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STATE EMPLOYEES' RETIREMENT SYSTEM OF ILLINOIS

ELEVENTH ANNUAL STATEMENT
OF THE
BOARD OF TRUSTEES

JUNE 30, 1954



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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
WILLIAM G. STRATTON
Governor

(Printed by authority of the State of Illinois.)

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Governor

STATE EMPLOYEES' RETIREMENT SYSTEM OF ILLINOIS

BOARD OF TRUSTEES

(as constituted June 30, 1954)

ROY TUCHBREITER, Chairman
President
Continental Assurance Company

HON. ORVILLE E. HODGE
Auditor of Public Accounts
(Member Ex Officio)

HON. MORTON H. HOLLINGSWORTH
Director of Finance
(Member Ex Officio)

ELMER R. KNIGHT
Assistant Chief Highway Engineer

CHARLES H. PEELER
Business Manager
Elgin State Hospital

L. C. CORTRIGHT, Secretary
Springfield, Illinois

HON. LATHAM CASTLE
Attorney General
Counsel

HON. ELMER J. HOFFMAN
State Treasurer
Treasurer

A. A. WEINBERG
Consulting Actuary



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FINANCIAL AND STATISTICAL FACTS

Financial	Fiscal Year Ended June 30	
	1954	1953
Net Assets at End of Year.....	\$33,089,161.84	\$28,955,587.47
Increase in Net Assets.....	4,133,574.37	3,780,837.55
Investments (at Book Value).....	31,986,773.88	28,607,865.03
Total Income for Year.....	7,765,219.03	7,555,192.79
Employee Contributions	5,017,226.25	4,909,217.80
State Contributions	1,717,500.00	1,717,500.00
Contributions from Federal Funds.....	227,210.37	229,485.06
Interest Income	803,282.41	698,903.12
Average Yield on Investments.....	2.64%	2.60%
Total Expenditures	3,631,644.66	3,774,355.24
Annuity and Benefit Payments.....	2,315,145.73	2,048,155.95
Refunds to Withdrawing Members.....	1,314,835.92	1,726,199.29

Statistical

Total Membership at End of Year:		
Male	16,431	14,151
Female	12,253	11,917
Members on Retirement at End of Year:		
Male	987	783
Female	744	584
Retirements During Year.....	464	382
Retirants Returning to Service.....	18	26
Deaths Among Retirants During Year.....	78	63
Widow's Annuity Claims.....	27	-----
Nonoccupational Death Claims.....	175	216
Nonoccupational Disability Claims.....	209	157
Occupational Disability Claims.....	43	71
Occupational Death Claims.....	3	6
Withdrawal Benefits (refunds)	3,338	4,677

LETTER OF TRANSMITTAL

October 31, 1954

To his Excellency
The Honorable William G. Stratton
Governor of the State of Illinois
Springfield

SIR:

On behalf of the Board of Trustees of the State Employees' Retirement System of Illinois, I take pleasure in submitting herewith the Eleventh Annual Statement of the Board covering operations of the System for the fiscal year ended June 30, 1954.

Respectfully submitted,

A handwritten signature in cursive script, reading "Roy Lubliner".

Chairman

STATE EMPLOYEES' RETIREMENT SYSTEM OF ILLINOIS

ELEVENTH ANNUAL STATEMENT

of the

BOARD OF TRUSTEES

The Eleventh Annual Statement of the Board of Trustees of the State Employees' Retirement System of Illinois is presented herewith. This statement records the results of operations of the System for the fiscal year ended June 30, 1954, and includes a report on the principal developments that occurred in the administration of the System during the year.

MEMBERSHIP STATISTICS

Number of Members, July 1, 1953.....	26,068
Additions:	
Employees qualifying for membership during the year.....	6,596
	<hr/>
	32,664
Deductions:	
Deaths due to occupational causes.....	3
Deaths due to nonoccupational causes.....	175
Separations with refunds.....	3,338
Service retirements	464
	<hr/>
	3,980
Number of Members, June 30, 1954.....	<hr/> <hr/> 28,684

There were 1,731 members on retirement receiving service retirement allowances at the close of the year. The changes in the retirement roll for the year were as follows:

Number of retirants, July 1, 1953.....	1,367
Retirements during the year 1953-1954.....	460
	<hr/>
Total.....	1,827
Deaths	78
Re-entrants into service.....	18
	<hr/>
	96
Number of retirants, June 30, 1954.....	<hr/> <hr/> 1,731

The widows' annuity benefit, approved at the last session of the General Assembly, became operative during the year. Twenty-seven widows were in receipt of benefit payments from the System at the close of the first year of operation of this benefit.

The change in the membership of the System and in the number of service retirements during the last five fiscal years is illustrated by the following statistics:

Date June 30th	Members	Service Retirements
1950.....	25,284	693
1951.....	26,300	826
1952.....	27,698	1,074
1953.....	26,068	1,367
1954.....	28,684	1,731

FINANCIAL REVIEW

The net assets of the System, constituting the reserves available to meet the prescribed statutory obligations, amounted to \$33,089,161.84. The reserves for the year increased \$4,133,574.37, equal to 14.3%. Of the total reserves at the close of the year 73.3% represented member contributions and 26.7% consisted of amounts derived from State contributions after consideration of payments made by the System to June 30, 1954.

Total income for the year was \$7,765,219.03 and expenditures for annuity, benefit and refund payments amounted to \$3,631,644.66. The excess of income over expenditures was \$4,133,574.37, representing the increase in net assets. The principal items comprising the income and expenditure account are summarized below, with the amounts for the preceding fiscal year given for comparison.

Income	Year Ended June 30	
	1954	1953
Member contributions	\$ 5,017,226.25	\$ 4,909,304.61
State contributions	1,717,500.00	1,717,500.00
Income from Trust and Federal funds.....	227,210.37	229,485.06
Interest on Investments.....	795,552.86	691,294.16
Other	7,729.55	7,608.96
Totals.....	\$ 7,765,219.03	\$ 7,555,192.79
Expenditures	Year Ended June 30	
	1954	1953
Annuities	\$ 1,553,945.80	\$ 1,247,406.94
Death Benefits	362,135.26	456,852.16
Disability Benefits	399,064.67	343,896.85
Refunds account separation from service.....	1,314,835.92	1,726,199.29
Other	1,663.01	-----
Totals.....	\$ 3,631,644.66	\$ 3,774,355.24
Net Income, Excess of Total Income over Total Expenditures	\$ 4,133,574.37	\$ 3,780,837.55

Financial statements exhibiting the results of operations and supporting the above figures as to income and expenditures are presented in the accountants' report as a part of this annual statement. The regular annual audit and examination of the books and accounts of the System was made by independent accountants designated by the Auditor of Public Accounts. A satisfactory condition in the internal operating and accounting procedures of the System was disclosed by the accountants.

INVESTMENTS

Total investments of the board at the close of the year amounted to \$31,922,000.00 at par value. While the System is authorized by law to invest its reserves in United States Government Bonds, and State and municipal general obligations, all of its investments since the inception of the System have been confined to government securities.

The System is not concerned with the factor of tax exemption which has been largely responsible for the investor demand for State and municipal bonds during recent years. This demand has been influenced by high income tax rates. This has had a pronounced effect on prices of State and municipal bonds and has resulted in unprecedented low rates of income on these securities. In view of this condition, the Board has continued to purchase United States Government Bonds at yields somewhat higher than the return on State and municipal securities.

The average yield on the investment account for the year was 2.64% compared with 2.60% for the preceding fiscal year.

New investments acquired by purchase during the year amounted to \$3,200,000.00 at par value and consisted of the following described United States Government Bonds:

Description	Par Value
U. S. Treasury 3¼% dated May 1, 1953, due June 15, 1983 Optional June 15, 1978.....	\$ 3,000,000.00
U. S. Savings Bonds, Series "K", dated May 1, 1952, due May 1, 1964	200,000.00
Total.....	<u>\$ 3,200,000.00</u>

No sales or exchanges of bonds occurred during the year.

1955-1957 APPROPRIATION REQUEST FOR BENEFITS

A report from the Actuary was received showing the appropriation needs for the biennium beginning July 1, 1955 calculated in accordance with the method of financing prescribed in the law governing the System. The amount recommended by the Actuary is \$9,132,396.00. This

amount consists of the current requirements of \$7,869,396.00 and a deficiency in the appropriation request for the preceding biennium amounting to \$1,263,000.00.

STANDING COMMITTEES

Three standing committees are maintained by the Board to effectuate its policies in the operation of the System, namely, the Committee on Investments, the Policy Committee and Claims Committee. These committees continue to discharge their assigned duties in a satisfactory manner.

The Committee on Investments serves as adviser to the Board on all investment operations. It is composed of Hon. Morton H. Hollingsworth, Director of Finance, Harold H. Conley, Chief Revenue Clerk of the office of the State Treasurer and Roy Tuchbreiter, Chairman of the Board.

The Policy Committee deals with important matters arising in the administration of the System, on which it makes recommendations to the Board of Trustees. The personnel of this committee consists of Trustee Charles H. Peeler as Chairman, Trustee Elmer R. Knight, and L. C. Cortright, Secretary. A. A. Weinberg, Actuary, serves as technical adviser.

The Claims Committee passes upon claims for annuities and benefits, and formulates policy relative to administration of such claims. It is composed of Trustee Elmer R. Knight, as Chairman, and Mr. J. Thor Wanless of Springfield, and L. C. Cortright, Secretary, as members.

SOCIAL SECURITY UNIT

The Social Security Unit of the State Employees' Retirement System was established by an Act of the General Assembly, effective August 6, 1951. This agency is charged with the responsibility of administering, within the prescribed limitations, social security coverage for public employees in Illinois, on behalf of the State of Illinois. The Act provides the means by which each governmental unit may optionally extend coverage to its employees under the old age and insurance provisions of Title II of the Federal Social Security Act.

Public Law 761, approved September 1, 1954, established eligibility for social security coverage of members of public employee retirement systems. The decision for coverage rests with each State, and with the members of the retirement systems who must approve coverage by a majority vote. Amendments to the enabling legislation now in effect in Illinois will be required to make it possible for members of the existing retirement systems to participate under the federal social security program. These amendments, no doubt, will be formulated

by the Board of Trustees for presentation at the next regular session of the General Assembly. Such legislation will be purely permissive in character and will not impose any obligations on the State, its political subdivisions or the public employees.

At June 30, 1954 a total of 244 governmental units of Illinois, at various levels of government, had subscribed to social security coverage, as follows:

Type of Governmental Unit	Number of Units	Approximate Number of Employees Covered
Cities	84	2,083
Towns	3	57
Villages	57	385
Airport Authorities	1	21
Cemeteries (Joint Townships).....	1	3
Drainage and Levee Districts.....	1	20
Health Districts (Multi-Co.).....	5	56
Hospital Districts	5	328
Housing Authorities	22	233
Land Clearance Commissions.....	1	63
Library Districts	1	6
Mosquito Abatement Districts.....	2	29
Park Districts	10	131
Road Districts	6	15
Townships	31	204
Township Highway Commissioners.....	12	44
Township Hospitals	2	235
Totals.....	<u>244</u>	<u>3,913</u>

Continued future increases in coverage may be expected in the case of governmental units having no retirement protection for their employees, and possibly for members of existing retirement systems for whom coordination may be proposed.

AMENDATORY LEGISLATION

Several changes in the provisions of the Act have been proposed by the staff of the System. These changes are principally of an administrative or corrective character.

Since the Board of Trustees is essentially a policy directing body charged with the direction and supervision of the administration of the System, it cannot concern itself with proposals for amendments of the existing provisions of the Act which call for substantive changes covering increases in cost burden. However, the facilities and technical staff of the Board are available to any organization of State em-

ployees proposing changes in the benefit schedule or other basic provisions of the Act with the view of advising it relative to the policy aspects and financial obligations entailed by such changes. The Board also is prepared to render advice to appropriate committees of the General Assembly regarding the cost or policy aspects of amendatory proposals and supply full information concerning any such proposals to the General Assembly and the State officials. Authorization of any legislation involving increased obligations is a matter for the Illinois Public Employees Pension Laws Commission or other similar agency created by the General Assembly.

ACTUARIAL SURVEY AND INVESTIGATION

An actuarial valuation of the assets and liabilities of the System has been completed by the actuary as of June 30, 1954. The results of such valuation are embodied in a report which forms a part of this annual statement.

As provided by the Act governing the operation of the System, a periodic actuarial survey and investigation by the Actuary is under way, consisting of a study and analysis of the operating experience of the System with respect to mortality, disability, separation and other factors reflecting the standards used in operations. The report on this survey will constitute a part of the records of the Board. Any recommendations made by the Actuary for possible revisions of standards, policies or provisions of the Act will be given due consideration by the Board.

CONCLUSION

The program of annuities and benefits provided by the System covering the hazards of old-age, death and disability, constitutes an integral part of a progressive personnel policy for the State of Illinois as an employer. The System performs an important function in the administration of the State government. As in the past, the policies of the Board will continue to be directed toward the operation of the System in accordance with the intent of the provisions of the governing Act to the end that its objectives may be achieved in fullest measure.

Acknowledgment is hereby made of the considerate and loyal cooperation of all officers and employees of the State government who

have assisted in the administration of the System during the year, and of the faithful and conscientious service of all employees of the Board.

Respectfully submitted,

BOARD OF TRUSTEES
State Employees' Retirement System of Illinois

Roy Lubliner
Chairman

Orville E. Hodge.

M. W. Helinger

[Signature]

Charles Keeler

J. Cortright

Secretary

ACCOUNTANTS' REPORT AND FINANCIAL STATEMENTS

Covering Operations of the System

For the Fiscal Year Ended

June 30, 1954

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

Gentlemen:

We have examined the books and records of the State Employees' Retirement System of Illinois for the period July 1, 1953 to June 30, 1954, and have prepared the accompanying statements of income and expenditures, balance sheet and supporting schedules of the System's cash account and investments owned and exhibits on appropriation expenditures.

We have reviewed the accounting procedures and the system of internal control in use in the System and without making a detailed audit of all transactions have conducted such tests of the accounting records as we considered necessary in accordance with generally accepted auditing procedures applicable in the circumstances.

Our examination was limited to the accounts of income and expenditures and the related balance sheet accounts in the accompanying statements, none of which embody actuarial valuation. Statements reflecting actuarial valuation are presented in separate reports prepared by the Actuary of the System.

