premium on purchase of United States Government Bonds	\$ 2,418,718.75	
Accrued interest paid	10,208.17	
	2,428,926.92	

4,648,140.79

BALANCE IN SYSTEM'S CASH FUND ACCOUNT,
 JUNE 30, 1949 \$ 490,943.08

STATEMENT OF INVESTMENTS OWNED JUNE 30, 1949

Description	Date of issue	Maturity Date	Amortized Cost Value
Bonds—			
U. S. Savings, Cumulative Series F	April 1, 1946	April 1, 1958	\$ 108,396.48
U. S. Savings, Cumulative Series F	Jan. 1, 1947	Jan. 1, 1959	106,373.25
U. S. Savings, Cumulative Series F	Jan. 1, 1948	Jan. 1, 1960	103,732.21
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. Savings, Series G, 2½%	July 1, 1948	July 1, 1960	900,000.00
U. S. Savings, Series G, 2½%	April 1, 1949	April 1, 1961	100,000.00
U. S. Treasury, 2¼%	June 1, 1945	June 15, 1962-59	2,550,508.95
U. S. Treasury, 2¼%	June 1, 1945	Dec. 15, 1962-59	300,088.45
U. S. Treasury, 2½%	Sept. 15, 1947	Mar. 15, 1958-56	1,126,277.18
U. S. Treasury, 2½%	May 5, 1942	June 15, 1967-62	717,308.69
U. S. Treasury, 2½% Series "A"	Oct. 1, 1947	Oct. 1, 1965	250,000.00
U. S. Treasury, 2½%	Nov. 15, 1945	Dec. 15, 1972-67	6,947,743.02
Total			<u>\$ 13,510,428.23</u>

SUMMARY

Description	Rate %	Par Value	Amortized Cost Value
Bonds—			
U. S. Savings, Cumulative Series F	2.53	\$ 405,000.00	\$ 318,501.94
U. S. Savings, Series G	2½	1,300,000.00	1,300,000.00
U. S. Treasury	2¼	2,850,000.00	2,850,597.40
U. S. Treasury	2½	8,900,000.00	9,041,328.89
		<u>\$ 13,455,000.00</u>	<u>\$ 13,510,428.23</u>

STATEMENT OF ADMINISTRATIVE EXPENDITURES

Fiscal Year Ended June 30, 1949

PERSONAL SERVICES

Regular Positions	\$ 69,992.75	
Extra Help	788.70	
Total		<u>\$ 70,781.45</u>

CONTRACTUAL SERVICES

Telephone, Telegraph and Teletype.....	\$ 1,059.99	
Freight, Express and Drayage	24.88	
Repairs and Maintenance of Office Furniture and Equipment	710.47	
Repairs and Maintenance of Motor Vehicles.....	156.61	
Rental of Office Equipment.....	219.34	
Rental of Real Property.....	6,804.90	
Professional and Technical Services.....	8,547.52	
Clean Towel Service	95.03	
Total		<u>\$ 17,618.74</u>

OFFICE EXPENSES

Surety Bond and Insurance Premiums.....	\$ 665.86	
Subscriptions, Information Service and Dues.....	15.00	
Miscellaneous	158.00	
Total		<u>\$ 838.86</u>

TRAVEL

Travel		<u>\$ 2,470.19</u>
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COMMODITIES

Stationery, Printing and Office Supplies.....	\$ 408.91	
Motor Vehicles and Mechanical Supplies.....	251.91	
Office Furniture and Equipment	2.50	
Total		<u>\$ 663.32</u>

EQUIPMENT

Office Furniture and Equipment.....	\$ 5,025.89	
Passenger Automobiles	1,420.29	
Total		<u>\$ 6,446.18</u>

**SUMMARY OF VOUCHERS ISSUED AGAINST APPROPRIATIONS
 MADE BY THE 65th GENERAL ASSEMBLY**
 For the Period from July 1, 1948 to June 30, 1949
ADMINISTRATIVE EXPENSES

DIRECT APPROPRIATION:

	Appropriation Balance July 1, 1948	Expenditures July 1, 1948 to June 30, 1949	Encumbrances June 30, 1949 (Estimated)	Estimated Final Appropriation Balance
Personal service	\$ 85,416.87	\$ 70,781.45	\$	\$ 14,635.42
Contractual service	25,503.36	17,618.74	4,393.87	3,490.75
Office expense	1,462.83	838.86	1.80	622.17
Travel	6,137.71	2,470.19	.....	3,667.52
Commodities	1,868.03	663.32	15.84	1,188.87
Equipment	10,761.79	6,446.18	1,461.57	2,854.04
Contingencies	1,000.00	.....	.....	1,000.00
Totals.....	<u>\$132,150.59</u>	<u>\$ 98,818.74</u>	<u>\$ 5,873.08</u>	<u>\$ 27,458.77</u>

INDIRECT APPROPRIATION—(Department

of Finance):				
Postage and Postal Charges.....	\$ 3,500.00	\$ 3,030.81	\$	\$ 469.19
Stationery, Printing and Office Supplies.....	6,947.65	5,008.18	1,219.23	720.24
Totals.....	<u>\$ 10,447.65</u>	<u>\$ 8,038.99</u>	<u>\$ 1,219.23</u>	<u>\$ 1,189.43</u>
Total Expenditures, Direct and Indirect Appropriations	<u>\$142,598.24</u>	<u>\$106,857.73</u>	<u>\$ 7,092.31</u>	<u>\$ 28,648.20</u>

Original from

UNIVERSITY OF ILLINOIS AT
 URBANA-CHAMPAIGN

**REPORT ON THE SIXTH ACTUARIAL VALUATION
OF THE ASSETS AND LIABILITIES OF THE
STATE EMPLOYEES' RETIREMENT SYSTEM OF ILLINOIS
AS OF JUNE 30, 1949**

This report presents the results of the Sixth Actuarial Valuation of the State Employees' Retirement System of Illinois, as of June 30, 1949.

Basis of Valuation

The provisions of the plan of operation of the system forming the basis of this valuation are summarized in the appendix of this annual statement.

Since the several amendments to the Act governing the system, approved by the 66th General Assembly, became effective within a short period after June 30, 1949, these amendments have been taken into account in this valuation and are reflected in the results herein presented.

Statistical Data

The statistical data used in the preparation of this report, reflecting age, service and salary characteristics of the members, and all information pertaining to the results of operations of the system for the fiscal year covered by this annual statement, were compiled by the members of the staff of the system, under the direction of L. C. Cortright, Secretary, and furnished me in the form required for this valuation. This courtesy is hereby acknowledged.

Tables reflecting membership, salary and service data are presented in the succeeding pages, together with schedules illustrating the claims experience of the system for the fiscal year ended June 30, 1949.

Active Membership

The membership and salary data on active members as used in this valuation may be summarized as follows:

	Male	Female	Total
Total number of members..	11,938	10,051	21,989
Proportion of total number	54.3%	45.7%	100.00%
Annual Salaries			
(limited to \$4,800.00).....\$	\$ 36,093,871.00	\$ 22,933,347.00	\$ 59,027,218.00
Average salary	\$ 3,023.00	\$ 2,281.00	\$ 2,684.00
Average age	48.3 years	44.4 years	46.6 years
Average length of service...	10.5 years	11.0 years	10.7 years

It is noted that the proportion of female employees increased from 41.2% at the end of the preceding year to 45.7% at June 30, 1949.

Annuitants

Statistics on annuities in force at the close of the fiscal year are as follows:

	Male	Female	Total
Total Number of Annuitants	337	216	553
Proportion of total number..	60.9%	39.1%	100.00%
Aggregate annual payments\$	348,650.88	\$ 165,111.00	\$ 513,761.88
Average annual payment...\$	1,034.57	\$ 764.40	\$ 929.04
Average age at retirement..	71.4 years	69.1 years	70.5 years
Average age at June 30, 1949	72.5 years	70.5 years	71.5 years
Average length of service..	24.6 years	25.9 years	25.1 years
Reserve liability	\$ 2,744,569.00	\$ 1,675,485.00	\$ 4,420,054.00

There were two persons on the roll receiving reversionary annuities totaling \$2,460.00 per year. The reserve liability on these annuities amounted to \$18,750.00.

Valuation Balance Sheet

The valuation balance sheet presented herein sets forth the financial condition of the system, taking into account all accrued and prospective benefit liabilities. This balance sheet shows total accrued liabilities of the system, as of June 30, 1949, of \$39,988,268.00. These liabilities were represented by the following items:

1. Present value of annuities and benefits entered upon and in force at June 30, 1949.....	\$ 5,052,638.00
2. Reserve requirements for death and disability benefits	2,901,854.00
3. Present value of accrued retirement benefits on account of prior service of the member, i.e., service prior to January 1, 1944.....	18,742,976.00
4. Present value of accrued retirement benefits covering membership service, i.e., service from January 1, 1944 to June 30, 1949	13,290,800.00
Total	\$ 39,988,268.00

To meet these liabilities the system had net present assets at June 30, 1949, of \$13,907,220.57, indicating that the actuarial reserve deficiency at such date amounted to \$26,081,047.43. This deficiency was reduced during the year in the amount of \$1,612,832.58. The reduction was due principally to the large number of forfeitures of pension credits on the part of members who withdrew from the system during the year, and to a reduced membership.

Prior Service Liabilities

The prior service liabilities amounted to \$18,742,976.00 as reported above. These liabilities were reduced during the year in the amount of \$833,510.00 due to withdrawals from the system, and retirements. The obligation on account of the members who retired during the year is now included among the liabilities for annuities entered upon, except as to those who retired and died during the year under review. There were 11 members who died during the year, within a short period after their retirement.

The following statistics are pertinent to the prior service liabilities in force at the close of the year:

	Male	Female	Total
Number of Members with prior service credit	6,880	5,355	12,235
Proportion of total membership of system	57.6%	53.3%	55.6%
Average age of members.....	51.9 yrs.	49.4 yrs.	50.8 yrs.
Average length of prior service.....	7.00 yrs.	7.60 yrs.	7.26 yrs.
Average amount of prior service liability	\$ 1,688.00	\$ 1,331.00	\$ 1,532.00

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Membership Service Liabilities

The liabilities for membership service consist of the amount, of pension credit already earned by the members during the period from January 1, 1944 to June 30, 1949, of \$13,290,800.00, and the pension credit to be earned during assumed future service, on the part of those present members who will remain in service and survive at age 65, amounting to \$32,594,398.00.

The former amount represents an accrued liability of the system towards which the members have made appropriate contributions, and on account of which the State of Illinois is obligated to meet the remainder of the cost. This obligation of the State is being met in part by current biennial appropriations.

The latter amount may be properly designated as a future service liability which is to be covered by future contributions by the members and the State of Illinois.

Ordinary Death Benefit

The death benefit payable on account of death due to nonoccupational causes, commonly referred to as the ordinary death benefit, is analogous to group life insurance. The amount of life insurance provided, and the reserve requirements, are as follows:

	Amount of Insurance	Reserve Requirements
Male	\$ 11,757,364.00	\$ 1,521,906.00
Female	7,260,402.00	930,827.00
Totals	\$ 19,017,766.00	\$ 2,452,733.00

A total of 181 death claim incidents occurred during the year ended June 30, 1949, of which 142 concerned male members and 39 concerned female members. Of the total claim incidents incurred, 22 involved members with less than one year of contributing membership service. In these cases no death benefit from State contributions is payable; only the member's accumulated contributions, including interest, are refundable.

The average age at death of the male members was 60.6 years, and of the female members 53.8 years. The average age at death of all members combined was 59.1 years.

Of the total number of death incidents 17% occurred at age 70 or over, and 51% at age 60 or over. More than 60% of the members involved in these death claims had six years or more of service.

Occupational Death

There were four accidental death incidents during the year, all involving male members.

The total number of beneficiaries in receipt of accidental death benefits at the close of the year was 34, involving a reserve liability of \$613,834.00.

A reserve for future claims was provided, in the amount of \$177,392.00, taking into account the offset of Workmen's Compensation as provided by law.

Occupational Disability

There were 33 cases of occupational disability during the year, of which 70% involved members aged 50 years or over. The reserve liability on account of this group, after giving effect to Workmen's Compensation payments as an offset to the benefit provided by the system, amounted to \$24,408.00.

Nonoccupational Disability

A total of 179 claims was received by the system during the year. The average age involved in these claims was 51.4 years and average length of service 12.1 years. These claims involve members having five or more years of service who were under age 65 since these are the qualifying conditions prescribed by the law for eligibility to this benefit. A classification of these claims by length of service is as follows:

	Number of Claims	% of Total
5 to 9 years, inclusive	82	45.8%
10 to 14 years, inclusive.....	43	24.0
15 to 19 years, inclusive.....	32	17.9
20 to 24 years, inclusive.....	14	7.8
25 years or more.....	8	4.5
	<hr/>	<hr/>
Total	179	100.0%
	<hr/>	<hr/>

The reserve liability established for this benefit amounted to \$247,321.00

Withdrawal Benefits

A total of 4,842 members withdrew from the system during the year and received refunds of their contributions totaling \$1,579,730.56. Statistics pertinent to these accounts are presented below:

	Male	Female	Total
Number of refunds	3,654	1,188	4,842
Proportion of total	75%	25%	100%
Average age.....	47.7 yrs.	40.2 yrs.	45.9 yrs.
Average length of service	4.1 yrs.	2.3 yrs.	3.6 yrs.

It is interesting to note that 62% of all withdrawals concerned members with less than 5 years of service, 34% involved members having from 5 to 9 years of service, and the remainder of 4% had 10 years or more of service.

Actuarial Survey

A study and analysis of the operating experience of the system from January 1, 1944 to June 30, 1949 is in progress and will be completed within the near future. Statistics required for this survey are being compiled by the office of the system. This survey will deal with the various factors entering into the determination of rates of mortality, withdrawal and disability, and the report thereon will review all important phases of the operations of the system since the date of establishment.

Conclusion

The system is developing satisfactorily and is making gratifying progress. The results of operations confirm the assumptions previously made as to probable experience and costs. The system embraces a complete schedule of benefits and is largely fulfilling its objectives in an adequate measure.

Some changes may be necessary in the future to give effect to current trends. The amount of retirement allowance in some cases involving low salaried employees is below a reasonable level of payment and some adjustment to meet this situation may be necessary. Such adjustment as may be proposed should be in consonance with the form of plan underlying the system. It will, of course, involve some increase in cost.

A demand has arisen in some quarters for the elimination of the actuarial proportion discount factor applying in the case of retirement between the

ages of 60 and 65 years. Such an adjustment will also result in an increase in cost to the State. The system will be faced in the near future with these and other similar proposals. Any liberalizing changes in the benefit schedule should be given careful study and appraisal. In any event, all such changes should be accompanied by an increase in member contributions in order that the members may share an equitable proportion of the additional cost necessary to finance these changes.

Respectfully submitted,

A. A. WEINBERG, Actuary.

VALUATION BALANCE SHEET—JUNE 30, 1949

ASSETS

Present Assets:

Cash	\$ 490,943.08
Accounts Receivable—member contributions	80,292.10
Due from Federal Funds	41,625.27
Sundry Accounts Receivable	33.42
Accrued Interest on Investments	34,169.35
Bond Investments	13,510,428.23
Total	\$ 14,157,491.45
Less, Current Liabilities:	
Accrued Benefits and Expenses.....	250,270.88
Net Present Assets	\$ 13,907,220.57

Deferred Assets:

Obligations of the employees and State of Illinois for retirement benefits covering service of members subsequent to June 30, 1949	\$ 32,594,398.00
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Actuarial Reserve Deficiency—

Deferred Obligation of the State of Illinois:

Liability for benefit claims in force and pending	\$ 5,052,638.00
Reserve requirements for death and disability benefits	2,901,854.00
Present Value of accrued retirement benefits on account of prior service of members	18,742,976.00
Present Value of accrued retirement benefits on account of membership service, i.e., January 1, 1944 to June 30, 1949..	13,290,800.00
Total	\$ 39,988,268.00
Less, Net Present Assets.....	13,907,220.57
	<u>26,081,047.43</u>
Total	\$ 72,582,666.00

VALUATION BALANCE SHEET—JUNE 30, 1949

LIABILITIES

Present Value of Service Retirement Allowances in force:		
Male	\$ 2,744,569.00	
Female	1,675,485.00	
	<hr/>	\$ 4,420,054.00
Present Value of Reversionary Annuities in force.....		18,750.00
Liability on Accidental Death Benefit Claims in force and pending		613,834.00
Present Value of Service Retirement Benefits accruing on account of prior service of members, i.e., prior to January 1, 1944:		
Male	\$ 11,613,911.00	
Female	7,129,065.00	
	<hr/>	18,742,976.00
Present Value of Service Retirement Benefits earned by members during the period from January 1, 1944 to June 30, 1949:		
Male	\$ 8,673,308.00	
Female	4,617,492.00	
	<hr/>	13,290,800.00
Present Value of Service Retirement Benefits on account of service of members subsequent to January 1, 1944:		
Male	\$ 20,072,766.00	
Female	12,521,632.00	
	<hr/>	32,594,398.00
Reserve Requirements for other benefit liabilities:		
Ordinary Death Benefit		2,452,733.00
Ordinary Disability		247,321.00
Accidental Disability (occupational)		24,408.00
Accidental Death (occupational)		177,392.00
	<hr/>	
Total	\$	<u>72,582,666.00</u>

TABLE A
SUMMARY OF MEMBERSHIP BY DEPARTMENTS
JUNE 30, 1949

Department	Number		Total	Per Cent of Total Membership
	Male	Female		
Agriculture	269	83	352	1.60
Attorney General	92	38	130	.59
Auditor of Public Accounts.....	187	114	301	1.37
Conservation	141	33	174	.79
Finance	89	128	217	.99
Governor	4	10	14	.06
Insurance	61	62	123	.56
Labor	1001	1138	2139	9.73
Lieutenant Governor .....	..	..	..	..
Military and Naval	222	61	283	1.29
Mines and Minerals	51	10	61	.28
Public Aid Commission	289	933	1222	5.56
Public Health	203	403	606	2.76
Public Instruction	34	69	103	.47
Public Safety	1416	119	1535	6.98
Public Welfare	2940	4280	7220	32.83
Public Works and Buildings.....	1976	326	2302	10.47
Registration and Education.....	41	63	104	.47
Revenue	481	265	746	3.39
Secretary of State	592	409	1001	4.55
Treasurer	55	18	73	.33
Miscellaneous Agencies	740	586	1326	6.03
Inactive	1054	903	1957	8.90
TOTALS	11938	10051	21989	100.00%

TABLE B
NUMBER OF MEMBERS AT VARIOUS AGES AND ANNUAL
SALARIES—JUNE 30, 1949

MALE EMPLOYEES

Age at June 30, 1949	Number of Members	Aggregate Annual Salary Rate*	Age at June 30, 1949	Number of Members	Aggregate Annual Salary Rate*
17	1	\$ 1,800.00	52	312	\$ 996,528.00
18			53	372	1,185,168.00
19	4	7,044.00	54	394	1,213,020.00
20	16	32,532.00	55	334	1,057,416.00
21	31	67,536.00	56	359	1,102,716.00
22	31	68,604.00	57	375	1,120,932.00
23	64	152,244.00	58	333	995,880.00
24	90	215,016.00	59	314	916,260.00
25	91	227,220.00	60	337	963,660.00
26	103	288,168.00	61	286	834,084.00
27	110	297,912.00	62	221	631,452.00
28	143	380,268.00	63	203	605,400.00
29	136	382,464.00	64	198	582,396.00
30	129	371,676.00	65	160	472,812.00
31	171	491,112.00	66	128	378,264.00
32	167	477,636.00	67	107	300,204.00
33	177	531,300.00	68	102	292,920.00
34	185	538,164.00	69	100	297,024.00
35	222	654,624.00	70	52	144,576.00
36	186	580,560.00	71	51	122,952.00
37	220	681,612.00	72	37	95,484.00
38	250	779,160.00	73	39	98,352.00
39	280	870,384.00	74	26	60,696.00
40	267	839,628.00	75	15	37,800.00
41	317	1,006,188.00	76	17	41,460.00
42	270	843,384.00	77	12	26,280.00
43	280	900,288.00	78	6	14,340.00
44	299	962,844.00	79	4	7,860.00
45	294	928,716.00	80	5	12,204.00
46	305	954,960.00	81	1	2,820.00
47	291	928,488.00	82	3	7,260.00
48	281	915,660.00	83	3	6,720.00
49	296	954,504.00	84	1	2,280.00
50	315	1,020,456.00	85	2	5,544.00
51	334	1,074,180.00	..	..	.....
				11265	\$ 34,059,096.00
MEMBERS WHO HAVE NOT FILED					
MEMBERSHIP RECORDS				673	2,034,775.00
TOTALS				11938	\$ 36,093,871.00

*After giving effect to statutory limitation on salary of \$4,800.00 per year.

TABLE C
NUMBER OF MEMBERS AT VARIOUS AGES AND SALARIES
JUNE 30, 1949

FEMALE EMPLOYEES

Age at June 30, 1949	Number of Members	Aggregate Annual Salary Rate*	Age at June 30, 1949	Number of Members	Aggregate of Annual Salary Rate*
18	9	\$ 16,620.00	49	326	\$ 779,340.00
19	53	94,476.00	50	235	531,444.00
20	144	267,276.00	51	291	670,560.00
21	164	309,816.00	52	247	582,000.00
22	163	321,876.00	53	280	647,052.00
23	179	362,580.00	54	273	624,168.00
24	153	317,316.00	55	241	550,224.00
25	172	368,316.00	56	251	571,020.00
26	156	329,088.00	57	238	537,000.00
27	135	287,304.00	58	208	477,768.00
28	151	339,144.00	59	236	543,288.00
29	124	262,764.00	60	204	473,820.00
30	136	294,240.00	61	194	427,320.00
31	163	360,852.00	62	148	339,480.00
32	125	284,040.00	63	133	301,536.00
33	161	375,036.00	64	112	257,868.00
34	187	427,428.00	65	89	203,952.00
35	183	424,656.00	66	72	156,000.00
36	202	475,164.00	67	51	122,148.00
37	197	468,108.00	68	49	113,208.00
38	206	497,184.00	69	49	112,572.00
39	210	513,264.00	70	34	79,824.00
40	243	578,436.00	71	17	39,216.00
41	225	548,328.00	72	11	23,520.00
42	254	595,824.00	73	6	12,780.00
43	241	583,140.00	74	10	22,680.00
44	249	595,788.00	75	4	7,920.00
45	271	648,804.00	76	1	1,500.00
46	263	617,328.00	77	2	4,860.00
47	256	612,300.00	78	2	3,720.00
48	214	517,044.00	79	1	2,100.00
				9604	\$ 21,913,428.00
MEMBERS WHO HAVE NOT FILED					
MEMBERSHIP RECORDS				447	1,019,919.00
TOTALS				10051	\$ 22,933,347.00

*After giving effect to statutory limitation on salary of \$4,800.00 per year.