In our opinion the accompanying statement of income and expenditures and balance sheet fairly present the results of operations for the period July 1, 1953 to June 30, 1954 and the financial position of the System as at June 30, 1954 in conformity with generally accepted accounting principles applied on a basis consistent with that of preceding years.

The State Employees' Retirement System of Illinois was created by an Act approved July 23, 1943, operative January 1, 1944. Operation of the System is directed by a Board of Trustees, assisted by its appointed committees on Investment, Policy and Claims, which meet upon call of the Secretary to consider business matters and make recommendations thereon to the Board. General administration is conducted by a Secretary and technical service is performed by an actuary employed by the System. All administrative decisions are subject to the provisions of the Administrative Review Act of the State of Illinois.

Membership in the System is a condition of employment to all eligible State employees except: State employees eligible for membership in any other retirement system of Illinois, officers elected by vote of the people of the whole State of Illinois and persons appointed to office by the State Governor under the Civil Administrative Code unless they elect to become members, and employees of political subdivisions of the State. Members contribute 6% of gross salary to a maximum of \$7,500.00 annual salary. From August 1, 1953 male members are required to contribute an additional 1% of salary for widows' annuity. Pensions, annuities, disability and death benefits and allowances are prescribed by the Act. Service-connected disability and service-connected death benefits payable by the System are subject to offset for amounts payable under State Workmen's Compensation and Occupational Diseases Acts. Members' contributions are refundable, upon request, without interest upon separation from State service.

The State Employees' Retirement System of Illinois—Social Security Unit was named as the operative agency, the System's Board of Trustees being named as the administrative body thereof, to implement the Social Security Enabling Act passed by the 67th General Assembly. On March 23, 1953, the State Supreme Court handed down an opinion upholding the constitutionality of the Social Security Enabling Act. A Federal-State agreement was consummated and became effective on September 15, 1953. The Social Security Enabling Act makes coverage under the Federal Social Security program available to municipalities and other political subdivisions of the State whose employees are not covered by an existing retirement or pension system.

Facilities of the Employees' Retirement System and its administrative staff are utilized by the Judges Retirement System and the General Assembly Retirement System.

We appreciate the courtesy and cooperation received during our examination. If any additional information should be desired, please advise.

F. M. MERSINGER & CO.
(Signed) E. A. Epping

November 12, 1954
Springfield, Illinois

BALANCE SHEET AS OF JUNE 30, 1954

ASSETS

Current Assets:

Cash on deposit with State Treasurer.....	\$	507,804.66	
Accounts receivable—			
Members' Contributions	\$	401,519.19	
Cancellations:			
Accidental disability benefits.....		368.45	
Accidental death benefits.....		101.50	
Ordinary disability benefits.....		555.59	
Service retirement allowance.....		525.11	
Due from reciprocating systems:			
Contributions		2,385.57	
Interest		686.06	406,141.47
			<hr/>
Accrued Interest on Bonds.....			362,602.67
Investments:			
United States Savings and Treasury Bonds at amortized cost ...			31,986,773.88
			<hr/>
Total Assets			<u>\$33,263,322.68</u>

LIABILITIES AND RESERVES

Current Liabilities:

Accrued benefits and refunds payable—			
Accidental death benefits.....	\$	131.90	
Accidental disability benefits.....		2,811.97	
Ordinary death benefits.....		48,271.21	
Ordinary disability benefits.....		33,788.88	
Service retirement benefits.....		5,670.46	
Death benefits after retirement.....		2,017.39	
Widows' annuity payable.....		835.04	
		<hr/>	
Refunds	\$	93,526.85	
		80,633.99	\$ 174,160.84
			<hr/>
Reserves:			
Members' Contributions	\$22,350,847.98		
Interest Accumulations	1,489,426.07		
Annuitants' death benefits.....	408,516.16		
Contingent general reserve.....	8,840,371.63	33,089,161.84	
		<hr/>	
Total Liabilities and Reserves.....			<u>\$33,263,322.68</u>

NOTE: A statement based on actuarial valuations as of June 30, 1954, prepared by the System's Actuary indicates an excess of obligations, over assets, amounting to \$69,885,665.16.

STATEMENT OF INCOME AND EXPENDITURES
Year Ended June 30, 1954

Income:**Contribution by Members:**

Salary Deductions	\$4,946,048.75	
Less — Refunds for Departmental and Erroneous Deductions	8,479.69	\$ 4,937,569.06

Credits to Members' Accounts which are Predicated upon Payments of Disability Benefits:		
Accidental Disability	\$ 7,447.64	
Ordinary Disability	49,728.58	57,176.22

Repayment of Refunds—		
Contributions	16,215.42	
Reciprocating Systems	6,265.55	\$ 5,017,226.25

Contributions by State, Trust and Federal Funds:		
State of Illinois	1,717,500.00	
Federal Funds	227,210.37	1,944,710.37

Interest Income:		
Bonds (Less Amortization of Bond Premium)	795,552.86	
Paid by Members	4,379.28	
On Repayment of Refunds	1,574.92	
Paid by Reciprocating Systems	1,775.35	803,282.41
Total Income		\$ 7,765,219.03

Disbursements:

Annuities:		
Service Retirement Allowance	\$ 1,520,460.76	
Reversionary	8,004.96	
Widow's	25,480.08	\$ 1,553,945.80

Death Benefits:		
Accidental	49,111.24	
Ordinary	303,959.56	
After Retirement	9,064.46	362,135.26

Disability—Including above Contribution Credits:		
Accidental	37,665.72	
Ordinary	361,398.95	399,064.67

Payments to Reciprocating Systems:		
Contributions	1,547.28	
Interest	115.73	1,663.01

Refunds of Current and Prior Contributions:		
To Employees Leaving Service	1,314,508.88	
Widow's Contributions	327.04	1,314,835.92

Total Disbursements		\$ 3,631,644.66
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EXCESS OF INCOME OVER EXPENDITURES		\$ 4,133,574.37
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URBANA-CHAMPAIGN

STATEMENT OF RESERVE ACCOUNTS AND CHANGES THEREIN For the Period from July 1, 1953 to June 30, 1954

RESERVE ALLOCATIONS

	Transactions For Year Ended June 30, 1954	Members' Contributions	Interest Accumulations	Annuitants' Death Benefits	Contingent General Reserve
OPENING BALANCE, JULY 1, 1953		\$ 19,345,713.01	\$ 1,196,056.09	\$ 293,418.17	\$ 8,120,400.20
Add—Income:					
Contributions:					
By Members	\$ 4,994,745.28	4,994,745.28			
By State of Illinois	1,717,500.00				1,717,500.00
From Federal Funds	227,210.37				227,210.37
From Reciprocating Systems	6,265.55	6,265.55			
Interest Earned on Investments—Net	795,552.86		293,369.98		502,182.88
Interest Paid by Members	4,379.28				4,379.28
Interest Paid by Reciprocating Systems	1,775.35				1,775.35
Repayment of Refunds	17,790.34	16,215.42			1,574.92
Total Income	\$ 7,765,219.03	\$ 5,017,226.25	\$ 293,369.98		\$ 2,454,622.80
Deduct—Expenditures:					
Benefit Payments	\$ 2,315,145.73	\$ 134,434.05			\$ 2,180,711.68
Payments to Reciprocating Systems	1,663.01	1,547.28			115.73
Refunds	1,314,835.92	1,314,835.92			
Total Expenditures	\$ 3,631,644.66	\$ 1,450,817.25			\$ 2,180,827.41
BALANCES, JUNE 30, 1954 (Before Adjustments)	\$ 4,133,574.37	\$ 22,912,122.01	\$ 1,489,426.07	\$ 293,418.17	\$ 8,394,195.59
Adjustments:					
Transfer of Accumulated Contributions of Annuitants to Contingent General Reserve		—446,176.04			+446,176.04
Revaluation of Reserve for Annuitants' Death Benefits		—115,097.99		+115,097.99	
BALANCES IN RESERVE ACCOUNTS, JUNE 30, 1954		\$ 22,350,847.98	\$ 1,489,426.07	\$ 408,516.16	\$ 8,840,371.63

STATEMENT OF CASH ACCOUNT
July 1, 1953 to June 30, 1954

Cash on deposit with State Treasurer, July 1, 1953..... \$ 463,943.79

Receipts:

Contributions—

Members:

Salary deductions	\$ 4,882,052.82	
Repayment of refunds	16,215.42	
Receipts from reciprocating systems.....	4,078.33	\$ 4,902,346.57

State Trust and Federal Funds—

State of Illinois.....	\$ 1,717,500.00	
Trust and Federal.....	227,210.37	1,944,710.37

Repayments and Cancellations:

Benefits—

Annuitants' service retirements.....	\$ 6,497.38	
Ordinary disability	1,218.38	
Accidental death—State allowance.....	154.10	
Ordinary death	13.47	7,883.33

Redemption of matured investments..... 997,770.00

Interest Income—

Bonds	\$ 572,119.32	
Paid by members.....	4,379.28	
On refunds	1,574.92	
From reciprocating systems.....	1,143.75	579,217.27

Total available cash..... \$ 8,895,871.33

Disbursements:

Benefits—

Annuities:

Service retirement	\$ 1,630,622.55	
Reversionary	8,004.96	
Widows'	24,645.04	\$ 1,663,272.55

Death Benefits:

Accidental	\$ 53,410.10	
Ordinary	327,455.01	
After retirement	7,955.38	388,820.49

Disability Benefits:

Accidental	\$ 31,447.50	
Ordinary	312,161.25	343,608.75

Payments to reciprocating systems..... 1,663.01

Refunds—			
To departments	\$	1,318.96	
For erroneous deductions.....		7,401.69	
To employees leaving service.....		1,579,767.42	
Widows' annuity contributions.....		173.75	1,588,661.82
		<hr/>	
Investments—			
Principal and net premium of \$163,832.50....	\$	4,363,832.50	
Accrued interest paid.....		38,207.55	4,402,040.05
		<hr/>	<hr/>
			\$ 8,388,066.67
			<hr/>
Cash on deposit with State Treasurer, June 30, 1954.....	\$		507,804.66
			<hr/> <hr/>

STATEMENT OF INVESTMENTS OWNED JUNE 30, 1954

Description	Book Value
United States Government Bonds:	
Treasury Bonds 2¼% due 6/15/62-59 issued 6/1/45.....	\$ 2,850,315.39
Savings Bonds 2½% Series "G" due 12/1/55 issued 12/1/43	100,000.00
Savings Bonds 2½% Series "G" due 2/1/56 issued 2/1/44.....	100,000.00
Savings Bonds 2½% Series "G" due 1/1/57 issued 1/1/45.....	100,000.00
Treasury Bonds 2½% due 12/15/72-67 issued 11/15/45.....	10,913,112.66
Savings Bonds Series "F" due 4/1/58 issued 4/1/46.....	122,916.13
Savings Bonds Series "F" due 1/1/59 issued 1/1/47.....	120,621.86
Savings Bonds Series "F" due 1/1/60 issued 1/1/48.....	117,627.07
Treasury Bonds 2½% Series "A" due 10/1/65 issued 10/1/47	250,000.00
Savings Bonds 2½% Series "G" due 7/1/60 issued 7/1/48.....	900,000.00
Savings Bonds 2½% Series "G" due 4/1/61 issued 4/1/49.....	100,000.00
Treasury Bonds 2½% due 6/15/67-62 issued 5/5/42.....	1,635,988.63
Savings Bonds 2½% Series "G" due 1/1/62 issued 1/1/50.....	100,000.00
Savings Bonds 2½% Series "G" due 2/1/63 issued 2/1/51.....	100,000.00
Treasury Bonds 2¾% Series "B" 1980-75 issued 4/1/51.....	10,311,829.17
Savings Bonds 2.76% Series "K" due 5/1/64 issued 5/1/52....	100,000.00
Savings Bonds 2.76% Series "K" due 7/1/64 issued 7/1/52....	100,000.00
Savings Bonds 2.76% Series "K" due 2/1/66 issued 2/1/54....	200,000.00
Treasury Bonds 3¼% due 6/15/83-78 issued 5/1/53.....	3,764,362.97
Total	\$ 31,986,773.88

SUMMARY

Bonds:	Rate %	Par Value	Amortized Cost Value
U. S. Savings, Cumulative, Series F.....	-----	\$ 405,000.00*	\$ 361,165.06
U. S. Savings, Series G.....	2½	1,500,000.00	1,500,000.00
U. S. Treasury.....	2¼	2,850,000.00	2,850,315.39
U. S. Treasury.....	2½	12,750,000.00	12,549,101.29
U. S. Treasury, Series A.....	2½	250,000.00	250,000.00
U. S. Treasury, Series B.....	2¾	10,167,000.00	10,311,829.17
U. S. Treasury, Series K.....	2¾	400,000.00	400,000.00
U. S. Treasury.....	3¼	3,600,000.00	3,764,362.97
Totals	-----	\$ 31,922,000.00	\$ 31,986,773.88

* Redemption value at due date.

STATEMENT OF ADMINISTRATIVE EXPENDITURES
Fiscal Year Ended June 30, 1954

GENERAL OFFICE OPERATIONS¹

Personal Services:

Regular Positions \$106,653.67

Contractual Services:

Telephone, Telegraph and Teletype.....	\$ 1,662.03
Freight, Express and Drayage.....	99.91
Repairs and Maintenance of Office Furniture and Equipment	741.04
Repairs and Maintenance of Motor Vehicles.....	188.61
Rental of Office Equipment.....	11,697.49
Rental of Real Property.....	10,197.65
Electric	56.78
Water	24.74
Professional and Technical Services.....	8,568.40
Clean Towel Service.....	99.63
Other Contractual Services.....	2,192.76
Surety Bond and Insurance Premiums.....	258.33
Subscription, Information, Service Dues.....	49.50
Photographic Services	23.80
Miscellaneous	520.09

Total 36,380.76

Travel 2,633.68

Commodities:

Stationery, Printing and Office Supplies.....	\$ 42.89
Motor Vehicles and Mechanical Supplies.....	271.32
Parts and Fittings for Office Furniture and Equip- ment	497.73
Parts and Fittings for Motor Vehicles.....	22.00
Structural and Maintenance Material and Fixtures....	5.96

Total 839.90

Equipment:

Office Furniture and Equipment.....	\$ 3,052.50
Library Books, Maps and Specimens.....	15.00
Passenger Automobiles	2,198.00

Total 5,265.50

¹ Includes Administration of State Employees' Retirement System, the General Assembly Retirement System and the Judges Retirement System.