TABLE D
NUMBER OF MEMBERS AT JUNE 30, 1949
CLASSIFIED BY LENGTH OF SERVICE

Length of Service At June 30, 1949 (Years)	Number		Total
	Male	Female	
Less Than 1 Year.....	1437	1303	2740
1	1251	1220	2471
2	1036	1001	2037
3	766	738	1504
4	520	391	911
5	355	253	608
6	637	508	1145
7	911	610	1521
8	853	478	1331
9	259	258	517
10	379	287	666
11	347	279	626
12	279	242	521
13	298	246	544
14	252	227	479
15	278	261	539
16	217	185	402
17	110	120	230
18	121	123	244
19	109	103	212
20	100	120	220
21	73	86	159
22	81	59	140
23	70	69	139
24	50	53	103
25	52	52	104
26	81	62	143
27	60	34	94
28	57	33	90
29	49	37	86
30	45	34	79
31	24	27	51
32	23	24	47
33	19	14	33
34	16	9	25
35	9	14	23
36	6	9	15
37	13	9	22
38	7	7	14
39	2	6	8
40	13	13	26
Totals	11265	9604	20869
MEMBERS WHO HAVE NOT FILED MEMBERSHIP RECORDS.....	672	447	1120
Totals	11938	10051	21989

TABLE E
NUMBER OF ANNUITANTS AND AMOUNTS OF ANNUAL
RETIREMENT ALLOWANCES CLASSIFIED BY AGES

Age at June 30, 1949	Number		Amount of Annual Payments	
	Male	Female	Male	Female
58 .....	..	1	\$.....	\$ 404.04
59 .....	..	1	.....	371.04
60	2	6	2,057.28	4,398.60
61	5	5	8,243.28	3,495.84
62	4	3	3,741.72	2,304.36
63	8	6	7,956.12	3,686.64
64	4	9	3,584.28	6,328.08
65	9	7	7,923.84	5,675.76
66	18	8	16,690.44	6,119.64
67	12	10	11,163.84	7,453.44
68	15	13	12,753.24	10,210.08
69	17	8	15,327.72	4,751.64
70	29	23	32,492.40	18,465.72
71	28	24	26,560.56	17,602.08
72	30	13	31,536.12	11,294.16
73	20	22	18,707.40	16,677.24
74	14	13	15,978.36	12,125.28
75	24	8	26,118.84	6,790.92
76	13	8	14,712.72	5,251.32
77	25	6	26,614.44	5,232.96
78	18	12	19,692.36	10,870.80
79	8	4	9,356.64	2,535.12
80	11	4	10,482.48	2,464.68
81	5	2	5,733.48	601.56
82	5	..	6,107.28	.....
83	2	..	3,573.48	.....
84	3	..	1,716.48	.....
85	2	..	2,093.52	.....
86	3	..	4,249.80	.....
87	1	..	1,535.88	.....
88	1	..	940.44	.....
89 .....	..	..	.....	.....
90	1	..	1,006.44	.....
Totals	337	216	\$348,650.88	\$165,111.00

TABLE F
DEATHS AMONG MEMBERS—AGE AND SERVICE DATA

Age at Death— Non Occupational	Year Ended June 30, 1949			Year Ended June 30, 1948		
	Male	Female	Total	Male	Female	Total
22 to 28 incl.....	0	0	0	1	2	3
29 to 34 incl.....	1	1	2	0	3	3
35 to 39 incl.....	2	1	3	3	1	4
40 to 44 incl.....	3	3	6	4	0	4
45 to 49 incl.....	7	4	11	15	3	18
50 to 54 incl.....	18	6	24	13	8	21
55 to 59 incl.....	37	6	43	26	6	32
60 to 64 incl.....	27	4	31	28	9	37
65 to 69 incl.....	21	9	30	24	6	30
70 and over.....	24	3	27	18	4	22
No age data.....	2	2	4	1	1	2
Totals	142	39	181	133	43	176
Number of Occupa- tional Deaths	4	0	4	4	0	4
Totals	146	39	185	137	43	180
Nonoccupational Deaths:						
Less than 6 years of service.....	40%					53%
6 Years of service or over.....	60%					47%

TABLE G
DEATH CLAIMS CLASSIFIED BY CAUSES OF DEATH
FISCAL PERIOD JULY 1, 1948 TO JUNE 30, 1949

(Claims for Preceding Year Given for Comparison)

Causes of Death	Number of Claims	
	Year Ended June 30, 1949	Year Ended June 30, 1948
Diseases of the Heart, Blood Vessels and Kidneys:		
Heart Disease	99	76
Apoplexy	15	12
Nephritis	4	3
Cancer and Tumor	11	25
Pneumonia and Influenza	7	10
Diabetes	3	1
Liver Disease	1	2
Pulmonary Tuberculosis	3	10
Diseases of the Digestive Tract, Including Ulcers of the Stomach and Duodenum and Appendicitis	10	5
Automobile Accidents	3	11
Other Violent Deaths—Including War Deaths....	7	11
All other Causes	6	6
Cause Unknown	16	8
Totals	185	180
Above statistics classified as follows:		
Nonoccupational	181	176
Occupational	4	4
Totals	185	180

TABLE H
STATISTICS ON WITHDRAWALS WITH REFUND

Age at Withdrawal	Number of Refunds	
	Year Ended June 30, 1949	Year Ended June 30, 1948
17 to 19 incl.	5	8
20 to 24	363	260
25 to 29	482	313
30 to 34	446	244
35 to 39	464	193
40 to 44	533	176
45 to 49	621	133
50 to 54	606	125
55 to 59	616	114
60 to 64	412	68
65 to 69	172	45
70 and Over	122	22
No Age Data .....	....	34
TOTALS	4842	1735

Classified By Length Of Service

Less Than 1 Year	1053	235
1 Year	826	352
2 Years	529	158
3 Years	397	106
4 Years	213	149
5 Years and Over	1824	384
TOTALS (As Above)	4842	1735

SCHEDULE 1
SUMMARY BY DEPARTMENTS OF BENEFIT CLAIMS COVERING
THE PERIOD FROM JULY 1, 1948 TO JUNE 30, 1949

Code No.	Name of Department	Service Retirement Allowance	Ordinary Death	Accidental Death	Ordinary Disability	Accidental Disability	Reversionary Annuity	Death Benefit After Retirement
1	Agriculture	21	3	..	1	..	..	..
2	Attorney General...	3	2	..	..	..	..	..
3	Auditor of Public Accounts	3	2	..	3	..	..	..
4	Conservation .....	..	..	..	1	..	..	..
5	Finance	6	2	..	..	..	..	..
6	Governor	1	..	..	..	..	..	..
7	Insurance	2	..	..	1	..	..	..
8	Labor	14	19	..	17	..	..	1
9	Lieutenant Governor	..	..	..	..	..	..	..
10	Military and Naval..	3	2	..	2	..	..	..
11	Mines and Minerals.	3	2	..	..	..	..	..
12	Public Aid Com-mission	5	3	..	7	..	..	..
13	Public Health	6	4	..	3	..	..	..
14	Public Instruction ..	..	..	..	..	..	..	..
15	Public Safety	16	13	1	12	1	..	1
16	Public Welfare	143	50	..	105	2	..	6
17	Public Works and Buildings	32	27	1	13	26	..	1
18	Registration and Education	2	1	..	..	..	..	..
19	Revenue	9	14	..	6	..	..	..
20	Secretary of State...	16	7	..	..	1	..	..
21	Treasurer	1	2	..	1	..	..	..
22	Miscellaneous Agencies	18	10	..	4	..	1	..
Totals		304	163	2	176	30	1	9
Pending and Un-completed		0	18	2	3	3	0	0
Totals		304	181	4	179	33	1	9

SCHEDULE 2
SERVICE RETIREMENT ALLOWANCE EFFECTIVE DURING
THE PERIOD FROM JULY 1, 1948 TO JUNE 30, 1949

Name	Department Code No.	Position	Date Effective	Length of Service
Ader, Mary R.....	16	Storekeeper I	1-1-49	15-1/2
Ahlman, Axel C.....	1	Executive I	1-1-49	31-1/4
Allford, Harry V.....	16	Attendant	1-1-49	19-1/2
Anderson, Mae A.....	16	Nurse II	4-1-49	15-1/4
Anderson, Clarence I.	15	Guard	4-1-49	17
Anderson, Nellie	16	Attendant	1-1-49	36
Archer, Margaret J...	12	Visitor I	8-1-48	15-1/12
Arkebauer, Bruno G.	22	Librarian	1-1-49	40
Asselin, George F....	16	Psychiatrist I	11-22-48	19-11/12
Austin, Lillie B.....	16	Cottage Parent I	3-1-49	15
Baff, Clara	16	Institution Worker	3-29-49	20-2/3
Bagwill, George C....	11	Mining Inspector	1-1-49	19-3/4
Baker, Jacob S.....	17	Auto Service Man	1-1-49	17-1/4
Baker, Paul W.....	19	Field Investigator II.....	3-10-49	19
Baldwin, James	20	Watchman	1-1-49	15-1/2
Barnhart, George M..	16	Florist I	1-1-49	28-1/2
Bartlett, Henry E....	22	Utility Engineer IV.....	1-1-49	20-3/4
Beach, Jessie W.....	12	Visitor I	1-1-49	16-1/4
Becker, Albert V.....	8	Arbitrator	6-29-48	32-1/4
Beekman, Harry E....	19	Executive I	5-1-49	15-5/6
Behnke, Michael G...	1	Grain Inspector	1-1-49	40
Best, Ellen	16	Attendant	8-1-48	15
Best, George	16	Attendant	8-1-48	21-11/12
Biggs, Della Mae....	16	Vocational Instructor	1-1-49	20-1/2
Blasi, Tony	8	Field Investigator II.....	1-1-49	40
Boles, John W.....	15	Guard	7-1-48	18-1/2
Bosshard, August ...	20	Elevator Operator	1-1-49	21-1/4
Brady, Emma M.....	17	Clerk Stenographer I.....	1-1-49	24-3/4
Brown, William C....	22	Hearings Referee	3-16-49	18
Browning, A. Elmer.	16	Public Welfare Executive I	1-1-49	32-1/4
Burke, Alexander J...	20	Clerk	1-1-49	34
Burke, James W.....	16	Physician I	6-20-48	27-1/2
Cain, John W.....	16	Institution Worker	12-30-48	15-1/3
Campbell, Carey A...	16	Institution Worker	5-1-49	15
Caulfield, Margaret..	16	Attendant	1-1-49	15-1/4
Chaffee, Grace B....	16	Attendant	1-1-49	16-2/12
Chidester, Fred E....	16	Industrial Shop Foreman...	7-1-48	39-1/2
Churchill, Laura	17	Clerk Typist II	12-1-48	29-1/6
Clark, Minnie R.....	16	Institution Worker	1-1-49	15-5/12
Clinnin, John V.....	22	Member, Civil Service Commission	1-1-49	19-1/2
Clymore, Elmer	16	Guard	1-1-49	26-1/4
Coen, James	16	Supervising Attendant II...	1-1-49	37-3/4
Cole, Fred Lee.....	17	Highway Section Man....	3-4-49	15-1/6
Colvin, Will T.....	17	Administrative Assistant I.	1-1-49	38-1/2
Conn, Robert L.....	22	Librarian	1-1-49	32-1/4
Conrad, George J....	21	Chief Inheritance Tax Clerk	1-1-49	23-1/2
Cox, Birdie	16	Cottage Parent II	1-1-49	28-5/12
Cox, James A.....	16	Attendant	9-28-48	29-1/2

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Name	Department Code No.	Position	Date Effective	Length of Service
Cox, Lula A.....	16	Attendant	1-1-49	24-1/2
Cummins, Susie	8	Clerk I	1-1-49	16-1/12
Cushing, Russell L...	12	Welfare Administrative Aide	1-1-49	15-1/2
Daily, Eliza M.....	16	Attendant	1-1-49	15-1/6
Damron, William W.	22	Judge—Court of Claims....	4-1-49	23-1/4
Darling, Julia E.....	16	Switchboard Operator I....	1-1-49	21-5/6
Davis, James S.....	1	Veterinarian Inspector I....	2-1-49	15-7/12
Dawson, John P.....	15	Maintenance Carpenter	1-18-49	15-1/6
Decker, Carrie N.....	22	Clerk Typist II.....	3-12-49	34-5/12
Deverman, Wm. R....	19	Clerk III	1-1-49	15-1/4
Dickson, Frederick J.	3	Land Record Clerk.....	1-1-49	38-1/4
Doe, Emma L.....	16	House Keeper	11-1-48	37-5/6
Dolton, Alice R.....	17	Clerk Stenographer II.....	3-17-49	15-7/12
Donahoe, Zola M.....	16	Supt. Ill. Soldiers' Widows' Home	5-1-49	27-1/12
Douglas, Irving B....	1	Field Investigator II.....	5-21-49	22-1/12
Drake, Guy L.....	16	Attendant	1-1-49	16
Dunlap, May D.....	16	Institution Worker	11-9-48	22-1/12
Eaton, Julia T.....	16	Attendant	1-1-49	30-2/3
Edmands, George A.	15	Crime Prevention Inspector I	1-1-49	23-1/4
Eggers, Fred T.....	17	Maintenance Worker	3-1-49	16-5/12
Eignus, Edgar A.....	20	Clerk	1-1-49	15
Ellingsworth, Joseph H.	13	Public Health Physician I..	1-1-49	15-5/12
Faught, Eva E.....	13	Bacteriologist III	1-1-49	35
Fay, Herbert W.....	17	Park Memorial Custodian II	1-1-49	28
Fields, Wilbert W....	16	Attendant	1-1-49	15
Fisch, William E.....	5	Messenger Clerk II.....	1-1-49	37-3/4
Fite, Walter A.....	16	Barber	1-1-49	33-1/4
Fitzjerrell, Harry B.	16	Psychiatrist I	1-1-49	16
Flood, George H.....	1	Grain Sampler I.....	7-1-48	30-3/4
Forkins, Emma S....	16	Attendant	1-1-49	15-11/12
Fossett, William T...	1	Field Investigator II.....	1-1-49	24-5/6
Foster, Benjamin H.	16	Attendant	1-1-49	23-1/2
Foster, Vera D.....	17	Highway Section Man....	4-1-49	15-11/12
Frantz, William A....	1	Field Investigator II.....	1-1-49	32-1/2
Fraser, Jessie	13	Clerk IV	1-1-49	40
Fultz, Josephine S...	16	Attendant	1-1-49	24
Gallagher, Charles... Gallagher, Katherine L.	16 19	Operating Engineer	1-1-49	18-1/2
Gebauer, Phillip A...	16	Clerk IV	4-23-49	15-7/12
Gerber, Harry H.....	15	Attendant	10-5-48	18-1/2
Gidney, Helen P.....	15	Adult Parole Agent	10-1-48	33-3/4
Gidney, Helen P.....	16	Cook II	7-13-48	35-5/12
Gieske, Irene R.....	16	Institution Worker	3-1-49	16-1/3
Gillen, Anna E.....	16	Attendant	3-18-49	15
Gillett, Alfred H.....	15	General Farmer	10-10-48	30-1/4
Ginnell, Marie R....	16	Attendant	6-22-48	34-1/2
Goetz, Frank	10	Stationary Fireman	1-1-49	30-1/4
Golden, Fred C.....	16	Attendant	5-19-49	15-1/6
Goodknecht, Albert..	17	Highway Maintenance Supervisor	2-25-49	16-2/3
Gordon, Floyd	16	Operating Engineer	1-1-49	28-1/2
Gott, Henry C.....	2	Clerk	1-1-49	25-3/4
Gravelot, Louis H....	16	Attendant	1-1-49	15-1/2
Gray, Samuel E.....	16	Attendant	11-1-48	19-7/12
Gray, William F.....	2	Assistant Attorney General	8-16-48	21-11/12

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Name	Department Code No.	Position	Date Effective	Length of Service
Griffin, Daisy L. L...	16	Cottage Parent II	11-17-48	20-5/12
Griffin, Helen C.....	16	Juvenile Parole Superintendent	3-1-49	16-1/6
Gullett, Harry M.....	15	Deputy Fire Marshal- Investigator I	1-1-49	15
Gunnon, William ...	15	Cottage Parent I	6-16-48	15
Gustafson, John E...	16	Tinsmith	1-1-49	25-3/4
Hale, James W.....	16	Institution Worker	1-1-49	24-11/12
Halpin, Henry	16	Brickmason	1-1-49	15-1/4
Haucke, Bessie M....	16	Cook I	5-16-49	16-2/3
Hebner, Cora	16	Occupational Therapy Aide.	4-24-49	26-1/6
Heinemann, Harriet	22	Official Shorthand Reporter	1-1-49	18
Hetzel, Gustav	1	Clerk IV	1-1-49	37-1/2
Hinrichsen, Anne....	12	Information Representative I	4-14-49	16-3/4
Holben, Raymond E.	16	Physician II	4-29-49	19-1/2
Holderman, Laura C.	16	Attendant	1-1-49	15-1/4
Hooton, Clifford	8	Clerk I	8-5-48	17-1/12
Hoover, Adam I.....	16	Barber	1-1-49	15-1/3
Horwitz, Sandor.....	13	Public Health Physician II	1-1-49	17-1/2
Howell, Myrtle E....	16	Attendant	1-1-49	15
Huggins, Dempsey Roy.....	16	Guard	4-1-49	15
Hughes, Thomas....	19	Clerk II	1-1-49	25-1/2
Hunter, James R....	16	Psychiatrist I	1-1-49	17-1/2
Ireland, Louise S....	19	Clerk I	1-1-49	16
Irvin, William B....	16	Garden Farmer	3-1-49	21-1/6
Jackson, Calla B....	16	Nurse I	12-1-48	24-1/6
James, Mary F.....	16	Institution Worker	9-25-48	19-5/12
James, William H....	8	Clerk I	7-14-48	29
Jerald, Clarence H...	1	Field Investigator II.....	1-1-49	15-1/2
Johnson, Anna L....	18	Clerk I	1-1-49	29
Johnson, John	1	Grain Inspector	1-1-49	40
Johnson, Justus L...	22	Librarian	2-1-49	28-1/3
Joyner, Willis W....	16	Maintenance Worker	8-1-48	28-1/4
Keator, Louise H....	16	Physician II	1-1-49	28-1/2
Keller, James H....	17	Labor Foreman (Maintenance)	2-3-49	16-7/12
Kessler, Ettabelle H.	16	Clerk Typist I	1-1-49	18-1/2
Knecht, August	16	Attendant	6-1-48	15
Kitchen, Estella	16	Attendant	11-9-48	17-1/3
Kitchen, William D..	16	Barber	9-1-48	24
Kness, Frank L.....	15	Guard-Sergeant	1-1-49	35-1/2
Krallman, Charles...	16	Attendant	1-1-49	21-1/2
Krueger, Charles W..	16	Attendant	1-1-49	30-1/4
Lake, Harry F.....	20	Watchman	1-1-49	15-1/4
Lamont, Margie M...	16	Institution Worker	12-21-48	15-1/2
LaRoche, Edward...	1	Field Investigator II.....	1-1-49	18-3/4
Lauterback, George..	22	Fireman and Janitor.....	1-1-49	19-1/2
Lavin, Elem N.....	5	Clerk IV	1-1-49	30-3/4
Leith, Fred J.....	1	Veterinarian Inspector I...	1-1-49	17-1/2
Lepper, Charles F....	1	Poultry Contest Operator..	5-13-49	17
Levinger, Joseph ...	22	Janitor	1-1-49	25
Lewy, Max D.....	19	Clerk III	1-1-49	15-1/4
Liggins, Clarence W.	20	Clerk	1-1-49	35
Linnell, William S...	17	Labor Foreman (Maint.)...	1-1-49	18-3/4
Lloyd, George T.....	17	Civil Engineer II	7-1-48	20-3/4

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Name	Department Code No.	Position	Date Effective	Length of Service
Lorton, Barney A....	1	Poultry Inspector I.....	1-1-49	15-1/2
Lowrie, Pauline V....	16	Clerk I	4-1-49	24-1/4
Lucas, Clinton E....	1	Veterinarian Inspector I...	1-1-49	17-1/2
Lund, James B.....	17	Mechanical Engineer IV...	1-1-49	15
Lutz, John A.....	19	Clerk III	1-1-49	15
Lykins, Thomas E...	20	Policeman	1-1-49	15-5/6
Lynch, Lorraine M...	22	Clerk—Appellate Court ...	2-10-49	33-1/3
MacKoy,				
Katharine E.	8	Employment Interviewer II	3-9-49	27-5/12
McCain, Maude L....	13	Clerk II	7-1-48	17-3/4
McCallum, John J....	8	Field Investigator II.....	1-1-49	17-1/2
McClain, Charles....	16	Farm Hand	10-16-48	30-1/3
McColm, Eugene H..	16	Vocational Instructor	1-1-49	35-3/4
McCormick, Alice H.	7	Clerk II	1-1-49	24
McCoy, John M.....	17	Executive I	1-1-49	40
McFarland,				
Lucretia E.....	16	Cottage Parent II.....	6-25-48	28-1/3
McIntosh, Jesse H...	16	Physician II	1-1-49	19
McInturff, Myrtle ...	16	Attendant	12-15-48	17-5/12
McKeand, Samuel ..	15	Guard-Sergeant	1-1-49	27-1/4
McKinley, Charles F.	22	Member, Division of Correc- tion	1-1-49	31
McLain, Charles W..	15	Guard	1-1-49	31-1/4
McLean, John E.....	16	Janitor I	1-1-49	34-11/12
McLean, William ...	16	Institution Worker	1-1-49	35-1/2
McNamara,				
Thomas F.	20	Clerk	1-1-49	15-1/2
Mallady, Benjamin H.				
Marquard,	16	Guard-Sergeant	5-1-49	20-1/12
Rena Tomlins	22	Clerk Stenographer II.....	11-16-48	22-1/6
Marschang, Elizabeth	16	Institution Worker	11-16-48	20-5/12
Marshall, Gussie ...	8	Clerk I	12-10-48	18-5/6
Marx, Michael J.....	15	Guard	3-4-49	17-1/6
Masters, Lucile G...	16	Cook I	6-25-48	22
Mattson, Charles J...	15	Deputy Fire Marshal-Investi- gator II	1-1-49	29-1/2
Mau, Robert A.....	1	Grain Inspector	1-1-49	31-1/2
Mayos, Charles E....	16	Psychiatrist II	1-1-49	32-1/4
Menees, Bertha B...	16	Cook I	1-1-49	25
Mensing, Henry	16	Farm Hand	1-1-49	27-1/2
Metzger, Charles J..	15	Personnel Officer I.....	1-1-49	19
Mitchell, Anna T....	5	Clerk II	1-1-49	37-3/4
Mitchell, David E....	16	Operating Engineer.....	2-15-49	15-1/12
Mohar, Jeanette P...	16	Institution Worker	1-1-49	16-1/2
Montooth, James L..	1	Veterinarian Inspector I...	1-1-49	16-1/2
Mooneyham, Henry C.	17	Motor Carrier Inspector ...	1-1-49	16-1/4
Moore, James A.....	16	Janitor I	8-1-48	24
Morgan, William L..	11	Mining Inspector	1-1-49	27
Morgan,				
William Leroy ...	2	Assistant Attorney General	1-1-49	19-3/4
Mottar, Lewis	20	Clerk	1-1-49	21-10/12
Mount, Eva T.....	16	Nurse II	2-1-49	39-1/12
Mulcahy Sr., Thomas	16	Attendant	1-1-49	15-1/2
Murphy, Mary C.....	20	Clerk	1-1-49	15-1/12
Neff, Leo T.....	20	Clerk	3-1-49	15
Noble, James B.....	17	Civil Engineer V.....	7-15-48	19-1/2
Noonan, Margaret ..	16	Attendant	1-1-49	32-1/2
Norton, Thomas F..	16	Laborer (Building).....	1-1-49	15