Postage and Postal Charges.....	2,990.00
Stationery, Printing and Office Supplies.....	9,547.51
Administrative Expenses (Sundry):	
Personal Services	\$ 5,280.00
Total.....	<u>5,280.00</u>
Total Administrative Expenditures.....	<u><u>\$169,591.02</u></u>

SUMMARY

Vouchers Issued:	
67th Biennium	\$ 13,758.97
68th Biennium	155,832.05
Total Vouchers Issued.....	<u><u>\$169,591.02</u></u>

STATEMENT OF ADMINISTRATIVE EXPENDITURES
Fiscal Year Ended June 30, 1954

SOCIAL SECURITY UNIT

Personal Services:	
Regular Positions	\$ 12,519.06
Contractual Services:	
Telephone, Telegraph, Teletype.....	\$ 863.12
Repairs and Maintenance of Office Furniture and Equipment	30.00
Rental of Real Property.....	4,290.00
Subscription, Information, Service Dues.....	10.00
Photographic Services	38.80
Miscellaneous	65.00
Total.....	5,296.92
Travel	572.46
Equipment:	
Office Furniture and Equipment.....	\$ 2,375.48
Total.....	2,375.48
Postage and Postal Charges.....	500.00
Stationery, Printing, Office Supplies.....	1,117.94
Total Administrative Expenses.....	<u>\$ 22,381.86</u>

SUMMARY

Vouchers Issued:	
67th Biennium	\$ 2,373.37
68th Biennium	20,008.49
Total Vouchers Issued.....	<u>\$ 22,381.86</u>

STATEMENT OF VOUCHERS ISSUED AGAINST APPROPRIATIONS

Made by the 67th and 68th General Assemblies
 For the Period July 1, 1953 to June 30, 1954

ADMINISTRATIVE EXPENSES

Particulars	67th Biennium			68th Biennium		
	Unexpended Balances July 1, 1953	Vouchers Issued	Lapsed Balances Sept. 30, 1954	Appropriation	Vouchers Issued	Unexpended Balances June 30, 1954
Personal Services	\$ 16,342.51	\$ 4,640.55	\$ 11,701.96	\$227,200.00	\$102,013.12	\$125,186.88
Contractual Services	10,646.11	3,659.62	6,986.49	81,100.00	32,721.14	48,378.86
Office Expense	595.83		595.83			
Travel	3,543.88	315.09	3,228.79	8,700.00	2,318.59	6,381.41
Commodities	598.57	283.92	314.65	2,000.00	555.98	1,444.02
Equipment	3,557.92	3,146.41	411.51	6,000.00	2,119.09	3,880.91
Contingencies	2,500.00		2,500.00	2,500.00		2,500.00
Postage and Postal Charges	246.84		246.84	6,000.00	2,990.00	3,010.00
Stationery, Printing and Office Supplies	1,788.90	1,713.38	75.52	17,500.00	7,834.13	9,665.87
Administrative Expenses				24,000.00	5,280.00	18,720.00
Totals	\$ 39,820.56	\$ 13,758.97	\$ 26,061.59	\$375,000.00	\$155,832.05	\$219,167.95

SOCIAL SECURITY UNIT

	67th Biennium July 1, 1953 to Sept. 30, 1953	68th Biennium July 1, 1953 to June 30, 1954	Total
Personal Services	\$ 382.50	\$ 12,136.56	\$ 12,519.06
Contractual Services		5,296.92	5,296.92
Postage and Postal Charges		500.00	500.00
Travel	45.50	526.96	572.46
Stationery, Printing and Office Supplies	195.84	922.10	1,117.94
Equipment	1,749.53	625.95	2,375.48
Totals.....	\$ 2,373.37	\$ 20,008.49	\$ 22,381.86

**REPORT ON THE ELEVENTH ANNUAL VALUATION OF
THE ASSETS AND LIABILITIES OF THE
STATE EMPLOYEES'
RETIREMENT SYSTEM OF ILLINOIS**

The Eleventh Annual Valuation of the Assets and Liabilities of the State Employees' Retirement System of Illinois has been completed as of June 30, 1954.

Results of Valuation

The appended Valuation Balance Sheet sets forth the results of this valuation and illustrates the financial condition of the System from a technical standpoint. It discloses that the total accrued liabilities at June 30, 1954 amounted to \$94,850,549.00. The net present assets available to meet these liabilities amounted to \$24,964,883.84, indicating that the accrued unfunded obligation at such date was \$69,885,665.16. This amount represents the actuarial reserve deficiency of the System and is a deferred obligation of the State of Illinois, to be discharged by future appropriations to the System.

Basis of Valuation

The benefit and contribution provisions used as a basis for this valuation are summarized in the appendix. The statistical data required for this valuation was compiled by the office of the System, under the direction of L. C. Cortright, Secretary, and submitted to me in excellent form for the preparation of this report.

Membership			
	Male	Female	Total
Number of members.....	16,431	12,253	28,684
Proportion of total.....	57.3%	42.7%	100%
Aggregate rates of annual salary (subject to \$7,500.00 limitation)	\$64,569,856.00	\$35,462,261.00	\$100,032,117.00
Average rate of annual salary	\$3,930.00	\$2,894.00	\$3,487.00
Average age (years).....	48.7	46.2	47.6
Average length of membership service (after January 1, 1944)	4.4	5.5	4.9
Total	7.2	8.5	7.8

Service Retirements			
	Male	Female	Total
Number of annuitants.....	987	744	1,731
Proportion of total.....	57.0%	43.0%	100%
Aggregate annual payments	\$1,018,162.50	\$657,756.84	\$1,675,919.34
Average annual payment.....	\$1,031.57	\$884.08	\$968.17
Average age (years).....	70.5	70.2	70.4
Average age at retirement....	67.9	67.2	67.6
Average length of service at retirement	19.4	21.3	20.2
Reserve liability	\$8,268,682.00	\$6,596,671.00	\$14,865,353.00

Other Beneficiaries

	No.	Total Annual Payments	Average Annuity	Average Age	Reserve Requirements
(a) Widows annuities in force	27	\$21,860.28	\$ 809.64	59.9	\$ 315,573.00
(b) Deferred widows' annuities (deferred to age 55)....	3	2,183.40	727.80	51.0	33,687.00
(c) Reversionary annuities in force....	8	7,860.88	982.61	69.5	79,007.00
(d) Prospective reversionary annuities	15	9,579.30	638.62	65.8	49,267.00
(e) Accidental death benefits.....	53	81,059.26	1,529.42	54.0	1,375,112.00

Prior Service Liability

This liability consists of credits for service rendered prior to the establishment of the System, namely, January 1, 1944, for service retirement annuity purposes:

	No. of Members	Amount	Average Prior Service
Male	5,954	\$14,483,636.00	7.1 years
Female	4,632	8,664,677.00	7.5 years
	<u>10,586</u>	<u>\$23,148,313.00</u>	<u>7.3 years</u>

Membership Service Liability

The accrued liability for membership service consists of the credits earned by the members towards the service retirement allowances covering the period from January 1, 1944 to June 30, 1954. This liability amounted to \$33,152,825.00. Toward this liability the members have made appropriate contributions to the System at the established rates. The State of Illinois is obligated by law to meet the remainder of the liability after applying member contributions. This obligation is being met in part by biennial appropriations.

The liability for membership service to be rendered after June 30, 1954, during the remainder of the assumed working lifetime of the members for service retirement annuity and widows' annuity purposes, amounted to \$67,128,697.00. This is designated as a future service liability to be discharged by future contributions on the part of the members and the State of Illinois.

Widows' Annuity Benefit

An evaluation of the liabilities created by the widows' annuity benefit created by an amendment approved at the last session of the General Assembly disclosed the following results:

Accrued liability at July 1, 1953.....	\$ 15,733,604.00
Liability for membership service July 1, 1953 to June 30, 1954.....	923,117.00
Total.....	<u>\$ 16,656,721.00</u>

Ordinary Death Benefit

This benefit consists of the payment of the member's accumulated contributions, and an amount equal to one-twelfth of the yearly earnable compensation of the member for the twelve months next preceding the death of the member, for each completed year of creditable service not exceeding six-twelfths of such earnable compensation. The amount of insurance represented by this benefit and the reserve liability on account thereof are as follows:

	Amount of Insurance	Reserve Requirements
Male	\$ 20,220,915.00	\$ 2,675,739.00
Female	12,681,856.00	1,642,270.00
Totals.....	<u>\$ 32,902,771.00</u>	<u>\$ 4,318,009.00</u>

Insurance coverage increased during the year due principally to increases in salaries of the members and, to a small extent, to a larger membership.

Claims incidents during the year numbered 175, compared with 216 for the preceding fiscal year. This represents the first substantial decrease in claims concerning this benefit since the System was established on January 1, 1944. This difference was due to a large extent to the substitution of the widows' annuity for the death benefit under the option prescribed by the law.

Occupational Death

The number of beneficiaries in receipt of accidental death benefits at the close of the year was 53, involving a liability of \$1,375,112.00. The number of claims incurred during each of the last five fiscal periods was as follows:

Year Ended June 30	Number of Claims
1950.....	8
1951.....	15
1952.....	6
1953.....	6
1954.....	3

The number of such incidents have fluctuated quite sharply during recent years, because of the existence of certain factors and conditions that are difficult of evaluation. The limited experience of the System, however, does not provide a reasonable basis for estimating with any degree of accuracy the probable number of such incidents in the future. The experience of other similar groups of employees was used in the calculation of liabilities.

The reserve for future claims, determined at the close of the year, amounted to \$302,173.00.

In the calculation of the reserve liabilities effect was given to the offset of Workmen's Compensation to the benefit prescribed by the System.

Occupational Disability

Claims for occupational disability followed the trend in occupational deaths and showed a considerable decrease for the year, from 71 to 43. The following illustrates the number of claims arising during each of the last five years:

Year Ended June 30	Number of Claims
1950.....	12
1951.....	42
1952.....	16
1953.....	71
1954.....	43

Because of certain policies and conditions existing within the service and certain imponderables it is difficult to predict the number of these claims with any degree of accuracy. Short-term fluctuations cannot be accepted as indicative of the expected number of such incidents.

Averages over a reasonably long period of years provide a more reliable index as to the expectancy on account of this benefit.

The reserve liability on account of occupational disability benefits, after making allowance for Workmen's Compensation, amounted to \$35,514.00. The experience of other similar groups of employees was used in the calculation of liabilities.

Non-occupational Disability

The number of new claims during the year was 209 compared with 157 for the preceding year. The following statistics show the trend in these claims during the last five fiscal periods:

Year Ended June 30	Number of Claims
1950.....	172
1951.....	190
1952.....	202
1953.....	157
1954.....	209

The underlying trend in disability claims has been upward during recent years, due to economic and social conditions, and, to a partial extent, to the personnel policies maintained by the employers. The reserve requirements on account of this benefit at the close of the year amounted to \$518,995.00.

Withdrawal Benefits

The number of members withdrawing from the System and taking withdrawal benefits decreased during the year. Illustrative of the trend in number of such withdrawals, and the amount thereof, are the following statistics:

Year Ended June 30	Number of Withdrawals	Amount of Payments	Average Amount of Refund
1950.....	2,976	\$ 1,001,484.77	\$336.52
1951.....	2,851	655,189.66	229.81
1952.....	2,289	610,019.04	266.50
1953.....	4,677	1,726,199.29	369.10
1954.....	3,338	1,314,835.92	393.88

Conclusion

A revision of the method of financing is proposed for the purpose of strengthening the financial condition of the System, and to give full effect to accruing obligations under the established benefit schedule. The method now in effect, providing partial funding, measures the amount of the State's obligation according to pension payments projected over a period of years (after applying employee contributions)

rather than upon the basis of actual accruing cost. The method in force is not in accord with the principles underlying the financing of pensions. The deferment of obligations which occurs under the present plan results in the continued increases in the unfunded liabilities, and does not provide a proper perspective of the true cost of the System to the State. The present method of financing will effect a considerably larger cost to the State in the long run because of its failure to take into account the current accruing obligation and because of the tendency that will arise to measure the cost of liberalizing changes in terms of the immediate outlay rather than upon the basis of the ultimate obligation.

The System is being administered efficiently in accordance with the same high standards that have characterized its operations during past years.

Respectfully submitted,

A. A. WEINBERG,
Actuary.

VALUATION BALANCE SHEET—JUNE 30, 1954

ASSETS

New Present Assets:

Amount at June 30, 1954.....	\$ 33,089,161.84	
Less, provisions for future refunds.....	8,124,278.00	\$ 24,964,883.84

Deferred Assets:

Obligations of the members and the State of Illinois for retirement annuities and widows' annuities covering service after June 30, 1954—

Members	\$ 24,653,918.00	
State of Illinois.....	42,474,779.00	67,128,697.00

Accrued Unfunded Liability:

Deferred Obligation of the State of Illinois.....	69,885,665.16	
Total Assets.....		<u>\$ 161,979,246.00</u>

VALUATION BALANCE SHEET—JUNE 30, 1954

LIABILITIES

Present Value of Annuities and Benefits in force—			
(a) Retirement annuities	\$ 14,865,353.00		
(b) Widows' annuities	315,573.00		
(c) Reversionary annuities	79,007.00	\$ 15,259,933.00	
<hr/>			
Present Value of Deferred Annuities and Benefits—			
(a) Reversionary annuities	\$ 49,267.00		
(b) Widows' annuities	33,687.00		
(c) Accidental death benefits	1,375,112.00	1,458,066.00	
<hr/>			
Present Value of Retirement Annuities to Members in Service—			
(a) On account of service prior to January 1, 1944—			
Male	\$ 14,483,636.00		
Female	8,664,677.00	23,148,313.00	
<hr/>			
(b) On account of service January 1, 1944 to June 30, 1954—			
Male	\$ 19,664,728.00		
Female	13,488,097.00	33,152,825.00	
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Present Value of Widows' Annuities on Account of Male Members—			
(a) For service prior to July 1, 1953	\$ 15,733,604.00		
(b) For service July 1, 1953 to June 30, 1954	923,117.00	16,656,721.00	
<hr/>			
Present Value of Retirement and Widows' Annuities on Account of Service after June 30, 1954—			
(a) Retirement annuities—			
Male	\$ 38,118,311.00		
Female	20,306,134.00		
(b) Widows' annuities	8,704,252.00	67,128,697.00	
<hr/>			
Reserve Requirements for Other Benefits—			
(a) Ordinary death benefit	\$ 4,318,009.00		
(b) Ordinary disability benefit	518,995.00		
(c) Accidental disability	35,514.00		
(d) Accidental death	302,173.00	5,174,691.00	
<hr/>			
Total Liabilities		\$ 161,979,246.00	
<hr/> <hr/>			