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Name	Department Code No.	Position	Date Effective	Length of Service
O'Brien, James E...	8	Field Investigator II.....	1-1-49	15-1/2
Olsen, Ole T.....	17	Messenger Clerk I.....	1-1-49	20-1/4
Olson, Henry B.....	16	Watchman I	1-1-49	17-1/12
Olson, Olof S.....	17	Highway Section Man.....	3-17-49	15-1/4
Orlove, Louis	20	Watchman	1-1-49	18-1/2
Ott, Albert	17	Highway Section Man.....	2-25-49	15-1/3
Overaker, Etta C....	16	Clerk Typist I.....	1-1-49	29-1/2
Parker, Philip M....	17	Highway Section Man.....	4-9-49	17
Parks, John M.....	1	Veterinarian Inspector I..	1-1-49	17
Pedrette, Adah C....	16	Institution Worker.....	1-1-49	21-1/4
Perce, Amelia A....	1	Accountant I.....	1-1-49	35-1/4
Perkins, Emmett E..	6	Messenger Clerk	1-1-49	40
Petty, Minnie O....	16	Attendant	1-1-49	15-1/6
Pickett, Carl D....	20	Janitor	1-1-49	26
Pleins, Leo H.....	17	Architectural Draftsman III	1-1-49	19-1/2
Posegate, Carey N..	22	Utility Engineer III.....	1-1-49	34-1/2
Powers, Aggie W....	16	Attendant	1-1-49	25-1/2
Powers, Ralph B....	22	Railroad Inspector	12-1-48	16-11/12
Price, Beulah G....	20	Clerk	5-23-49	16-1/12
Raasch, Gustave A...	16	Grounds Foreman	1-1-49	18-1/2
Rahn, George H....	10	Watchman I	1-1-49	15
Ralph, Janie	16	Institution Worker	1-1-49	29-2/3
Ray, Frank	15	Guard	1-1-49	16-1/4
Redlich, Cecelia	5	Clerk II	1-1-49	32
Reid, Harry E.....	17	Watchman I	1-1-49	18-1/4
Richardson, Marian B.	8	Employment Interviewer II	1-1-49	18-1/2
Ridenhower, Essie ..	16	Attendant	1-3-49	20-1/12
Ridenhower, Roy....	16	Attendant	10-13-48	23-1/4
Riechmann, Clara W.	16	Switchboard Operator I....	10-1-48	20-1/6
Ritchart, Della	16	Attendant	1-1-49	15-1/2
Ritchie, Charles F...	16	Physician II	1-1-49	21
Rodenberger, William R.	22	Field Investigator II.....	1-1-49	20-1/4
Rosenbaum, Fred C.	16	Laundry Foreman I.....	1-1-49	15
Rourke, William M..	16	Storekeeper I	1-1-49	19-1/2
Ruckman, Frank	16	Attendant	1-1-49	15-1/4
Sampson, Earl	16	Stationary Fireman	4-15-49	28-1/2
Saxer, Hattie M....	16	Clerk I	3-23-49	19-5/12
Schafer, Christopher H. ...	5	Proofreader	1-1-49	20-1/4
Schaupp, Ivy M....	16	Institution Worker	1-11-49	20-1/3
Schimmel, Charles ...	8	Field Investigator II.....	1-1-49	16
Schuette, Augusta H.	16	Attendant	1-1-49	34
Seaver, Thomas J...	16	Institution Worker	1-1-49	22
Shackelton, James W	17	Maintenance Worker	4-1-49	16-1/12
Shaw, Carrie M....	16	Occupational Therapy Aide	1-17-49	20-1/4
Shontze, David I....	16	Account Clerk	1-1-49	21-1/2
Sieber, Emil A.....	16	Machinist	1-1-49	39-11/12
Singleton, Bertram M	8	Messenger Clerk II.....	1-1-49	30-1/4
Sistler, Alice C....	16	Attendant	4-1-49	15-5/12
Skaggs, Purl	16	Dairy Farmer I.....	8-1-49	16-5/6
Skelton, Alex C....	11	Mine Rescue Supervisor...	1-25-49	23-5/12
Smith, Arthur	16	Guard	1-1-49	27
Smith, Hugh H.....	3	Clerk	1-1-49	20-3/4
Soebbing, Henry A..	16	Storekeeper II	5-15-49	15-7/12
Soutier, Marshall C..	22	Custodian	1-1-49	17-5/12
Sowers, Alva L.....	16	Attendant	1-1-49	15-3/4

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Name	Department Code No.	Position	Date Effective	Length of Service
Sparks, Henry D....	17	Laborer (Construction) ...	1-1-49	20-3/4
Springer, Miriam S..	5	Printing Estimator	10-1-48	24-3/4
Steele, John E.....	16	Attendant	1-1-49	15-1/2
Steinbach, John P...	15	Guard	1-1-49	23-1/2
Stolz, Fred	16	Farm Hand	1-1-49	16
Storey, Harry	16	Plant Maintenance Engineer	7-1-48	35-3/4
Strickland, Albert V	16	Supervising Attendant	2-5-49	24-7/12
Sutton, Lois M.....	16	Florist I	1-1-49	15-1/3
Tarr, Bessie	16	Clerk-Stenographer I	4-1-49	17-5/12
Taylor, Robert P....	18	Maintenance Worker	1-1-49	37-1/4
Taylor, Samuel	7	Clerk I	1-1-49	34-3/4
Thies, Hulda B.	16	Institution Worker	1-1-49	34
Todd, Fred W.....	17	Highway Maintenance Su- pervisor	4-1-49	15
Trautmann, William E.	17	Technical Advisor III.....	12-1-48	33-1/6
Trovillion, Hal W...	3	Clerk	5-1-49	18-1/4
Ulferts, John H....	17	Park Memorial Custodian II	1-1-49	18-1/12
Upchurch, Agnes ...	16	Attendant	1-1-49	21-1/2
VanFleet, Claude ...	8	Court Reporter	4-1-49	28-1/2
VanMatre, Thomas B.	17	Highway Section Helper...	3-14-49	16-1/6
Vinyard, John	10	Watchman I	1-1-49	28-1/2
Wakely, France R...	16	Seamstress I	1-1-49	17-1/6
Walberg, Selma W...	12	Senior Clerk	4-26-49	15-7/12
Wall, Thomas H.....	16	Clerk I	1-1-49	17
Wallbaum, Alice A..	16	Cottage Parent II.....	1-1-49	16-1/2
Waters, Philip S....	16	Psychiatrist IV	5-7-49	29-1/12
Watts, Lonie W.....	16	Institution Worker	1-1-49	26-1/4
Weidmann, Ernst ..	1	Clerk IV	7-1-48	39-1/2
Wheeler, Clatie J...	16	Clerk I	1-1-49	27
Wheeler, Joel E....	1	Veterinarian Inspector I...	6-1-48	16-1/2
White, John H.....	16	Attendant	12-1-48	20-11/12
White, John Harold.	8	Clerk II	7-23-48	24-1/3
White, Malcolm J..	16	Operating Engineer	7-12-48	33-7/12
White, William B...	17	Maintenance Worker	1-1-49	17-11/12
Williams, Jessie	20	Stenographer	1-30-49	22-7/12
Williamson, Hiram L.	17	Field Investigator II.....	1-1-49	22-5/6
Williamson, Joseph A.	16	Cannery Foreman	1-1-49	15
Wilson, Emma F....	16	Nurse I	1-1-49	20-1/4
Withall, Ernest	19	Field Investigator II.....	1-1-49	15
Wolver, Aaron P...	16	Psychiatrist I	1-1-49	24-1/4
Woodin, Walter L...	17	Messenger Clerk I.....	12-1-48	15-11/12
Woodruff, Robert H.	13	Vital Statistics Registrar..	1-1-49	16-1/2
Worthington, William A.	20	Electrician	1-1-49	26-1/4
Yeaman, Edward Roy	16	Operating Engineer	9-7-48	33-1/4
Young, Carl L.....	16	Attendant	4-17-49	15
Young, James E.....	16	Florist II	1-1-49	39-3/4

**SERVICE RETIREMENT ALLOWANCES EFFECTIVE DURING
THE PERIOD FROM JULY 1, 1948 TO JUNE 30, 1949**

SUMMARY BY DEPARTMENTS

Code No.	Name of Department	Year Ended June 30	
		1949	1948
1	Agriculture	21	7
2	Attorney General	3	1
3	Auditor of Public Accounts.....	3	0
5	Finance	6	0
6	Governor	1	0
7	Insurance	2	0
8	Labor	14	4
10	Military and Naval	3	1
11	Mines and Minerals.....	3	0
12	Public Aid Commission.....	5	2
13	Public Health	6	3
15	Public Safety	16	6
16	Public Welfare	143	64
17	Public Works and Buildings.....	32	4
18	Registration and Education.....	2	1
19	Revenue	9	2
20	Secretary of State.....	16	1
21	Treasurer	1	1
22	Miscellaneous Agencies	18	2
	Totals	304	99

SCHEDULE 3

**NONOCCUPATIONAL DEATH CLAIMS COVERING THE
PERIOD FROM JULY 1, 1948 TO JUNE 30, 1949**

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

Name	Department Code No.	Position	Date of Death
Adams, Arthur G.....	22	Veterans' Service Officer I.....	7-13-48
Allen, Floyd V.....	17	Highway Section Man.....	9-14-48
Amrine, Harold B.....	19	Field Investigator II	11-29-48
Anderson, Otto E.....	22	Official Shorthand Reporter	1-2-49
Andrew, Harold	17	Civil Engineer IV	3-27-49
Arado, Anthony D.....	19	Field Investigator II	7-8-48
Arnold, Estelle L.....	8	Employment Interviewer II.....	2-16-49
Ashby, Madeline	16	Nursing Assistant	4-22-49
*Barham, Virginia A....	16	Attendant	9-25-47
Barlow, Fred J.....	16	Laundry Foreman I	6-22-47
Barnai, Andrew P.....	16	Physician II	4-17-49
*Beatty, Perry R.....	16	Attendant	5-30-48
Beerup, Audie	16	Barber	10-29-48
Bennett, Arthur A.....	15	Warden II	1-14-49
Benson, Andrew	17	Park Memorial Custodian II.....	10-22-48
Berry, James H.....	17	Highway Section Helper	4-20-49
Biedka, Joseph G.....	16	Barber	10-2-48
Bishop, Lester E.....	21	Warrant Clerk	4-22-49
Blank, Arthur A.....	19	Auditor II	3-20-49
Blond, Nathan C.....	12	Auditor I	2-6-49
Borden, Hjalmer R.....	19	Field Investigator II	2-7-49
Boyd, Frank	16	Barber	11-29-48
Brennan, Terrance J....	16	Occupational Therapy Aide	1-29-49
Brophy, Walter J.....	17	Civil Engineer I	3-20-49
*Brown, Horace G.....	15	Guard	2-9-44
Brown, James J.....	20	Janitor	10-2-48
Brown, Jeniveve O.....	16	Cottage Parent I	1-10-49
Brown, Josephus	16	Attendant	10-26-48
Bryan, John	19	Field Investigator II	11-5-48
Cantrill, Herbert Lee...	17	Clerk I	11-8-48
Chambers, Frank L....	16	Maintenance Worker Power Plant	5-1-49
Conley, James W.....	17	Laborer (Maintenance)	9-18-48
Cook, Albert Y.....	16	Attendant	2-12-49
Corkell, Paul	22	Clerk—Appellate Court	1-26-48
*Corzine, Mamie L.....	16	Attendant	3-14-45
Cosby, Clarence R.....	16	Barber	4-10-49
Craig, Olive P.....	16	Seamstress I	5-5-49
Crawford, Louissette ...	8	Unemployment Claims Deputy II..	6-10-49
Crosser, James	8	Industrial Hygiene Engineer II...	8-30-48
Daily, A. Wayne.....	16	Mechanical Engineer IV	3-9-49
Danenbarger, Harry J...	17	Field Investigator I	8-20-48
Dering, Henry P. F.....	20	Clerk	5-29-49
Dorris, Nettie M.....	13	Public Health Physician II.....	10-10-48
Dromgoole, Helen M....	5	Clerk IV	4-6-49
Ebrey, Elmer A.....	16	Attendant	9-24-48
Egan, Frank J.....	16	Plant Fireman	3-23-49
Emons, Mathew S.....	16	Dentist I	10-2-48

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Name	Department Code No.	Position	Date of Death
Fletcher, William L.....	12	Messenger Clerk II	10-14-48
Foster, Mary M.....	16	Cottage Parent I	7-10-48
Fredrickson, Henry J...	13	Field Investigator II	11-7-48
*Fries, Charles	17	Highway Section Helper	5-25-47
Gaffigan, Thomas J.....	20	Watchman	5-19-49
Gaskill, Florence E.....	8	Field Investigator II	11-2-48
Gatschenberger, Otto ..	20	Janitor	9-24-48
Golden, John	11	Mining Inspector	7-14-48
Gorman, John E.....	16	Stationary Fireman	12-16-48
Granata, William J.....	22	Industrial Officer	10-8-48
Greenberg, Beulah C...	16	Clerk III	2-23-49
Greening, Alfred H.....	15	Hearings Referee	12-10-48
Greskowiak, Frank	19	Hearings Referee	2-14-49
Grundy, Harry B.....	2	Assistant Attorney General.....	5-24-48
Hacker, Grace E.....	16	Attendant	6-23-49
Hall, Daniel W.....	16	Cottage Parent III.....	1-5-49
Hamilton, Katherine A.	12	Visitor I	12-13-48
Hannum, Mae S.....	16	Juvenile Parole Agent I.....	12-7-48
Hansen, Ella	16	Attendant	2-7-49
Harman, Phillip M.....	18	Technical Adviser III	12-29-48
Harrison, Leonard L...	16	Attendant	12-21-48
Harrison, Robert S.....	8	Employment Office Manager II...	11-12-48
Harrison, William H...	16	Attendant	5-15-49
Hawley, Charles C.....	17	Engineer Aide II	7-5-48
Hayes, Emma	22	Clerk Stenographer I	7-22-48
Heil, Charles W.....	16	Attendant	10-30-48
*Heuring, Evelyn	16	Attendant	6-25-46
Hewkin, George B.....	17	Janitor I	10-20-48
Hoard, Fannie M.....	13	Janitor I	11-25-48
Hogan, William P.....	16	Plant Maintenance Engineer II...	10-7-48
Holland, Walter R.....	16	Institution Worker	10-9-48
Holz, Edward M.....	8	Field Investigator II	4-14-49
Hopper, William M.....	16	Institution Worker	6-24-49
Huber, George R.....	1	Field Investigator III	7-9-48
Israel, Joseph W.....	17	Labor Foreman (Maintenance)...	8-13-48
James, William H.....	16	Stationary Fireman	2-4-49
Janowicz, Joseph G.....	8	Field Investigator II	10-24-48
Johnston, Challis H.....	17	Laborer (Maintenance)	5-3-48
Jones, H. Paul.....	17	Technical Advisor II	12-27-48
Jones, Thomas A.....	15	Physician II	7-3-48
Katz, Harry	3	Clerk	6-12-48
Keck, H. William.....	8	Labor Conciliator	7-30-48
		Veterans' Employment	
Kehe, Edward J.....	8	Representative	8-22-48
Keirs, Leland A.....	3	Report Clerk	2-3-49
Kelly, Dorothy A.....	8	Employment Interviewer I	5-13-49
Kelly, Walter J.....	22	Executive III	2-4-49
Klecka, Barney	2	Clerk	7-13-48
Kraegel, August H.....	19	Field Investigator II	4-3-49
Lacey, Ronald M.....	15	Elementary Teacher	8-22-48
Lauteman, Mae F.....	8	Employment Interviewer I	2-20-49
Leach, James P.....	15	Guard	10-22-47
Leavell, Samuel E.....	17	Highway Section Helper	9-17-48
Lentz, David H.....	15	Industries Superintendent	9-27-48
Lietzow, Louis	19	Field Investigator II.....	3-15-49
Lindblad, Henry D.....	22	Transportation Analyst II.....	8-6-48
Logan, Archie Lee.....	20	Janitor	5-23-49
Lorenson, John H.....	20	Clerk	10-3-48

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Name	Department Code No.	Position	Date of Death
Love, Helen C.....	8	Employment Interviewer I.....	6-17-49
*Lund, Charles C.....	3	Bank Examiner	7-27-44
McCosh, Scott	15	Guard-Sergeant	1-19-49
McCoy, Ruth M.....	16	Attendant	2-21-49
McCurdy, Alvaro V.....	16	Electrician	10-31-48
McGrath, Anna L.....	8	Clerk I	2-26-49
McNeely, Thomas C.....	16	Attendant	8-7-48
Mann, Elizabeth M.....	16	Juvenile Parole Agent I.....	10-8-48
Marshall, Henry	11	Priorities Advisor	1-18-49
Metts, Thomas	19	Field Investigator II	3-6-49
Michael, Henry W.....	17	Highway Section Man	11-20-48
Miller, Lottie E.....	16	Attendant	9-26-48
Miller, Mary J.....	16	Attendant	4-10-49
Millspaugh, Britten L...	16	Occupational Therapy Aide	5-18-49
*Moss, John A.....	16	Institution Worker	5-19-48
*Murdock, Ione M.....	16	Attendant	5-6-48
Murphy, Leonard A.....	8	Field Investigator I	10-30-48
Murray, Warren G.....	16	Psychiatrist IV	10-13-48
Nolte, John	17	Highway Section Man.....	2-22-49
Nordoff, Edward G.....	1	Grain Sampler I	5-19-49
Ommen, Nellie G.....	16	Clerk II	8-9-48
Osenton, Horace B.....	15	Guard	7-1-48
Overman, Ben C.....	8	Employment Offices Supervisor...	4-7-49
Paprocki, Henry L.....	17	Laborer (Maintenance)	11-19-48
Peters, Martin W.....	17	Laborer (Maintenance)	1-21-49
Pettit, Levi J.....	15	Guard	9-4-48
Phillips, Lorenzo W.....	16	Recreation Aide	12-10-48
Pieroni, Fred Allan.....	17	Labor (Construction)	5-26-49
Powers, Joseph W.....	16	Attendant	3-29-49
Rahlf, Arthur C.....	19	Field Investigator II	9-24-48
Ralph, Ernest A.....	16	Institution Worker	4-12-49
Rector, Lloyd T.....	15	Guard	9-7-48
Remington, Kenneth ...	16	Attendant	5-17-49
Rennels, Raymond S....	17	Highway Section Man	6-8-49
*Reynolds, Grace E.....	16	Clerk Stenographer I	6-13-48
Richardson, Clarence G.	22	Utility Engineer I	5-29-49
Rieger, William, Jr.....	17	Building Construction Supervisor I	2-3-49
Ritzman, Robert B.....	19	Field Investigator II	4-14-49
Schroeder, Walter N....	17	Civil Engineer IV	1-22-49
Schuler, Henry	10	Janitor II	4-4-49
Schumacher, Robert J...	19	District Tax Supervisor.....	8-11-48
Sexton, Benjamin H....	16	Institution Fire Chief	8-23-48
Shurr, Charles G.....	15	Guard	12-14-48
Sikora, Joseph	17	Labor (Maintenance)	10-27-48
Smith, Levi Shelbert....	17	Messenger Clerk II	8-27-48
Spence, Fred B.....	22	Utility Engineer I	1-30-49
Stofer, Geneva	16	Attendant	11-5-48
Stout, Milton E.....	21	Vault Custodian	7-2-48
Strelitsky, Louis J.....	8	Field Investigator II	10-9-48
Strom, Clarence	17	Highway Section Man	4-16-49
Sullivan, Katherine C...	13	Domestic	5-21-49
*Sullivan, Jerry A.....	20	Watchman	6-3-48
Tabor, John M.....	19	Field Investigator II	11-1-48
Thies, Chris F.....	17	Maintenance Worker	6-25-48
Tobin, Edward J.....	22	Utility Engineer I	11-13-48

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Name	Department Code No.	Position	Date of Death
Toolan, Marie E.....	8	Accountant I	10-3-48
Truitt, Jane A.....	10	Administrative Secretary	12-20-48
Tweedy, Wilson H.....	17	Laborer (Maintenance)	3-11-49
Tysiak, Anthony E.....	19	Auditor I	7-4-48
*Unholz, August H.....	8	Field Investigator III	12-18-47
Vorhes, John W.....	15	Guard	7-22-48
Walker, Hope	16	Institution Worker	2-2-49
Weber, Max C.....	8	Employment Office Manager I.....	2-10-49
West, Cadell	20	Clerk	4-9-49
White, Ray W.....	1	Poultry Inspector I	8-23-48
Whiting, Marion E.....	16	Occupational Therapist I	9-18-48
Wild, Daniel P.....	16	Clerk I	1-19-49
Wilson, Alexander	5	Administrative Assistant II	7-12-48
Wilson, William M.....	8	Executive II	9-28-48
Wilberly, Lillian	16	Institution Worker	12-22-48
Winebrinner, Albert E..	15	Guard-Sergeant	12-21-48