TABLE A
STATE EMPLOYEES' RETIREMENT SYSTEM OF ILLINOIS
MEMBERSHIP BY DEPARTMENTS
June 30, 1954

Department	Number		Total	Per cent of Total Membership
	Male	Female		
Governor	7	14	21	.07
Lieutenant Governor	1	1	2	.01
Secretary of State.....	398	449	847	2.96
Auditor of Public Accounts.....	209	129	338	1.18
Treasurer	58	30	88	.31
Attorney General	113	52	165	.58
Public Instruction	24	57	81	.28
Courts	25	24	49	.17
State Officers	121	43	164	.57
Aeronautics	15	7	22	.08
Agriculture	202	107	309	1.08
Conservation	382	54	436	1.52
Finance	78	140	218	.76
Insurance	64	54	118	.41
Labor	890	1,023	1,913	6.67
Mines and Minerals.....	54	4	58	.20
Public Health	220	403	623	2.17
Public Safety	1,759	185	1,944	6.78
Public Welfare	3,228	4,997	8,225	28.67
Public Works and Buildings.....	3,492	335	3,827	13.34
Registration and Education	48	79	127	.44
Revenue	473	310	783	2.73
Youth Commission	279	139	418	1.46
Civil Service Commission.....	15	42	57	.20
Illinois Commerce Commission.....	85	55	140	.49
Illinois Liquor Control Commission.....	28	19	47	.16
Illinois Public Aid Commission.....	282	976	1,258	4.39
Illinois Veterans Commission.....	86	101	187	.65
Illinois State Militia.....	183	42	225	.78
Miscellaneous Agencies	118	164	282	.98
Inactive	3,494	2,218	5,712	19.91
Totals.....	16,431	12,253	28,684	100.00%

TABLE B
NUMBER OF MEMBERS AND TOTAL SALARIES AT
JUNE 30, 1954—CLASSIFIED BY AGE AND SEX

Male Employees

Age at June 30, 1954	Number of Members	Aggregate Annual Salary Rate	Age at June 30, 1954	Number of Members	Aggregate Annual Salary Rate
17	1	\$ 2,988.00	51	429	\$ 1,696,620.00
18	4	10,740.00	52	435	1,788,948.00
19	9	25,296.00	53	386	1,641,564.00
20	26	64,260.00	54	432	1,699,752.00
21	39	99,000.00	55	403	1,689,708.00
22	47	103,260.00	56	494	1,991,964.00
23	75	191,376.00	57	438	1,762,860.00
24	96	279,360.00	58	488	1,953,396.00
25	106	329,952.00	59	533	2,053,740.00
26	152	531,996.00	60	452	1,761,612.00
27	218	799,188.00	61	398	1,525,152.00
28	251	971,952.00	62	361	1,381,308.00
29	257	1,010,544.00	63	300	1,124,868.00
30	250	1,006,200.00	64	252	941,820.00
31	257	1,039,812.00	65	257	993,684.00
32	245	990,996.00	66	182	709,896.00
33	249	973,704.00	67	166	615,012.00
34	246	952,284.00	68	144	528,840.00
35	201	802,548.00	69	124	492,204.00
36	263	1,007,232.00	70	78	284,712.00
37	264	1,014,588.00	71	28	92,244.00
38	282	1,091,136.00	72	40	137,196.00
39	284	1,107,852.00	73	28	90,564.00
40	309	1,233,948.00	74	23	72,420.00
41	310	1,214,484.00	75	14	37,608.00
42	313	1,269,012.00	76	7	19,992.00
43	370	1,517,496.00	77	13	37,116.00
44	416	1,694,796.00	78	11	27,792.00
45	394	1,649,100.00	79	7	19,008.00
46	439	1,800,852.00	80	3	11,448.00
47	381	1,527,420.00	81	4	10,764.00
48	450	1,892,088.00	82	1	3,360.00
49	429	1,790,292.00	83	1	1,524.00
50	441	1,777,584.00	84	1	1,344.00
				15,007	\$ 58,973,376.00
Members with uncompleted membership records.....				1,424	5,595,921.00
Totals.....				16,431	\$ 64,569,297.00

TABLE C

**NUMBER OF MEMBERS AND TOTAL SALARIES AT
JUNE 30, 1954—CLASSIFIED BY AGE AND SEX**

Female Employees

Age at June 30, 1954	Number of Members	Aggregate Annual Salary Rate	Age at June 30, 1954	Number of Members	Aggregate Annual Salary Rate
18	6	\$ 13,104.00	49	329	\$ 1,006,404.00
19	61	136,404.00	50	352	1,053,264.00
20	170	388,656.00	51	347	1,032,432.00
21	162	379,188.00	52	343	1,027,992.00
22	137	326,076.00	53	313	954,288.00
23	151	354,960.00	54	408	1,220,820.00
24	162	408,060.00	55	289	836,688.00
25	155	390,876.00	56	347	1,000,596.00
26	141	366,948.00	57	307	925,836.00
27	165	433,524.00	58	343	1,001,064.00
28	178	487,248.00	59	322	932,388.00
29	143	390,912.00	60	276	804,084.00
30	135	362,412.00	61	290	845,700.00
31	164	445,188.00	62	230	689,760.00
32	168	459,228.00	63	206	605,520.00
33	182	521,880.00	64	203	599,400.00
34	165	461,532.00	65	148	448,992.00
35	174	472,620.00	66	146	444,468.00
36	187	535,068.00	67	93	285,192.00
37	193	527,724.00	68	84	251,640.00
38	196	566,112.00	69	59	177,624.00
39	232	672,852.00	70	43	125,088.00
40	247	745,080.00	71	20	54,756.00
41	292	873,936.00	72	13	32,532.00
42	255	766,800.00	73	9	21,708.00
43	299	918,480.00	74	12	32,460.00
44	293	907,536.00	75	2	5,484.00
45	302	929,928.00	76	5	17,676.00
46	316	1,001,496.00	77	4	11,424.00
47	340	1,015,956.00	78	2	3,420.00
48	342	1,031,880.00	79	1	2,760.00
				11,659	\$ 33,743,124.00
	Members with uncompleted membership records.....			594	1,719,137.00
	Totals.....			12,253	\$ 35,462,261.00

TABLE D
NUMBER OF MEMBERS AT JUNE 30, 1954
CLASSIFIED BY LENGTH OF SERVICE

Length of Service at June 30, 1954	Number		Total
	Male	Female	
Less than 1 year.....	4,313	1,494	5,807
1.....	1,755	1,482	3,237
2.....	1,151	1,041	2,192
3.....	1,157	786	1,943
4.....	944	684	1,628
5.....	557	541	1,098
6.....	530	546	1,076
7.....	594	521	1,115
8.....	470	421	891
9.....	392	375	767
10.....	233	260	493
11.....	309	330	639
12.....	468	522	990
13.....	599	518	1,117
14.....	307	313	620
15.....	338	294	632
16.....	267	253	520
17.....	268	228	496
18.....	223	207	430
19.....	216	186	402
20.....	208	178	386
21.....	204	202	406
22.....	96	113	209
23.....	83	92	175
24.....	105	94	199
25.....	69	86	155
26.....	58	77	135
27.....	62	51	113
28.....	55	43	98
29.....	54	47	101
30.....	34	42	76
31.....	57	38	95
32.....	53	34	87
33.....	49	27	76
34.....	36	21	57
35.....	42	35	77
36.....	21	17	38
37.....	16	12	28
38.....	7	15	22
39.....	6	8	14
40.....	6	7	13
41.....	2	6	8
42.....	4	1	5
43.....	5	2	7
44.....	2	2	4
45.....	3	1	4
46.....	3	3
Totals.....	16,431	12,253	28,684

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STATE EMPLOYEES' RETIREMENT SYSTEM OF ILLINOIS

TABLE E

Annuitants Classified by Age at June 30, 1954.

MALE

Age at June 30, 1954	Number	Annual Payments
56.....	1	\$ 784.80
57.....	1	667.20
59.....	1	1,589.28
60.....	11	10,055.88
61.....	40	38,423.16
62.....	43	42,849.24
63.....	43	46,425.12
64.....	45	51,788.76
65.....	47	39,926.28
66.....	56	56,767.44
67.....	51	53,720.88
68.....	44	43,690.56
69.....	52	53,827.68
70.....	71	86,425.08
71.....	83	112,250.88
72.....	62	57,971.40
73.....	46	45,791.40
74.....	53	53,329.80
75.....	39	37,768.44
76.....	39	35,454.96
77.....	32	24,346.92
78.....	31	28,758.60
79.....	15	9,996.72
80.....	9	10,930.08
81.....	17	19,343.16
82.....	12	8,660.88
83.....	15	16,193.88
84.....	10	12,051.00
85.....	5	4,497.24
86.....	2	1,287.48
87.....	1	803.88
88.....	3	3,336.60
89.....	2	3,152.88
90.....	3	1,973.16
91.....	2	3,321.84
Totals.....	987	\$ 1,018,162.56

Average age—70.5 years.
Average pension—\$1,031.57.

STATE EMPLOYEES' RETIREMENT SYSTEM OF ILLINOIS

TABLE F

Annuitants Classified by Age at June 30, 1954.

FEMALE

Age at June 30, 1954	Number	Annual Payments
57.....	1	\$ 669.00
58.....	2	1,481.16
59.....	5	3,072.84
60.....	12	12,380.04
61.....	18	19,027.92
62.....	28	23,039.64
63.....	26	23,603.76
64.....	35	27,516.60
65.....	37	34,779.36
66.....	45	39,403.56
67.....	36	37,154.16
68.....	49	42,646.68
69.....	51	48,375.96
70.....	57	56,759.16
71.....	46	42,936.36
72.....	41	43,972.20
73.....	45	40,237.08
74.....	37	30,594.72
75.....	37	30,259.56
76.....	33	22,782.00
77.....	20	12,875.16
78.....	25	17,442.00
79.....	27	22,310.88
80.....	4	2,528.52
81.....	5	5,151.72
82.....	6	3,948.24
83.....	5	4,328.88
84.....	9	7,263.00
85.....	2	1,216.68
Totals.....	<u>744</u>	<u>\$657,756.84</u>

Average age—70.2 years.
Average pension—\$884.08.

STATE EMPLOYEES' RETIREMENT SYSTEM OF ILLINOIS

TABLE G

Annuitants Classified by Age at Retirement

MALE

Age	Number	Age	Number
55.....	2	73.....	33
58.....	1	74.....	32
60.....	76	75.....	18
61.....	56	76.....	19
62.....	43	77.....	12
63.....	40	78.....	14
64.....	58	79.....	11
65.....	74	80.....	5
66.....	64	81.....	3
67.....	55	82.....	3
68.....	48	83.....	3
69.....	58	84.....	5
70.....	178	85.....	1
71.....	41	88.....	1
72.....	33		
		Total.....	<u>987</u>

Average age at retirement—67.9 years.

STATE EMPLOYEES' RETIREMENT SYSTEM OF ILLINOIS

TABLE H

Annuitants Classified by Age at Retirement

FEMALE

Age	Number	Age	Number
55.....	2	71.....	40
57.....	2	72.....	30
58.....	7	73.....	28
59.....	2	74.....	25
60.....	52	75.....	10
61.....	40	76.....	12
62.....	37	77.....	8
63.....	36	78.....	4
64.....	32	79.....	3
65.....	70	80.....	1
66.....	54	81.....	1
67.....	40		
68.....	49	Total.....	744
69.....	43		
70.....	116		

Average age at retirement—67.2 years.

TABLE I
DEATHS AMONG MEMBERS—AGE AND SERVICE DATA

Age at Death— Nonoccupational	Number of Claims					
	Year Ended June 30, 1954			Year Ended June 30, 1953		
	Male	Female	Total	Male	Female	Total
18 to 21, incl.....	0	0	0	0	1	1
22 to 28, incl.....	1	1	2	1	0	1
29 to 34, incl.....	1	1	2	1	2	3
35 to 39, incl.....	3	1	4	6	2	8
40 to 44, incl.....	3	3	6	3	2	5
45 to 49, incl.....	11	4	15	14	8	22
50 to 54, incl.....	19	7	26	29	7	36
55 to 59, incl.....	25	11	36	47	7	54
60 to 64, incl.....	17	13	30	32	12	44
65 to 69, incl.....	13	9	22	23	5	28
70 and over.....	5	2	7	12	2	14
Totals.....	98	52	150	168	48	216
Number of Occupational						
Deaths	2	0	2	6	0	6
Totals.....	100	52	152	174	48	222
Nonoccupational Deaths:						
Less than 6 years of service			44%			48%
6 years of service or over....			56%			52%

TABLE J
DEATH CLAIMS CLASSIFIED BY CAUSES OF DEATH
FISCAL PERIOD JULY 1, 1953 TO JUNE 30, 1954

Causes of Death	Number of Claims	
	Year Ended June 30, 1954	Year Ended June 30, 1953
Claims for Preceding Year Given for Comparison		
Diseases of the Heart, Blood Vessels and Kidneys:		
Heart Disease	79	122
Apoplexy	5	22
Nephritis	2	1
Cancer and Tumor.....	30	28
Pneumonia and Influenza.....	4	9
Diabetes	1	1
Liver Disease	1	1
Pulmonary Tuberculosis	1	1
Diseases of the Digestive Tract, Including Ulcers of the Stomach and Duodenum and Appendicitis.....	6	4
Automobile Accidents	6	10
Other Violent Death—Including War Deaths.....	6	6
All other Causes.....	10	12
Causes Unknown	1	5
Totals.....	152	222
Above statistics classified as follows:		
Nonoccupational	150	216
Occupational	2	6
Totals.....	152	222

TABLE K
STATISTICS ON WITHDRAWALS WITH REFUNDS

Classified by Age at Withdrawal

Age at Withdrawals	Number of Refunds	
	Year Ended June 30, 1954	Year Ended June 30, 1953
17-19 incl.	13	10
20-24	306	321
25-29	459	593
30-34	393	547
35-39	381	521
40-44	398	625
45-49	387	579
50-54	357	590
55-59	312	490
60-64	196	306
65-69	76	61
70 and over	26	24
No age data	34	10
Totals	3,338	4,677

Classified by Length of Service

Less than 1 year	519	559
1 year	845	1,064
2 years	518	876
3 years	639	1,434
4 years	231	206
5 years and over	586	538
Totals (as above)	3,338	4,677

SCHEDULE 1.