**NONOCCUPATIONAL DEATH CLAIMS COVERING THE
PERIOD FROM JULY 1, 1948 TO JUNE 30, 1949**

SUMMARY BY DEPARTMENTS

Code No.	Name of Department	Year Ended June 30	
		1949	1948
1	Agriculture	3	4
2	Attorney General	2	0
3	Auditor of Public Accounts.....	2	3
4	Conservation	0	1
5	Finance	2	0
6	Governor	0	1
7	Insurance	0	2
8	Labor	19	13
10	Military and Naval.....	2	2
11	Mines and Minerals.....	2	0
12	Public Aid Commission.....	3	6
13	Public Health	4	2
14	Public Instruction	0	1
15	Public Safety	13	9
16	Public Welfare	50	55
17	Public Works and Buildings.....	27	27
18	Registration and Education.....	1	3
19	Revenue	14	13
20	Secretary of State	7	10
21	Treasurer	2	0
22	Miscellaneous Agencies	10	10
	Totals	163	162
	Pending and Uncompleted.....	18	14
	Totals	181	176

SCHEDULE 4

OCCUPATIONAL DEATHS OCCURRING DURING THE PERIOD
FROM JULY 1, 1948 TO JUNE 30, 1949

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

Name	Department Code No.	Position	Date of Death
*Clohsey, William J.....	15	Adult Parole Agent..	3-6-48
Lipple, Harold.....	17	Highway Section Man.....	1-23-49
Moody, Roy K.....	15	Highway Policeman	2-28-49
*Peterson, Harry D.....	17	Highway Section Man.....	6-3-48
*Spencer, Forrest F.....	15	Highway Policeman	10-27-46
*Weaver, Lee C.....	17	Highway Section Man.....	5-28-48

OCCUPATIONAL DEATHS OCCURRING DURING THE PERIOD
FROM JULY 1, 1948 TO JUNE 30, 1949

SUMMARY BY DEPARTMENTS

Code No.	Name of Department	Year Ended June 30	
		1949	1948
15	Public Safety	1	1
17	Public Works and Buildings.....	1	0
	Totals	2	1
	Pending and Uncompleted.....	2	3
	Totals	4	4

SCHEDULE 5
NONOCCUPATIONAL DISABILITY CLAIMS COVERING THE
PERIOD FROM JULY 1, 1948 TO JUNE 30, 1949

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

Name	Department Code No.	Position	Date of Disability
Amos, Lillian M.....	8	Unemployment Compensation Deputy I	12-9-48
Ashton, Irving T.....	16	Storekeeper II	12-8-48
Ator, Amelia	16	Cook I	2-7-47
Baase, Mary A.....	16	Attendant	9-8-48
Baff, Clara	16	Institution Worker	6-30-48
Bainter, Lois L.....	16	Supervising Attendant I.....	11-5-48
Bartels, Harry W.....	22	Transportation Analyst I.....	12-31-48
Beaudry, Addie E.....	16	Cook I	11-12-48
Beckler, Bertha S.....	16	Attendant	3-8-49
Bierhanzel, Rose	8	Unemployment Claims Examiner I	8-25-48
Bonds, Haleen J.....	16	Community Worker	12-6-48
Bonjean, Americo F....	15	Guard	12-11-48
Bonney, Guy E.....	16	Superintendent, Division of Veterans' Service	1-5-49
*Book, James H.....	15	Guard	4-30-48
Bost, Libby S.....	16	Institution Worker	6-30-48
Burch, Corrine B.....	22	Clerk Stenographer II.....	12-15-48
Bushnell, Florean	16	Nurse II	11-22-48
Butler, Mary H.....	16	Cook I	12-4-48
Calloway, Anette A.....	16	Psychiatric Social Work Supervisor II	6-23-48
Campbell, Ethel	13	Clerk Typist I.....	6-30-48
Campbell, Ethel	13	Clerk Typist I	2-28-49
Casper, Madge	16	Occupational Therapy Aide	11-9-48
Chasm, George A.....	17	Laborer (Maintenance)	10-8-48
Chilvers, Earl A.....	17	Laborer (Maintenance)	1-7-49
Ciudaj, Mary R.....	16	Attendant	7-9-48
Clapper, Nelle I.....	8	Employment Interviewer I.....	3-17-49
Collins, Clella A.....	16	Attendant	4-15-49
Cook, Vera M.....	16	Institution Worker	12-14-48
Cooper, Lorraine L.....	16	Clerk I	9-15-48
Cooper, Oma	16	Attendant	8-11-48
Corwine, George D....	17	Civil Engineer II	4-30-49
Cottingham, Stella B...	16	Attendant	3-30-49
Criss, Florence B.....	16	Attendant	12-22-48
Crites, Edward C.....	15	Guard	9-14-48
Cross, David S.....	16	Guard	2-28-49
Davis, Cornelia B.....	16	Cottage Parent I.....	8-23-48
Draminsky, Margaret L.	8	Clerk I	9-22-48
Epstein, Joseph J	16	Pharmacist	6-1-48
Epstein, Joseph J.....	16	Pharmacist	3-24-49
Erickson, Royal C.....	3	Examiner	1-10-49
Ervin, Wilden J.....	16	Attendant	6-29-48
Eyer, Iris N	16	Clerk V	6-30-48
Fehlbart, Gustave E....	16	Grounds Foreman	2-28-49

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Name	Department Code No.	Position	Date of Disability
Ford, Mayme	16	Attendant	2-11-49
Ford, Monta	17	Highway Section Helper.....	7-19-48
Freese, Ruth M.....	16	Cottage Parent I.....	8-27-48
Friese, Edward A.....	16	Steamfitter	2-4-49
Gagnon, Arthur A.....	16	Attendant	8-4-48
Glasder, Rose	16	Nurse I	6-6-48
Goodman, Harry E.....	16	Barber	9-30-48
Gorski, Theodore E.....	19	Auditor II	7-31-48
Gray, Nathan E.....	15	Guard	3-9-49
Guagliata, Edward	19	Field Investigator II.....	4-30-49
Halligan, Robert E.....	22	Official Shorthand Reporter	2-28-49
*Hankey, Fred H.....	16	Maintenance Equipment Operator.	12-26-47
Hansen, Mae M.....	16	Supervising Nurse I.....	10-31-48
Hayden, Daniel A.....	3	Examiner	12-31-48
Hoffner, Lewis A.....	16	Attendant	7-17-48
Hohlt, Henrietta R.....	16	Attendant	9-30-48
Hook, Richard	17	Maintenance Equipment Operator	4-15-49
Hope, Mae B.....	16	Cook I	7-15-48
Hoskins, John	1	Grain Sampler I.....	1-31-49
Hougas, Dorothy F.....	16	Attendant	5-20-49
Huddleston, Bonnie S..	15	Guard	11-15-48
Huhn, John J.....	3	Examiner	1-31-49
Hurry, Sadie R.....	8	Employment Interviewer I.....	10-18-48
Hurwich, Belle V.....	8	Unemployment Claims Deputy III	2-11-49
Ivy, Ann L.....	22	Clerk Stenographer II.....	2-14-49
Jarrett, Rufus	16	Watchman I	3-25-49
Jones, Frank B.....	10	Watchman I	9-30-48
Jusko, Stephan A.....	19	Field Investigator II.....	11-30-48
Kanady, Franka W.....	16	Attendant	6-5-48
Keller, William A.....	16	Attendant	7-31-48
Kelley, Gladys S.....	12	Clerk II	7-31-48
Kelm, Martha L....	12	Senior Stenographer	3-19-49
Kepler, Mary E.....	8	Clerk I	10-15-48
Kirby, Elizabeth A.....	16	Cottage Parent II.....	1-10-48
Kirby, Elizabeth A.....	16	Cottage Parent II.....	1-31-49
Koger, Orpha E.....	16	Chief Nurse	5-5-49
Kohler, Herbert O.....	16	Carpenter	8-21-48
Kolman, Joseph	8	Tabulating Machine Operator I...	3-11-49
Krallman, Clara	16	Attendant	1-5-49
Large, Elma A.....	16	Attendant	2-9-49
Lee, Pauline C.....	16	Attendant	5-4-48
Lee, Rosa Marie.....	16	Vocational Instructor	12-13-48
Lowery, Betty P.....	12	Tabulating Machine Operator I...	2-7-49
Lowry, George C.....	16	Attendant	8-8-48
Lurkins, Harold C.....	17	Highway Section Helper.....	6-6-48
McCarthy, Loretta	16	Juvenile Parole Agent I.....	2-28-49
McCarty, Carmen E.....	16	Institution Worker	9-5-48
McCue, Jesse A.....	16	Grounds Foreman	2-28-49
Mahr, Ann C.....	12	Visitor I	6-21-48
Mars, Cecil R.....	15	Adult Parole Supervisor II.....	5-10-49
Martin, Clyde F.....	16	Senior Guard Captain	7-25-48
Martin, Phebe A.....	16	Warder	2-14-49
Mayer, Ray H.....	8	Employment Office Manager I....	9-1-48
Milam, George W.....	15	Guard	11-30-48
Miller, Charles	8	Employer Relations Representative	8-29-48
Miller, Katherine S....	16	Housekeeper	11-6-48

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Name	Department Code No.	Position	Date of Disability
Mitchell, Mary E.....	16	Institution Worker	2-28-49
Moore, Beatrice A.....	16	Cottage Parent I.....	8-30-48
Morris, Jessie	16	Attendant	9-19-48
Murphy, Rose K.....	16	Attendant	12-28-48
Newport, Ethel M.....	16	Housekeeper	5-31-48
Nicholson, Verda D.....	16	Cook I	7-23-48
Nickel, Bessie	16	Beautician	12-8-48
Oberhart, John L.....	8	Employment Interviewer I.....	12-20-48
Olson, Mae	16	Institution Worker	5-5-48
Olson, Viola	16	Attendant	1-8-49
Owings, Hazel L.....	16	Institution Worker	2-14-49
Parenti, Marie	8	Clerk Stenographer II.....	8-1-48
Perkins, Georgiana R..	19	Messenger Clerk I.....	6-16-48
Peters, Hannah A.....	16	Cook I	7-15-48
Phalen, James E.....	16	Labor Foreman (Maintenance)...	1-7-49
Phillips, Beulah D.....	16	Recreation Aide	10-3-48
Phillips, Eber L.....	15	Guard	11-30-48
Pilz, Ernest	17	Storekeeper I	1-10-49
Poff, Zeta M.....	12	Superintendent II	6-30-48
Poll, Flossie V.....	13	Laboratory Helper	9-10-48
Potter, William	15	Senior Guard Captain	2-28-49
Raleigh, Gladys V.....	7	Insurance License Examiner I....	11-30-48
Ray, Thomas E.....	16	Attendant	6-9-48
Reifschneider, William.	17	Highway Section Man.....	11-18-48
Rentschler, Anna B....	16	Institution Worker	8-11-48
Riggs, J. F. Gordon....	12	Public Aid Superintendent I.....	8-31-48
Ritzman, Robert B....	19	Field Investigator II.....	1-8-49
Romig, Burrie V.....	17	Highway Section Helper	10-17-48
Rutherford, Margaret ..	16	Attendant	6-4-48
Ruttenberg, Marlon	8	Unemploment Claims Deputy I...	9-13-48
*Sack, Conrad W.....	17	Highway Section Helper.....	4-30-48
Sanderson, Henrietta...	16	Institution Worker	10-7-48
Schlosser, Margaret ...	16	Clerk III	1-6-49
Schrader, Colleen R....	16	Supervising Nurse I	11-26-48
Schrieber, Goldie	16	Institution Worker	1-15-49
Short, Gertrude	19	Operator, Alphabetic Key Punch..	10-31-48
Shrier, Fred L.....	15	Guard	6-30-48
Simpson, Thomas F....	16	Attendant	3-27-49
Sitter, Muriel	16	Clerk I	6-24-48
Sitter, Muriel	16	Attendant	3-16-49
Smiley, George B.....	16	Cook I	3-31-49
Smith, Ethel R.....	16	Attendant	4-14-49
Smith, Lee	21	Watchman	11-30-48
Smith, Nobel L.....	17	Highway Section Helper.....	7-31-48
Smith, Phil S.....	17	Maintenance Worker	1-31-49
Spiller, William A.....	17	Labor Foreman (Maintenance)....	2-23-49
Sprague, Ona	16	Attendant	4-20-49
Stokes, Hal A.....	16	Attendant	1-15-49
Stubblefield, Edward M.	16	Administrative Assistant III.....	3-31-49
Summerer, Clara E....	16	Institution Worker	5-5-49
Tate, Frank	16	Attendant	9-26-48
Taylor, Dorothy P.....	16	Nurse II	5-5-49
Thacker, Wade C.....	16	Attendant	4-29-48
Tholen, Roy D.....	16	Attendant	9-14-48
Thomas, Elizabeth M...	16	Attendant	9-19-48
Thompson, Frank W...	16	Clerk Stenographer I.....	8-19-48
Torticil, Alice M.....	12	Clerk I	8-15-48