SUMMARY BY DEPARTMENTS OF BENEFIT CLAIMS COVERING
 THE PERIOD FROM JULY 1, 1953 TO JUNE 30, 1954

Code No.	Name of Department	Service Retirement Allowance	Ordinary Death	Accidental Death	Ordinary Disability	Accidental Disability	Reversionary Annuity	Death Benefit After Retirement	Widow's Annuities
1	Governor	---	---	---	---	---	---	---	---
2	Lieutenant Governor	---	---	---	---	---	---	---	---
3	Secretary of State	35	12	---	2	---	---	1	1
4	Auditor of Public Accounts	6	3	1	1	---	---	---	---
5	Treasurer	2	---	---	---	---	---	---	---
6	Attorney General	---	1	---	2	---	---	---	---
7	Public Instruction	1	1	---	---	---	---	---	---
8	Courts	2	---	---	---	---	---	---	---
9	State Officers	5	1	---	---	---	---	---	1
10	Aeronautics	---	---	---	1	---	---	---	---
11	Agriculture	11	4	---	1	---	---	---	1
12	Conservation	6	3	---	---	1	---	---	2
13	Finance	4	1	---	5	---	---	---	---
14	Insurance	6	---	---	3	---	---	---	---
15	Labor	20	15	---	26	1	---	---	1
17	Mines and Minerals	---	---	---	1	---	---	---	---
18	Board of Vocational Education	---	1	---	---	---	---	---	---
20	Public Health	4	2	---	2	---	---	---	---
21	Public Safety	31	13	1	16	---	---	5	2
22	Public Welfare	235	60	---	119	27	1	8	11
23	Public Works and Buildings	43	19	---	10	4	1	2	5
24	Registration and Education	4	---	---	2	---	---	---	---
25	Revenue	11	5	---	2	1	---	---	2
29	Illinois Youth Commission	2	---	---	2	---	---	---	---
30	Civil Service Commission	---	---	---	---	---	---	---	---

SCHEDULE 1—Concluded.

Code No.	Name of Department	Service Allowance	Ordinary Death	Accidental Death	Ordinary Disability	Accidental Disability	Reversionary Annuity	Death Benefit After Retirement	Widow's Annuities
31	Illinois Commerce Commission	5	2	—	—	—	—	—	—
32	Illinois Liquor Control Commission	2	1	—	1	—	—	—	—
33	Illinois Public Aid Commission	17	3	—	4	1	—	—	—
34	Illinois Veterans Commission	1	1	—	—	—	—	—	—
35	Illinois State Militia	4	—	—	—	—	—	—	—
50	Miscellaneous Agencies	3	2	—	—	—	—	—	1
	Totals	460	150	2	200	35	2	16	27
	Pending and Uncompleted	—	25	1	9	8	—	—	—
	Totals	460	175	3	209	43	2	16	27

SCHEDULE 2.

**SERVICE RETIREMENT ALLOWANCE EFFECTIVE
DURING THE PERIOD FROM JULY 1, 1953 TO JUNE 30, 1954**

Name	Department Code No.	Date Effective	Length of Service
Aeschleman, Eli R.	12	8-31-53	9-5/6
Agno, Orin	22	7-1-53	13-3/4
Alexander, Noble F.	50	6-16-54	32-3/4
Allen, Inez, W.	33	2-16-54	14-11/12
Altenbaumer, William H.	23	3-5-54	31-2/3
Anderson, James C.	21	11-11-53	9-1/3
Armstrong, Julia G.	22	7-17-53	16
Ash, Anna Mae	22	4-14-54	10-1/6
Atchison, Julia M.	15	9-30-53	14-1/4
Bagley, Fred	05	1-1-53	8-3/4
Bahr, Margaret A.	21	11-6-53	9-5/12
Bainter, Clarence E.	22	4-1-54	20-3/4
Baker, John O.	03	5-23-54	19
Baker, Norval D.	22	9-1-53	12-7/12
Ball, Dorothy May	33	7-1-53	16-3/4
Ball, Marie S.	33	7-1-53	15-3/4
Bane, Fred W., Sr.	03	3-30-54	8-5/6
Barbee, Bess J.	33	6-5-54	12-1/2
Barker, Olta O.	33	7-1-53	15
Bartlett, Maud C.	22	10-1-53	22
Bates, Alma Marie	22	9-6-53	18-11/12
Beal, William	03	10-17-53	8-11/12
Beaudry, Addie E.	22	1-1-54	28-1/6
Becker, Walter F.	25	4-2-54	16-2/3
Beckner, Harvey C.	22	9-1-53	12
Bedford, Edward J.	21	1-17-54	26-5/6
Beghtol, Emma Carlson	22	7-17-53	18-1/12
Belk, Edna P.	22	7-22-53	35-1/4
Bergner, Alfred C.	22	4-21-54	38-7/12
Black, Samuel A.	11	1-21-54	21-1/6
Bluett, Thomas F.	22	4-10-54	8-2/3
Blundell, Charles L.	03	6-25-54	8-1/2
Boatman, Harry	22	12-17-53	15-1/4
Boggess, Charles P.	33	5-4-54	18-1/3
Bohlander, Louis E.	03	6-27-54	11-11/12
Bolin, Ruey	22	11-20-53	12
Bolin, Walter E.	22	11-1-53	12-1/12
Borah, Carl M.	21	3-2-54	22-1/12
Boyington, Merle M.	22	12-20-53	21-1/3
Bray, John	32	4-1-53	11-2/3
Brewer, Grace	09	7-1-53	16-1/2
Bric, Edmund G.	25	11-23-53	18-3/4
Brockhouse, Frank	22	5-3-54	12-2/3
Brooks, Thearon J.	23	8-8-53	14-1/2
Brown, Iva	22	3-9-54	8-7/12
Brown, Shelby A.	29	4-14-54	12-7/12

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Name	Department Code No.	Date Effective	Length of Service
Brutsche, Florence R.	22	9-10-53	11-11/12
Bryant, Myrtle	22	9-9-53	10-7/12
Buckler, Iva	22	2-16-54	10-11/12
Burggraf, Carl I.	23	7-28-53	37-1/12
Burklow, Ernest N.	22	11-25-53	23-7/12
Campbell, Bessie R.	21	1-7-54	19-5/12
Campbell, Emma A.	09	7-28-53	20-1/4
Carlile, Roy G.	22	1-18-54	17-5/6
Carroll, David M.	03	6-24-54	12-2/3
Carter, Luke	22	6-14-53	18-1/6
Cavitt, Flossie R.	22	5-1-54	35-5/6
Champagne, Marguerite	22	12-20-53	12-1/4
Clinton, Bessie V.	22	6-1-52	8-1/6
Coats, Frances May	22	1-4-54	12-7/12
Coats, Roy L.	22	1-5-54	12-7/12
Colborn, Mary	22	3-1-54	14-1/12
Colgan, Daniel J.	03	10-24-53	13-7/12
Collin, Mallte E.	22	5-1-54	11-7/12
Conner, Maude	22	1-1-54	19-3/4
Cook, Clifford J.	03	6-1-53	10-1/3
Cooper, Bessie M.	22	1-1-54	21
Corwine, Nell	31	7-17-53	44-1/12
Cosgrove, Margaret A.	15	1-1-54	11-11/12
Cotton, Emma A.	22	9-25-53	18-1/4
Cowdin, Margaret B.	20	9-10-53	15-2/3
Cox, Edward L.	22	5-10-54	24-1/2
Craig, John H.	21	2-1-54	12-7/12
Crawford, Flora C.	22	4-18-54	9-2/3
Cremer, Frank J.	23	11-1-53	28-1/3
Crookshank, Irl A.	22	1-1-54	11-1/4
Crookshank, Lissie M.	22	1-1-54	11-1/4
Cunningham, George M.	05	6-16-53	15-11/12
Czech, Leo	15	7-31-53	16-7/12
Daly, Charles A.	09	8-1-53	20-7/12
Daly, Richard J.	11	10-1-53	15
Davis, Anne S.	22	9-16-53	11-7/12
Davis, Henry	22	3-17-54	16-1/6
Davis, Joseph W.	25	8-19-53	15-3/4
Davis, Oscar H.	14	8-25-53	28-5/12
Day, Daisy M.	22	12-1-53	28-1/6
Dean, Alfred E.	11	9-1-53	10-1/6
Deatherage, Fred E.	33	8-24-53	21-2/3
Decker, Venora S.	33	2-16-54	2-3/4
DeLair, Harry E.	23	10-1-53	12
Devine, Thomas F.	22	10-21-53	20-1/12
Dickey, Vena	03	5-8-54	9-1/6
Dillon, Margaret	22	6-3-54	18-7/12
Dillon, Robert M.	23	2-16-54	30-4/12
Dimmick, Erastus A.	22	11-8-53	20-1/3
Dinter, Bruno P., Sr.	22	7-11-53	19-2/3
Dobbins, John W.	22	2-17-54	20-5/12
Douglas, Mabel	22	7-23-53	25-1/12

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Name	Department Code No.	Date Effective	Length of Service
Duberstein, Jacob	11	7-17-53	36-1/12
Dugan, Elmer O.	23	12-1-53	19-1/4
Duncan, John Thomas	22	8-1-53	8-5/12
Duncan, Retta	22	8-1-53	8-1/6
Dunne, Ernest J.	20	11-16-53	15-1/2
Einhaus, Mary E.	22	11-21-53	15-5/12
Ellis, Jack B.	15	10-9-53	17-1/6
Emberton, Walter	22	5-18-54	18-1/6
Engstrom, Otto W.	21	8-16-53	18-2/3
Eppstein, Sam D.	03	11-1-53	22-1/6
Esepp, Urban Vincent	22	12-17-53	11-1/2
Espey, Frank S.	33	2-1-54	15-1/12
Fahay, Gertrude R.	22	4-1-54	26
Faille, John H., Sr.	22	12-22-53	16-5/12
Farney, Thomas P.	03	3-31-54	9-1/12
Fauth, Fred L.	23	2-15-54	12-5/12
Ferguson, Daisy R.	22	10-12-53	28-3/4
Ferguson, Ralph M.	23	2-7-54	34-1/3
Ferris, Lillian F.	22	6-6-54	15-5/6
Finan, Frances M.	03	2-23-54	8-2/3
Fischer, Hattie M.	22	4-17-54	17-1/3
Fitzgerald, Ethel M.	22	10-21-53	19-1/3
Fitzgerald, Mary	22	11-28-53	44-11/12
Flatebo, Gunder J.	03	5-12-54	19-7/12
Fleming, Michael J.	15	9-16-53	18
Forbes, Ethel	22	1-13-54	28
Ford, Archie O.	03	10-1-53	14-3/4
Ford, Leonard H.	08	1-9-54	15-1/2
Foster, Ferdinand A.	22	11-26-53	15-5/6
Fox, Frank P.	04	12-1-53	15-2/3
Foy, Olive E.	15	12-2-53	13-5/12
Fraser, Mabel A.	22	7-1-53	15
Frazine, Bertha B.	22	9-20-53	17-11/12
Frisby, Robert J., Sr.	23	11-1-53	12-1/12
Fritts, Herbert L.	22	12-30-53	36-1/3
Fritz, Denova F.	22	2-19-54	36-1/3
Frost, Alta M.	22	3-1-54	15-1/4
Frost, Ernest E.	22	3-1-54	15-1/12
Fryman, Lloyd	22	10-26-53	8-3/4
Furrer, Alonzo K.	23	12-12-53	10-1/12
Garrett, Edith F.	22	10-10-52	8-5/6
Gass, Harry G.	03	12-1-53	14-1/2
Gast, Otto F.	11	10-31-53	22-1/12
Gay, Willard S.	33	6-1-54	12-1/6
Gebauer, Mabel A.	23	7-28-53	18-1/2
Gibson, Harry C.	15	3-1-54	15-1/6
Gibson, Lora L.	22	7-3-53	8-1/4
Gill, Effie May	22	8-26-53	10-1/6
Gobble, Mata M.	22	5-17-54	20-11/12
Goddard, Homer	22	5-13-54	8-3/4
Good, Fred W.	33	7-9-53	20

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Name	Department Code No.	Date Effective	Length of Service
Gould, Ora M.	22	1-24-54	10-5/12
Gowler, Charles N.	22	8-1-53	18
Gravelot, Gertrude W.	22	7-1-53	16-2/3
Gray, Clara D.	22	8-17-53	29-5/12
Green, Clara C.	15	6-1-54	35-5/6
Gregory, George E.	14	9-1-53	15-5/12
Greitman, Ollie M.	22	1-4-54	12-1/12
Gubbins, Joseph F.	31	12-1-53	8
Gurley, Susan E.	22	12-28-53	11-2/3
Guseman, Jesse A.	21	10-11-53	25
Gwin, Mary	22	2-16-54	8
Hagener, Jennie	31	3-1-54	39-2/3
Hahnenstein, Edwin F.	23	6-27-53	12-3/4
Halbert, Oral	08	11-1-53	29-5/6
Hale, Roscoe F.	22	11-16-53	11-5/6
Hamilton, Emma	22	11-1-53	18-1/12
Hamilton, Robert H.	33	9-9-53	10-1/6
Hammack, Charles	22	8-1-53	15-1/3
Hammack, Nora D.	22	4-19-54	10-1/3
Hand, Jean T.	22	8-14-53	17-5/6
Handlin, Hazel	22	12-21-53	20-5/12
Hanlon, Ambrose C.	22	5-27-54	12-7/12
Harlow, Cora E.	22	1-3-54	15-5/6
Harris, Albert N.	22	2-18-54	17-1/6
Hart, Maurice T.	23	9-20-53	10-7/12
Hart, A. Zilla	22	10-1-53	25-1/12
Hathaway, Clifford M.	23	2-16-54	41
Hawkins, Orville	07	9-7-53	19-1/4
Headly, Mabel B.	03	2-20-54	20-5/6
Healy, Gerald J.	09	12-7-53	22-11/12
Heckel, Floyd J.	34	8-1-53	17-1/3
Hency, Manuel E.	21	3-19-54	10-5/12
Henderson, Alice U.	15	4-2-54	10-1/12
Henderson, Fred	03	7-1-53	11-1/2
Herman, Joel	22	12-1-53	15-1/6
Herrin, Christina	22	2-10-54	10-5/6
Heslup, Argie F.	22	7-1-53	11
Hill, Frederick S.	04	3-5-54	20-1/12
Hill, William E.	25	9-28-53	12-1/2
Hiller, Joseph	15	11-1-53	33-1/3
Hinckle, Ruby	03	12-1-53	9-3/4
Hobson, Anna E.	22	12-31-53	22
Hoff, Mattie M.	22	6-16-54	27-5/6
Holderness, Clayton L.	25	9-12-53	11-7/12
Holloway, Velma	22	5-15-54	23
Holt, Carrie S.	22	11-1-53	10-5/12
Holten, Lucy	22	3-10-54	15-2/3
Holtsberg, Harry A.	25	11-1-53	15-5/6
Horath, Frederick E.	23	6-5-53	8-1/12
Howerton, Eva	22	1-16-54	12-1/4
Hubbard, Marie E.	22	1-1-54	13-5/6
Huffman, Vernon R.	50	3-15-54	19-2/3
Huggins, Harley L.	21	6-25-54	21-1/4

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Name	Department Code No.	Date Effective	Length of Service
Ingalls, Horace B.	13	9-23-53	32-1/4
Irvin, Sadie	22	10-20-53	20-5/6
Isbell, Margaret B.	22	12-10-53	20-3/4
Jackson, Metta	22	1-15-54	39-1/2
Jenkins, Ernest	22	9-24-53	19-1/4
Johnson, Anna J.	22	8-16-53	2-1/6
Johnson, Carl Herman	25	7-12-53	9-3/4
Johnson, Frederick C.	22	11-1-53	15
Johnson, Lillian A.	04	4-1-54	22-3/4
Jones, George H.	22	5-6-54	38-5/6
Josphy, Margarita	22	6-2-54	8-11/12
Kane, Catherine D.	15	10-1-53	15
Keenan, Elizabeth S.	22	11-7-53	20-1/12
Kehoe, Thomas	22	8-14-53	30-7/12
Kelley, Sam C.	12	7-29-53	11-2/3
Kepler, Mary E.	22	12-28-53	24-1/4
Ketcham, Gus	22	10-22-53	13-1/3
Kirk, Ona M.	03	7-19-53	18-1/3
Klee, Fred W.	23	9-11-53	28-2/3
Kleinert, Fritz C.	22	7-27-53	18-1/12
Knapp, Delmar W.	22	7-22-53	25-1/3
Knittel, Rebecca M.	22	12-24-53	10-7/12
Knowles, Henry B.	22	5-17-54	36-5/12
Knox, Robert E.	25	7-1-53	13-1/12
Koehler, Charles A.	15	3-9-54	11-1/6
Kramer, Rudolph L.	23	8-16-53	18-5/12
Krolick, Helen H.	22	1-1-54	18-7/12
Lambert, Ray V.	12	3-17-54	11
Langan, Edward	23	8-23-53	24-5/12
Lape, Lawrence C.	03	10-15-53	24-1/6
Larson, Glenn	23	6-6-54	16-2/3
Lay, William A.	22	6-24-54	22
Lee, John J.	25	2-12-54	20-1/12
Lewis, Chris	22	12-19-53	11
Lewis, J. Myrtle	14	8-17-53	20-1/6
Lewis, Louie E.	23	8-17-53	12-5/6
Lichtenwalter, Emery	21	9-29-53	12-11/12
Lieberman, Leo	25	2-21-54	20-7/12
Liller, Rose A.	22	10-13-53	20-1/4
Lindenmeyer, Henry J.	35	11-1-53	9-11/12
Liptak, Leo J.	35	4-20-53	8-1/12
Little, Elsie L.	22	10-12-53	17-2/3
Locke, Arthur A.	21	1-1-54	10-7/12
Loewy, Morris	04	10-17-53	10-11/12
Logan, Cora M.	22	3-10-54	15-1/12
Long, Cora E.	22	3-1-54	16
Loomis, Erma M.	33	6-26-53	15-1/4
MacDonald, William	03	5-1-54	15-1/4
McCafferty, Thomas S.	12	10-10-53	38-3/4
McClintock, Frank H.	33	8-21-53	8-1/4

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Name	Department Code No.	Date Effective	Length of Service
McCulloch, Joseph E.	22	5-18-54	27-11/12
McDaniel, Carl	21	5-29-53	9-1/12
McDaniel, Daniel P.	21	4-1-54	9-2/3
McDaniel, John R.	23	9-1-53	24-11/12
McDonna, James E.	03	5-17-54	15
McDowell, Mabel	22	8-1-53	16-5/12
McElhiney, Alma O.	22	4-9-54	40
McFarland, Bertha M.	22	12-1-53	32-1/12
McFarland, Hope	22	11-1-53	39-1/3
McFarland, Susie	22	2-19-54	10-3/4
McGinnis, Carrie B.	22	5-13-54	8-1/12
McHugh, Charles G.	23	6-1-54	21-1/6
McMahan, James R.	23	1-1-54	26
McQuillen, Bessie L.	22	11-8-53	11-1/4
McVicker, Julia Ann	22	1-18-54	12-1/2
Madsen, Christine	22	1-9-54	18-5/12
Mansell, Hazel	22	5-1-54	27-1/4
Marquis, Charles E.	22	9-22-53	35-2/3
Marquis, Florence D.	22	10-1-53	10-1/2
Martin, Carl W.	22	8-27-53	19-1/6
Martin, G. Edgar	22	11-14-53	20-1/3
Martin, Orah O.	22	1-14-54	22-1/6
Mather, Frank	50	8-24-53	22-5/6
Matson, Ralph D.	23	11-13-53	9-11/12
Mattingly, Bert	33	9-2-53	13-1/6
Mattocks, Harry C.	23	7-1-53	8
May, Calvin S.	22	5-19-54	37-5/6
May, Edwin R.	22	5-26-54	15-1/12
Meadel, Adolph J.	03	10-1-53	19-3/4
Mehrle, Helen G.	22	8-29-53	12-1/6
Menke, Edward H.	22	6-17-54	3
Messick, Carl	25	12-25-53	15-1/2
Milam, George W.	21	12-2-53	11-1/4
Miles, Eliza J.	22	1-29-54	10-5/12
Miller, Bert	23	2-15-54	10-2/3
Miller, Charlie E.	35	11-28-53	11-5/6
Miller, Martha A.	22	10-19-53	27-1/3
Miller, Peter P.	22	9-1-53	18
Minton, Mary Golden	22	1-10-54	8-11/12
Molloy, John J.	04	10-2-53	12-1/3
Moody, Walter L.	24	5-1-54	15
Moon, Maurice A.	12	7-17-53	12-1/12
Moore, Fred F.	22	5-26-54	19-7/12
Moore, Oliver Clyde	22	11-14-53	9-1/6
Moore, William	03	6-1-53	8-1/4
Morphew, Ella O.	22	4-8-54	15-5/12
Morris, William E.	21	10-2-53	21-1/4
Morrisey, Nora A.	21	4-1-54	19-1/2
Mullen, John P.	03	11-1-53	15
Munic, Jerome J.	21	8-29-53	11
Murray, Thomas J.	15	5-1-53	9-7/12
Myers, Fred	23	7-1-53	15-1/6
Myers, Omer A.	23	7-11-53	9-7/12
Myles, Charles T.	03	5-1-54	15-1/4

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Name	Department Code No.	Date Effective	Length of Service
Nave, Nellie B.	22	9-12-53	21-7/12
Nelson, Arthur M.	11	6-7-54	33-2/3
Nimmer, Arthur W.	24	6-15-54	22-11/12
Nusbaum, Arthur A.	23	10-1-53	8-5/12
O'Connell, George F.	22	9-1-53	33-1/4
O'Donnell, Lucy M.	22	4-1-54	23-3/4
O'Donnell, Martin L.	31	3-1-54	12-5/12
O'Keefe, Beulah M.	22	11-20-53	9-1/12
O'Keefe, Thomas J.	15	4-1-54	12-11/12
O'Reilly, Josephine	22	7-21-53	28-7/12
Orlomowski, Theodore W.	21	7-1-53	21-1/2
Oxford, Owen S.	22	7-1-53	30-3/4
Palmer, Eckels	23	2-17-54	31-1/6
Palmer, James R.	23	1-13-54	25-1/6
Panzica, Frank C.	22	6-28-54	12-1/3
Parks, Margaret M.	22	11-28-53	25-1/3
Paro, Nora E.	22	1-5-54	9-1/12
Parsons, Laura M.	22	10-1-53	28
Paschal, Emily	22	6-29-54	13
Penington, Corneluis A.	23	9-14-53	33-2/3
Peoples, Frank	23	12-29-53	5-1/4
Pesavento, Andrew J.	21	9-1-53	8-3/4
Peters, Walter C.	22	11-20-53	19-5/12
Peterson, Rose C.	09	10-1-53	8-5/6
Pflum, Leo W.	13	4-1-54	20-3/4
Phillips, Bess T.	22	10-29-53	20
Phillips, Lenna I.	22	2-1-54	24-3/4
Pilz, Ernest	23	1-1-54	8-1/4
Pittman, Ross F.	03	8-17-53	19-11/12
Pole, Clifford E.	13	2-12-54	29
Potter, William	21	9-1-53	22-1/12
Power, Mary C.	22	6-30-54	36-1/4
Radford, Estella A.	22	9-10-53	8-2/3
Radford, Robert B.	22	9-8-53	9-1/6
Rago, Tony	22	6-24-54	29-11/12
Ransdell, Odessa L.	22	10-16-53	12-1/3
Rasmussen, Leo J.	22	8-11-53	11-1/4
Rice, Daisy S.	22	3-10-54	19-2/3
Richard, Marion J.	23	1-10-54	8-1/4
Richey, Madge M.	14	11-15-53	24-3/4
Ricketts, Ethie	22	12-2-53	19-5/12
Riordan, Florence C.	21	4-15-54	20-2/3
Roberts, Mary E.	22	1-17-54	24-1/12
Robertson, Barney	22	12-20-51	11-5/12
Robinson, Effie May	22	8-4-53	17-3/4
Robman, George W.	21	2-26-54	11-11/12
Roeder, Ruth C.	22	12-9-53	31-5/12
Rogers, Earl A.	22	4-1-54	17
Rogers, LulaBelle	22	8-10-53	17
Rose, Lena R.	22	9-21-53	24-1/4
Rosenthal, Sonia G.	22	8-22-53	18-1/12

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Name	Department Code No.	Date Effective	Length of Service
Russell, Van W.	03	8-27-53	15-1/6
Russow, William	22	4-28-54	12-1/4
Ryan, Jessie L.	22	7-1-53	19-5/6
Ryan, William P.	11	9-25-53	13-1/3
Saner, Margaret C.	03	1-9-54	8-3/4
Sauber, Paul R.	11	7-1-53	12-1/3
Savage, Edwin J.	22	8-14-53	10-3/4
Saxe, Bessie C.	22	10-9-53	18-7/12
Schipper, Mary E.	22	11-27-53	15-1/6
Schmidt, Alice B.	22	7-13-53	22-3/4
Schopmeyer, George E.	23	4-1-54	32-1/4
Scott, Flora E.	29	6-15-54	33-1/4
Seeger, Frank W.	21	7-15-53	10-7/12
Seemann, Oscar	23	10-15-53	11-3/4
Sennott, Harry B.	23	6-3-54	33-1/12
Sevier, John W.	03	8-17-53	17-5/6
Seymour, Milton G.	22	10-20-53	12
Shaffer, Herman O.	22	5-31-54	10-5/12
Sharp, Walter	22	6-2-54	15-1/12
Shaver, Peter C.	22	7-19-53	12-2/3
Shea, William M.	12	5-6-54	11-3/4
Shelton, Cathryn D.	22	2-22-54	25-2/3
Sheppard, Ora E.	22	11-5-53	30-1/4
Simmons, Mary I.	22	6-8-54	19-1/2
Skinner, Thomas N.	04	6-1-54	16-1/2
Sims, Henrietta M.	22	7-1-53	15
Skaggs, Lucretia R.	22	1-1-54	20-1/4
Skogevik, Samuel	22	4-27-54	21-1/3
Smith, Achilles	21	12-27-53	9-7/12
Smith, Esta F.	21	12-1-53	11-1/3
Smith, Hurley O.	13	7-1-53	14-7/12
Smith, James L.	22	4-1-54	13
Smith, John W. F.	04	12-1-53	22-5/12
Snow, Harry W.	14	10-5-53	9-1/3
Sonnenschein, Maurice B.	15	3-14-53	8-3/4
Spilman, Edward M.	33	9-22-53	14
Squire, Alice E.	20	3-24-54	11-11/12
Stevens, Fred E.	15	3-6-54	15-1/6
Stevenson, Marion L.	22	10-3-53	13-3/4
Stone, Marcella A.	22	10-6-53	26
Stull, Georgia E.	22	2-1-54	15-1/12
Sullivan, Arthur M.	23	11-5-53	12-3/4
Sullivan, Clifford W.	03	10-1-53	12-3/4
Sullivan, Nellie C.	03	12-1-53	13-1/6
Sutherland, John A.	21	10-1-53	13-3/4
Swank, Paul E.	31	8-28-53	32-11/12
Taylor, Grover A.	22	6-1-54	8-1/12
Taylor, Guy R.	23	7-1-53	12-7/12
Taylor, Iva S.	22	2-2-54	21-5/6
Thomas, Frank L.	23	11-1-53	33-1/6
Thompson, Della	22	7-1-53	25-2/3
Thompson, Frank W.	22	9-4-53	24-3/4