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Name	Department Code No.	Position	Date of Disability
Tribbett, Robert A.....	15	Guard	11-10-48
Truitt, Jane A.....	10	Administrative Secretary	10-31-48
Turner, Ella F.....	16	Supervising Nurse I.....	4-3-49
Vermeire, Julius	16	Butcher	9-18-48
Voight, Cecelia M.....	16	Institution Worker	3-21-48
Wagner, George M....	16	Operating Engineer	4-30-49
Walker, Flora	16	Attendant	1-30-49
Waters, Rose	8	Clerk II	5-6-48
Weber, Max C.....	8	Employment Office Manager I.....	1-7-49
Weigle, Harry D.....	17	Auto Shop Foreman	7-21-48
Weihl, Iva	16	Attendant	1-19-49
Wheat, Jesse	4	Conservation Officer	1-31-49
Whiting, Marion E....	16	Occupational Therapist I.....	7-11-48
Wilkerson, Bert	16	Cottage Parent I	4-7-49
Wilkinson, Clara	16	Attendant	3-27-49
Williams, Emma L.....	16	Cottage Parent I	5-5-49
Williams, Margaret D..	8	Clerk I	6-21-48
Willis, Frank	15	Guard	2-9-49
Wilson, William P.....	15	Guard	2-28-49
Wright, Alice A.....	16	Warder	11-14-48
Yasinow, Lillian B....	8	Accountant I	3-10-49
Zaleski, J. Paul.....	16	Florist II	2-2-49
Zirkle, Ruth E.....	16	Cottage Parent I	12-9-48

**NONOCCUPATIONAL DISABILITY CLAIMS COVERING THE
PERIOD FROM JULY 1, 1948 TO JUNE 30, 1949**

SUMMARY BY DEPARTMENTS

Code No.	Name of Department	Year Ended June 30	
		1949	1948
1	Agriculture	1	4
3	Auditor of Public Accounts.....	3	1
4	Conservation	1	1
7	Insurance	1	0
8	Labor	17	13
10	Military and Naval.....	2	3
12	Public Aid Commission.....	7	4
13	Public Health	3	4
15	Public Safety	12	7
16	Public Welfare	105	90
17	Public Works and Buildings.....	13	19
19	Revenue	6	1
20	Secretary of State.....	0	1
21	Treasurer	1	0
22	Miscellaneous Agencies	4	1
	Totals	176	149
	Pending and Uncompleted.....	3	7
	Totals	179	156

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SCHEDULE 6

OCCUPATIONAL DISABILITY CLAIMS COVERING THE
PERIOD FROM JULY 1, 1948 TO JUNE 30, 1949

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

Name	Department Code No.	Position	Date of Disability
Ball, Vivian E.....	17	Laborer (Maintenance)	8-6-48
*Baro, Herman	17	Janitor I	5-20-48
*Beggs, Allen	17	Laborer (Maintenance)	3-11-48
Brown, Rufus H.....	17	Highway Section Helper	12-18-48
Burton, Effie M.....	16	Cook I	6-25-47
Cavanaugh, Cecil J.....	17	Automotive Serviceman	11-1-48
Cogdill, Alice	16	Chief Nurse	11-1-47
*DeMatties, Louis J.....	17	Highway Section Man	2-1-48
Dickinson, Walter A....	17	Laborer (Maintenance)	8-20-48
Ewing, Dean M.....	17	Highway Section Man	3-1-49
*Francis, Earl E.....	17	Maintenance Worker	5-7-48
Harms, George H.....	17	Laborer (Maintenance)	1-7-49
Honerkamp, Kenneth...	17	Temporary Maintenance Equipment Operator	11-24-48
Jackson, Walter Lee....	17	Laborer (Maintenance)	1-30-49
*Johnson, Henry S.....	17	Highway Section Man	11-1-47
Jones, Charles B.....	17	Laborer (Maintenance)	9-1-48
Kays, Vernon	15	Police Officer	4-1-46
Kibble, Robert V.....	17	Maintenance Equipment Operator	5-9-49
Larson, Glenn	17	Highway Section Man	1-16-49
Leadley, Oliver	17	Labor Foreman (Maintenance)....	12-1-48
Love, Charles	17	Laborer	9-8-48
Lusher, Joseph	17	Laborer	10-29-48
Molberg, Fred C.....	17	Laborer (Maintenance)	8-17-48
Motz, Charles K.....	17	Highway Section Helper	5-18-49
Nowak, Anton	20	Coal Passer	5-1-47
People, Frank	17	Laborer (Maintenance)	12-19-48
Pray, Lawrence	17	Highway Section Helper	3-4-49
Ransom, Harley R.....	17	Laborer (Maintenance)	11-23-48
Riddle, Charles F.....	17	Temporary Equipment Operator..	2-7-49
Sawicki, Teofil	17	Civil Engineer I	10-8-48
Senters, Amber	17	Highway Section Helper.....	2-1-49
Taylor, Roy F.....	17	Highway Section Man	10-9-48
Travis, Daniel A.....	17	Laborer (Maintenance)	11-23-48
VanDusen, Jesse R.....	17	Laborer (Maintenance)	8-25-48
Xanders, Arthur N.....	17	Laborer (Maintenance)	10-6-48

**OCCUPATIONAL DISABILITY CLAIMS COVERING THE
PERIOD FROM JULY 1, 1948 TO JUNE 30, 1949**

Summary by Departments

Code No.	Name of Department	Year Ended June 30	
		1949	1948
8	Labor	0	1
15	Public Safety	1	0
16	Public Welfare	2	3
17	Public Works and Buildings.....	26	30
20	Secretary of State.....	1	0
	Totals	30	34
	Pending and Uncompleted.....	3	7
	Totals	33	41

SCHEDULE 7

DEATH BENEFITS AFTER RETIREMENT COVERING THE PERIOD FROM JULY 1, 1948 TO JUNE 30, 1949

Excess of Accumulated Contributions Over Pension Payments Received by Retirants

Name	Department Code No.	Position	Date of Death
Cain, John W.....	16	Institution Worker	3-30-49
Darling, Julia E.....	16	Switchboard Operator I.....	5-26-49
Dawson, John P.....	15	Maintenance Carpenter	5-29-49
Eaton, Julia T.....	16	Attendant	1-28-49
Knecht, August	16	Attendant	2-27-49
Lloyd, George T.....	17	Civil Engineer II	8-21-48
Marshall, Gussie	8	Clerk I	1-30-49
Raasch, Gustave A.....	16	Grounds Foreman	5-7-49
Ritchie, Charles F.....	16	Physician II	5-1-49

DEATH BENEFITS AFTER RETIREMENT COVERING THE PERIOD FROM JULY 1, 1948 TO JUNE 30, 1949

Excess of Accumulated Contributions Over Pension Payments Received by Retirants

Summary by Departments			
Code No.	Name of Department	Year Ended 1949	June 30 1948
8	Labor	1	0
15	Public Safety	1	0
16	Public Welfare	6	3
17	Public Works and Buildings	1	0
22	Miscellaneous Agencies	0	1
	Totals	9	4
	Pending and Uncompleted	0	0
	Totals	9	4

SCHEDULE 8

REVERSIONARY ANNUITIES EFFECTIVE DURING THE PERIOD
FROM JULY 1, 1948 TO JUNE 30, 1949

Deceased Member	Reversionary Annuitant	Department Code No.	Date Effective
Bartlett, Henry E.	Bartlett, Nettie B.	22	2-8-49

REVERSIONARY ANNUITIES EFFECTIVE DURING THE PERIOD
FROM JULY 1, 1948 TO JUNE 30, 1949

Summary by Departments

Code No.	Name of Department	Year Ended June 30	
		1949	1948
22	Miscellaneous Agencies	1	0
	Totals	1	0
	Pending and Uncompleted	0	0
	Totals	1	0

APPENDIX

SUMMARY OF BENEFIT AND CONTRIBUTION PROVISIONS OF STATE EMPLOYEES' RETIREMENT ACT*

(As amended and in force August 10, 1949)

BENEFITS

1. Service Retirement Allowance

Retirement is optional with a member upon attainment of the age of 60 years 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 became 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 15 years of service, including the minimum contributing membership service requirements and the retirement benefit becomes available to the member upon attainment of age 60 or over.

The allowance consists of the following:

(a) An annuity which is equal to 1/120th of average final compensation** for each year of membership service, i.e., service after January 1, 1944.

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

(c) A prior service annuity equal to 1/60th of average final compensation** for each credited 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 between the ages of 60 and 65 years, parts (a), (b) and (c) above are reduced to their relative values at the actual age of retirement on an actuarial proportion basis.

Method of Estimating Allowance

The retirement allowance set out in the foregoing paragraphs labeled (a), (b) and (c) is equal to 1-2/3% of average final compensation** multiplied by the total number of years of credited service.

This measure fixes 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 the total retirement allowance 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 annual 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 final compensation** per year of credited service, plus the sum of \$150.00, subject to a limitation of 60% of the employee's rate of compensation at the date of retirement.

* This summary sets forth a simple explanation of the principal provisions of the plan of operation and is not to be accepted as a substitute for the applicable law. On any questions not fully covered herein, the law must be considered as controlling.

** Average final compensation is defined as the average rate of earnable compensation for the five consecutive years within the last ten years of service prior to retirement when such average was highest, subject to a maximum of \$4,800.00 per year and a minimum of \$1,500.00 per year.

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Special Retirement 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 allowance as of his attained age, without reduction in the amount thereof 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 creditable 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 $\frac{1}{4}$ 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 creditable 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 is payable to the person or persons nominated by the deceased member to receive such payment 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.

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 are payable in full to his beneficiary, and if a widow survives she is entitled to a benefit equal to 50% of the member's earnable compensation* which is payable

* 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.

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 no Accidental Death Benefit is 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 full 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. 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 the benefits provided by the system and expense of administration through biennial appropriations.

ADMINISTRATION

A Board of Trustees, consisting of five members, administer the affairs of 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.