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Name	Department Code No.	Date Effective	Length of Service
Thompson, Lula	22	10-30-53	20-11/12
Topping, Margaret V.	22	9-17-53	28-1/12
Trovillion, Claud A.	22	3-2-54	17-1/3
Tunks, Ada L.	22	12-4-53	17-1/6
VanAusdall, Charles A.	11	2-1-54	17-5/12
VanDoren, Frank E.	11	8-1-53	11-7/12
VanDoren, Grace G.	33	3-20-54	9-2/3
VanTrease, Alta J.	22	5-25-54	34-11/12
VanTrease, Samuel E.	22	5-23-54	45-5/12
Vlk, James M.	15	5-28-54	16-5/12
Vaughn, Eunice	22	8-1-53	20-7/12
Wagner, George M.	22	8-16-53	21-1/12
Wall, Edna R.	15	7-15-53	10-5/6
Walsh, James J.	14	7-1-53	13-1/12
Ward, Faye	22	11-1-53	21-1/3
Washburn, Cecil D.	21	10-16-53	12-1/2
Watkins, Lena F.	22	4-2-54	29
Watson, Robert O.	03	10-7-53	14-1/4
Watt, Cynthia J.	22	10-22-53	18-7/12
Webb, Parley P.	21	4-15-54	10
Webster, Laban E.	11	1-1-54	12-1/3
Weesner, Clarence M.	22	11-3-53	21-1/12
Wemple, Jay E.	25	11-1-53	22-1/3
Wesley, Melvin E.	22	8-12-53	12-1/12
Weymouth, Frances S.	15	6-13-54	15-2/3
Wheatley, Mabel A.	22	9-24-53	17-11/12
Whitacre, Martha A.	22	1-22-54	30-1/3
White, Laureate E.	22	1-1-54	25-1/2
White, Thelda E.	22	1-1-54	21-1/4
Wiatrolick, Frank J.	22	2-28-54	20-5/12
Wilkinson, Rufus	22	12-7-53	15-5/12
Williams, Lucy	03	5-8-54	10-1/3
Williford, Edgar B.	22	1-31-54	20
Wilson, Minnie E.	22	1-15-54	20-3/4
Wilson, Sidney H.	21	12-17-53	11-11/12
Winchester, Ora C.	22	7-1-53	28
Wolf, Lillian F.	22	4-10-54	19-2/3
Wolfe, William W.	23	6-20-53	15
Wolff, Ben B.	20	7-17-53	36-5/6
Wolshock, Albert P.	22	6-22-54	19-1/2
Wolshock, Emily T.	22	9-3-53	18-2/3
Womack, Mary Ann	22	5-29-54	8-5/12
Wooten, Clarence	22	6-21-54	27-1/4
Wunderlich, Arthur J.	15	2-15-54	16-7/12
Yenerich, Roy O.	22	3-17-54	10-5/12
Young, Frank L.	32	9-16-53	19-1/4
Young, Ray E.	24	8-19-53	11-1/12
Youngblood, Rose	22	10-1-53	15-1/12
Zaleski, J. Paul	22	4-1-54	8
Zick, Frank P.	35	12-6-53	13-5/12
Zimmerman, Effie F.	21	5-12-54	16-7/12

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**SERVICE RETIREMENT ALLOWANCE EFFECTIVE
DURING THE PERIOD FROM JULY 1, 1953 TO JUNE 30, 1954**

Summary by Departments

Code No.	Name of Department	Year Ended June 30	
		1954	1953
03	Secretary of State.....	35	29
04	Auditor of Public Accounts.....	6	4
05	Treasurer	2	0
06	Attorney General	0	4
07	Public Instruction	1	1
08	Courts	2	2
09	State Officers	5	4
11	Agriculture	11	19
12	Conservation	6	2
13	Finance	4	1
14	Insurance	6	1
15	Labor	20	16
20	Public Health	4	4
21	Public Safety	31	33
22	Public Welfare	235	163
23	Public Works and Buildings.....	43	61
24	Registration and Education.....	4	1
25	Revenue	11	13
29	Youth Commission	2	0
31	Illinois Commerce Commission.....	5	2
32	Illinois Liquor Control Commission.....	2	1
33	Illinois Public Aid Commission.....	17	19
34	Illinois Veterans Commission.....	1	2
35	Illinois State Militia.....	4	0
50	Miscellaneous Agencies	3	0
	Totals	460	382
	Pending and Uncompleted.....	0	0
	Totals	460	382

SCHEDULE 3.

NONOCCUPATIONAL DEATH CLAIMS COVERING THE
PERIOD FROM JULY 1, 1953 TO JUNE 30, 1954

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

Name	Department Code No.	Date of Death	Name	Department Code No.	Date of Death
Abbott, Frank P.	06	12-17-53	Fister, Margaret T.	22	11-26-53
Adams, Cloid H.	25	5-2-54	Foster, Mary C.	25	11-14-53
Adloff, Oscar C.	23	5-8-54	Fross, Charles R.	23	12-22-48
Baer, Jacob L.	15	4-8-54	Garner Thelma S.	20	5-23-54
Barr, Edith	03	7-15-53	Garlick, Sayrs A.	15	10-23-53
Battista, James	32	7-14-53	Garvin, Mary Ann	03	2-10-54
Biggerstaff, Ida H.	03	10-8-53	Gawronski, Joseph	22	3-17-54
*Bodewin, Margaret D.	15	7-11-51	George, Frank C.	07	11-17-53
Boysen, Margaret H.			Gibbons, Sadie	22	12-2-53
Meek	09	11-9-53	Gibler, Clyde E.	23	5-30-53
Braun, Fred D.	03	7-19-53	Gifford, Oren J.	22	10-31-53
Brown, Clara Belle	15	6-8-46	Gilmore, Willie	13	12-5-53
Campbell, Thomas F.	04	12-11-53	*Gondos, John	22	4-2-51
Carney, Edith	22	2-11-54	Gray, Francis L.	21	9-3-53
Carty, Leroy C.	23	8-11-53	Green, Donald J.	03	1-24-54
Catavu, Jack	23	4-15-54	Grimes, Leroy C.	15	5-9-53
Cavanaugh, Marie E.	19	10-6-50	Hall, Helen Hazel	23	1-29-54
*Chambliss, Virgil E.	25	8-17-52	Hanson, Edwin C.	22	8-26-53
Chancellor, Raymond			Haught, Lowell	22	2-3-54
Everett	22	10-2-53	*Helm, Jay N.	21	4-18-49
Cohen, Benjamin (Dr.)	22	1-30-54	Hicks, Blueford	22	9-9-53
Comstock, Charles E.	22	1-12-53	Hill, Orville E.	22	2-9-54
Connorton, Owen G.	21	7-3-53	Holtman, Eva Marie	21	3-14-54
Cox, Halsey W.	03	3-29-54	Hubert, Mary N.	22	3-23-54
Curtner, Thomas W.	22	11-15-53	Hucsch, Karl	22	11-8-53
Danekas, Stoddard D.	12	5-8-54	Hunter, Clyde C.	50	3-6-54
Davenport, Norman T.	25	1-12-54	Isbell, Rollie C.	12	11-7-53
Dixon, Albert O.	22	11-30-53	Jahnke, Fred W.	22	6-4-53
Downing, Elizabeth	22	7-17-53	James, Mary E.	22	9-2-53
Downs, Charles W.	21	1-11-54	Janda, Joseph J.	25	3-31-54
Eddy, Ralph H.	22	7-15-53	Jones, Fredonia	22	8-7-53
Edwards, Lida M.	11	12-22-53	Kenney, Thomas W.	21	6-26-53
Epstein, Joseph	22	1-19-54	Kerpe, Kazimieras	22	3-12-54
Erton, Beatrice G.	31	2-28-54	Killam, Anna F.	22	5-9-54
Eskew, Cleo	22	1-31-54	Kirk, Effie	22	4-2-54
Fancher, Fred George	22	11-27-53	Kleeberger, John O.	12	5-10-54
Farrer, William Thomas	23	1-12-54	Komar, Morris Louis	23	12-6-53
Fearn, Elmer A.	15	7-19-53	Labaj, Stanley J.	23	10-26-53
Fernandes, Louis W.	22	1-5-54	LaBarge, Lillian P.	22	10-5-53
Figueira, Florence	03	11-6-53			

Original from

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Name	Department Code No.	Date of Death	Name	Department Code No.	Date of Death
Labowitch, Benjamin	15	9-27-53	Radell, Florence	15	3-2-54
Lakin, Jennie	22	7-5-53	Ranes, Annie R.	15	6-22-53
Larson, Oscar E.	04	11-10-53	Reardon, Orville	22	3-13-54
Lawless, Clay	23	4-11-52	Recob, Alonzo	11	6-30-53
Lehency, Joseph	03	1-21-54	Roche, Helen C.	15	7-2-53
*Lewis, Joe	11	5-10-52	Rosenzweig, Marie	22	9-23-53
Linson, Roxie V.	22	3-21-54	Rothchild, Louis S.	31	8-31-53
Lipka, Rudolph	21	8-13-53	Ryan, Alta P.	22	12-20-53
Lozansky, Petronella	22	8-29-53	Ryan, Terance A.	21	8-4-53
McCain, Lillian R.	34	10-23-53	St. John, Otis	22	9-28-53
McCarthy, Raymond H.	03	3-4-54	Sample, Leroy	22	2-24-54
McClure, Sidney T.	22	7-2-53	Schwartz, Hyman	15	2-10-53
McCrary, Jim Charles A.	21	10-16-53	Scheubert, Florence	22	12-25-53
McKellar, Archibald	11	6-8-53	Serviss, Vera M.	22	11-16-53
McMeen, Arthur H.	22	11-26-53	Shehorn, William M.	22	11-22-53
McMurray, Irvin	03	4-30-54	Sherwood, Francis R.	15	11-12-53
Mabson, Eugenie A.	15	1-13-54	Snodgrass, John J.	03	2-13-54
Mahar, William J.	21	10-19-53	Starkes, Fay	22	6-5-54
Marshall, Paul F.	15	9-13-53	Stead, Lulu G.	22	10-14-53
*Martin, Lester	15	9-30-51	Sterling, Robert W.	23	7-15-48
Martinez, Florence	15	2-17-54	Storch, Frank	22	12-10-53
Maze, Lucille L.	04	7-28-53	Stricklin, Virginia L.	33	9-14-53
Menees, Sadie	22	8-30-53	Strode, John Frank	23	9-28-52
Meyer, Margaret A.	03	7-31-53	Stukenberg, Floyd	23	10-11-53
Moffat, George Bain	23	11-18-53	Sweeney, Anastacia	22	9-11-53
Mogged, Otto	23	3-5-54	Taylor, Harry	22	5-26-54
Mooney, Thomas E.	22	3-7-54	Trigger, Dr. Harry W.	22	10-10-53
Morrow, Cyrus W.	23	2-13-54	Walser, Clayton K.	21	5-7-54
Moseley, Leslie	21	11-6-53	Welsh, Joseph D.	21	2-20-54
*Murray, John	23	5-26-53	Welter, Edmund J.	23	2-5-45
Nance, Linnie	22	4-23-51	Westhoff, Clarence A.	50	12-7-53
Ochs, Hubert	22	3-17-54	Wheatley, Hannah Bernice	33	11-28-53
Orr, Richard D.	22	3-23-54	Wilke, Ruth	22	1-24-54
Owens, Edward P.	11	9-26-53	Williamson, Harold K.	23	9-4-53
Payne, Alta B.	22	10-18-53	Wise, Morris H.	25	11-3-53
Persinger, Katie J.	22	7-3-53	Wilson, Iva E.	22	1-20-54
Pfeiffer, Henry L.	18	7-31-53	Wilson, Yolanda M.	15	5-18-54
Pierce, Cyril M.	21	10-18-53	Womack, William	23	7-13-53
*Polen, Betty E.	22	2-9-50	Woolard, Wayne A.	22	7-15-53
Polley, Bryce P.	22	7-19-53	Young, Martha E.	22	6-26-53
Pospeshil, Viva Leona	20	1-17-54			

NONOCCUPATIONAL DEATH CLAIMS COVERING THE PERIOD FROM JULY 1, 1953 TO JUNE 30, 1954

Summary by Departments

Code No.	Name of Department	Year Ended June 30	
		1954	1953
03	Secretary of State	12	11
04	Auditor of Public Accounts	3	1
05	Treasurer	0	5
06	Attorney General	1	4
07	Public Instruction	1	1
09	State Officers	1	1
11	Agriculture	4	5
12	Conservation	3	1
13	Finance	1	1
14	Insurance	0	1
15	Labor	15	17
17	Mines and Minerals.....	0	1
18	Board of Vocational Education.....	1	0
20	Public Health	2	4
21	Public Safety	13	19
22	Public Welfare	60	77
23	Public Works and Buildings.....	19	37
24	Registration and Education.....	0	0
25	Revenue	5	16
31	Illinois Commerce Commission	2	2
32	Illinois Liquor Control Commission.....	1	0
33	Illinois Public Aid Commission.....	3	4
34	Illinois Veterans Commission.....	1	0
35	Illinois State Militia.....	0	3
50	Miscellaneous Agencies	2	1
	Totals	150	212
	Pending and Uncompleted	25	4
	Totals	175	216

SCHEDULE 4.

OCCUPATIONAL DEATHS OCCURRING DURING THE
PERIOD FROM JULY 1, 1953 TO JUNE 30, 1954

Name	Department Code No.	Date of Death
Fiedler, Lester F.....	21	10-14-53
Rohsenberger, Otto L.....	04	1-15-54

OCCUPATIONAL DEATHS OCCURRING DURING THE
PERIOD FROM JULY 1, 1953 TO JUNE 30, 1954

Summary by Departments

Code No.	Name of Department	Year Ended June 30	
		1954	1953
04	Auditor	1	0
11	Agriculture	0	1
12	Conservation	0	1
21	Public Safety	1	1
22	Public Welfare	0	1
23	Public Works and Buildings.....	0	2
	Totals	2	6
	Pending and Uncompleted.....	1	0
	Totals	3	6

SCHEDULE 5.

NONOCCUPATIONAL DISABILITY CLAIMS COVERING THE
PERIOD FROM JULY 1, 1953 TO JUNE 30, 1954

Name	Depart- ment Code No.	Date of Dis- ability	Name	Depart- ment Code No.	Date of Dis- ability
Adamson, Beryl D.	22	5-3-53	Ellis, Virgie Lee	22	9-14-53
Barger, Frances E.	22	2-2-54	Evans, Ella Elizabeth	22	7-14-53
Batts, Georgia	22	9-21-53	Farrington, Alberta M.	22	3-8-54
Beatty, Corinne	25	1-8-54	Fay, Mary E.	33	6-15-53
Becker, Carrie C.	22	10-24-53	Filson, Clara A.	13	6-30-53
Birk, Jessie P.	22	10-5-53	Flock, Marie	23	8-5-53
Bloem, Nellie E.	22	4-19-54	Gaines, Ann	22	3-14-54
Bonjean, Americo F.	21	11-30-53	Gifford, Oren J.	22	8-2-53
Borden, Ella	15	1-21-54	Gillespie, Nellie	22	4-24-53
Bowles, Cyril A.	23	1-29-54	Griest, Alva R.	22	11-3-53
Brahm, Pearl L.	22	10-21-53	Griest, Fleetie D.	22	6-8-53
Brandt, Meta N.	22	1-16-54	Grisham, Katie	22	12-14-53
Briggs, Alice E.	22	3-23-54	Gross, Lois E.	22	1-11-54
Brown, Lulu Mae	22	2-23-54	Hanson, Leslie C.	15	7-9-53
Bruhn, Nellie K.	22	2-22-54	Harrell, Roy W.	22	5-20-54
Bullock, Charles O.	22	8-31-53	Harrington, Jay G.	23	6-30-53
Cahill, Margaret E.	20	11-25-53	Hass, Ethel F.	22	7-28-53
Callaway, Agnes	13	11-30-53	Hazard, Helen H.	21	9-8-53
Carlile, Roy G.	22	9-18-53	Hazel, Lena H.	22	5-6-54
Carter, William	22	5-18-54	Heddinger, Ralph F.	22	5-11-54
Cash, Ocia	03	9-30-53	Henard, Dorothy H.	22	10-13-53
Catavu, Emma	22	11-9-53	Hemphill, Esther C.	22	6-9-53
Chamness, Afton	22	7-26-53	Henard, Harry H.	22	10-31-53
Clancy, Lawrence D.	13	4-20-54	Higgins, Susan S.	15	6-24-53
Collard, Duke J.	22	3-24-54	Hilkevitch, Alexander	22	3-4-54
Cook, Emily	22	1-6-54	Hill, Benjamin F.	22	12-20-53
Cooper, Goldie Jane	22	5-25-54	Hinman, Faye K.	22	4-8-54
Conrad, Sallie A.	22	7-8-53	Hogan, Mary E.	22	9-4-53
Crosson, Itha L.	22	7-9-53	Hubert, Eutha	22	7-1-53
Davis, Juanita M.	22	5-31-53	Hurn, John E.	15	12-29-53
Davis, Taylor	21	8-14-53	Isbell, Margaret	22	6-23-53
DeBoard, Nettie	22	6-6-53	Johnson, Doris H.	22	5-2-54
Denton, Florence M.	15	3-12-54	Johnson, Lillian A.	04	3-16-53
Dobbs, Ella	22	2-3-54	Jones, Alma	22	5-23-54
Donnell, Vera	21	3-3-54	Kasch, Norman E.	21	6-4-53
Driver, Bessie G.	15	7-29-53	Kaszynski, Cecilia M.	10	5-7-54
Drumm, Harry	22	10-29-53	Kaufman, Julia M.	22	1-13-54
Dykhuisen, George	23	9-20-53	Kearney, Wilma B.	22	5-6-52
Edmands, Anna	21	8-31-53	Kelly, Edward J.	15	10-13-53
Edwards, Lucy	22	2-9-54	Kennedy, John L.	23	5-16-54
Eiler, L. Marie	33	2-5-54			
Eiles, Mae K.	15	12-3-53			

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Name	Department Code No.	Date of Disability	Name	Department Code No.	Date of Disability
Kiely, Hazel	22	4-20-53	Peters, Hannah A.	22	12-23-53
Kloss, Emilia M.	15	3-18-54	Peterson, Marjorie E.	22	6-20-53
Kobs, Edward J.	15	12-3-53	Phalen, Carl F.	22	4-5-53
Lang, Oscar H.	22	5-26-54	Pichen, Stanley J.	32	5-9-53
Langley, Edith	22	8-18-53	Pieri, Donald J.	15	9-16-53
Larrabee, Alma E.	11	8-31-53	Pirtz, Lee R.	15	9-16-53
Lewis, Edith	22	5-18-54	Pomatto, Mary	22	10-25-53
Lewis, Hattie M.	22	10-16-53	Powers, Harry J.	15	10-16-53
Lilienthal, Estelle	15	9-24-53	Prantalos, Alma	22	10-23-53
Love, Albert G.	21	3-16-54	Prendergast, Helen	22	8-31-53
Luckey, Mary E.	22	5-24-54	Price, Audra	22	4-17-54
McCauley, Mary Jane	15	5-14-54	Quinseberry, Mary A.	22	9-13-53
McCulloch, Lena	22	5-22-54	Reiter, Robert J.	21	7-29-53
McElvain, Lawrence	22	3-23-54	Reitmeyer, Leo P.	15	1-12-54
McGuire, F. Lorayne	15	9-2-53	Rimerman, Virgil	33	4-30-53
Markee, Virginia C.	22	2-25-54	Ritchie, Margaret	24	6-30-53
Martin, Catherine	22	9-5-53	Robertson, Alan H.	15	11-20-53
Martin, Ira H.	22	2-14-54	Rockwood, Nathan A.	22	11-18-53
Martin, Mabel F.	29	5-25-54	Rodgerson, Mary E.	25	10-24-53
Mathewson, Lee	22	12-2-53	Ruddell, Millard A.	21	11-4-53
Mellott, Mary L.	22	12-22-53	Schmitz, Anna	22	6-27-54
Melody, Martin J.	15	5-28-54	Schuler, George R.	21	6-23-53
Michel, Alvin W.	22	10-31-53	Seyfrit, Clara E.	06	3-16-54
Miller, Charles	22	9-29-53	Shaffer, Raphael J.	13	11-30-50
Miller, Ruberta S.	06	8-31-53	Sheppard, Fred O.	22	4-13-54
Mitchell, Lois M.	22	2-20-54	Shinn, Mildred Loraine	22	11-19-53
Mollenhauer, Edward H.	15	6-30-53	Siensen, Leslie C.	22	9-26-53
Moore, Marie E.	14	2-28-54	Siensen, Zelma S.	22	9-14-53
Moore, Viola	22	6-9-53	Sigel, Harry C.	22	9-16-53
Morgan, Jessie M.	15	7-20-53	Simmons, Mary Ina	22	9-30-53
Mravec, Joseph P.	03	4-30-54	Simons, W. Ross	22	4-1-54
Murphy, Dennis	22	8-2-53	Sinai, Leah R.	22	6-18-53
Murphy, Vincent	15	6-10-53	Skogevik, Mabel	22	11-15-53
Musholt, Florence	22	6-18-53	Sloat, Guy	22	9-15-53
Nance, Linnie	22	6-30-50	Slover, Juanita M.	21	12-1-53
Naughton, Marie B.	15	12-31-53	Smith, John L.	23	11-30-53
Nees, John William	22	7-22-53	Smith, Mildred M.	22	1-23-54
Neill, Harry I.	22	9-22-53	Smith, Pauline J.	22	3-6-54
Nettles, Ella L.	22	7-5-53	Spellman, Cecilia M.	22	2-15-54
Nichols, John, Sr.	23	6-15-53	Spidalette, Louis C.	21	5-31-53
Nichols, R. Mabel	14	10-6-53	Squire, Alice E.	20	8-21-53
Oliver, Noah A.	22	12-4-53	Stanley, Leonard M.	22	6-15-53
Omellas, Charles	22	6-18-53	Starkes, Fay	22	4-27-54
Orr, Vivian F.	22	4-9-54	Stegall, Everett N.	21	8-2-53
Parsch, William F.	15	3-22-54	Stephens, Richard G.	33	2-14-54
Pawlik, Jennie	13	2-7-54	Stofchick, John C.	21	4-8-54
Perry, Jean	22	12-22-53	Sutton, Orris F.	23	8-23-53
Perry, Naomi C.	14	9-30-53	Taylor, John	17	9-30-53
			Thompson, Edna M.	22	9-9-53

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Name	Depart- ment Code No.	Date of Dis- ability	Name	Depart- ment Code No.	Date of Dis- ability
Tierney, Phillip F.....	29	4-2-54	Warmoth, Adeline	22	2-3-54
Tobenski, Caroline M.....	22	12-20-53	Washington, Jewel F.....	15	9-17-53
Tobin, Mary	22	9-3-53	Waters, William H.....	24	10-31-53
Veatch, Clift D.....	21	4-7-54	Wilcox, Lonnie P.....	21	1-20-54
Voight, Cecelia M.....	22	2-2-54	Williams, Alvin C.....	22	2-4-54
Wabel, Florence	15	5-31-54	Williams, Lucy	22	2-23-54
Wagner, Mabel	22	1-25-54	Williamson, Foy A.....	22	9-21-53
Walker, Clyde	22	10-22-53	Wooden, Ronnie M.....	22	6-1-54
Walsh, Marie Eileen.....	23	8-31-53	Woolfolk, Nona N.....	22	4-7-54
Walter, Robert E.....	23	7-19-53	Zeller, Walter	22	6-6-53
			Zirkle, Ruth E.....	22	1-10-54

NONOCCUPATIONAL DISABILITY CLAIMS COVERING THE PERIOD FROM JULY 1, 1953 TO JUNE 30, 1954

Summary by Departments

Code No.	Name of Department	Year Ended June 30	
		1954	1953
03	Secretary of State.....	2	9
04	Auditor of Public Accounts.....	1	2
06	Attorney General	2	0
10	Aeronautics	1	0
11	Agriculture	1	3
13	Finance	5	0
14	Insurance	3	0
15	Labor	26	8
17	Mines and Minerals.....	1	1
20	Public Health	2	3
21	Public Safety	16	11
22	Public Welfare	119	98
23	Public Works and Buildings.....	10	9
24	Registration and Education.....	2	0
25	Revenue	2	6
29	Illinois Youth Commission.....	2	0
32	Illinois Liquor Control Commission.....	1	0
33	Illinois Public Aid Commission.....	4	6
35	Illinois State Militia.....	0	1
50	Miscellaneous Agencies	0	0
	Totals	200	157
	Pending and Uncompleted	9	0
	Totals	209	157

SCHEDULE 6.

OCCUPATIONAL DISABILITY CLAIMS COVERING THE PERIOD FROM JULY 1, 1953, TO JUNE 30, 1954

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

Name	Department Code No.	Date of Disability	Name	Department Code No.	Date of Disability
Anderson, Mabel	15	6-24-53	King, William McK.	22	4-10-54
Batley, Mabel E.	22	4-10-54	McIntire, Hazel	22	4-26-53
Blumer, Sr., George W.	22	10-15-53	Myers, Helen L.	22	8-21-53
Byars, Wallace W.	12	4-23-53	Newport, Ethel M.	22	1-20-54
Carpenter, Maonie	22	10-9-52	*Nicholson, Paul	23	6-1-50
Cook, Bernice	22	1-27-53	Ramsey, Leo	22	10-9-53
Dassow, Myrtle	22	10-1-52	Rein, Carl	22	2-20-54
Derr, John P.	22	8-11-53	Schmidt, Edith M.	22	1-16-54
Edwards, Earl A.	22	2-16-54	Staiger, Lyda M.	33	4-1-53
Esser, Edwin	22	4-16-54	St. John, Barney	22	4-12-53
*Fullerton, Dean	22	2-24-52	Thirion, Leonard	23	1-16-53
Garland, Lory T.	22	12-13-53	Vaughn, Myrtle	22	3-21-54
*Garrett, Edith F.	22	1-15-49	*Velho, Maude	22	4-1-52
Gunkel, Ernie W.	23	6-2-54	Wayland, Herbert G.	23	3-16-54
Hallman, Leo	22	11-1-52	Webber, Ruth E.	22	3-23-54
Huckleberry, Patricia R.	22	2-14-54	Weindorf, Mary M.	22	8-24-53
Johnson, Lurene	22	2-9-53	*White, Charles E.	25	1-16-52
			Wooldridge, Dorthy	22	12-1-53

OCCUPATIONAL DISABILITY CLAIMS COVERING THE PERIOD FROM JULY 1, 1953, TO JUNE 30, 1954

Summary by Departments

Code No.	Name of Department	Year Ended June 30	
		1954	1953
12	Conservation	1	0
15	Labor	1	0
22	Public Welfare	27	48
23	Public Works and Buildings.....	4	21
25	Revenue	1	1
33	Illinois Public Aid Commission.....	1	1
	Totals.....	35	71
	Pending and Uncompleted.....	8	0
	Totals.....	43	71

SCHEDULE 7.

DEATH BENEFITS AFTER RETIREMENT COVERING THE
PERIOD FROM JULY 1, 1953 TO JUNE 30, 1954

Excess of Accumulated Contributions Over Pension Payments Received

Name	Department Code No.	Date of Death	Name	Department Code No.	Date of Death
Anderson, Renie C.....	23	3-22-54	McFarland, Bertha	22	3-23-54
Baker, Charles H.....	21	3-30-54	Norris, John B.....	22	12-11-53
Darling, Charles F.....	22	10-5-53	Phillips, Bess T.....	22	2-17-54
Dowell, Frank L.....	03	11-12-53	Piovence, Robert M.....	21	2-5-54
Hall, Thomas J.....	21	8-20-53	Ragain, George G.....	22	12-6-53
Harshbarger, Eugene	21	10-11-53	Risinger, George L.....	23	7-20-53
Johnson, Roy L.....	22	10-18-53	Smith, Pierce T.....	22	3-18-54
Leach, Ethel H.....	21	9-19-53			
Lowenstein, Eugene	22	3-2-54			

DEATH BENEFITS AFTER RETIREMENT COVERING THE
PERIOD FROM JULY 1, 1953 TO JUNE 30, 1954

Excess of Accumulated Contributions Over Pension Payments Received

Summary by Departments

Code No.	Name of Department	Year Ended June 30	
		1954	1953
3	Secretary of State.....	1	0
4	Auditor of Public Accounts.....	0	0
7	Public Instruction	0	0
11	Agriculture	0	1
15	Labor	0	1
20	Public Health	0	1
21	Public Safety	5	2
22	Public Welfare	8	9
23	Public Works and Buildings.....	2	1
35	Illinois State Militia.....	0	0
	Totals.....	16	15
	Pending and Uncompleted.....	0	0
	Totals.....	16	15

SCHEDULE 8.

REVERSIONARY ANNUITIES EFFECTIVE DURING THE PERIOD FROM JULY 1, 1953 TO JUNE 30, 1954

Deceased Member	Reversionary Annuitant	Department Code No.	Date Effective
Causey, Frederick A.....	Causey, Odessa L.....	22	11-1-53
Everitt, Frank L.....	Everitt, Emma L.....	23	12-27-53

REVERSIONARY ANNUITIES EFFECTIVE DURING THE PERIOD FROM JULY 1, 1953 TO JUNE 30, 1954

Summary by Departments

Code No.	Name of Department	Year Ended June 30	
		1954	1953
11	Agriculture	0	1
22	Public Welfare	1	0
23	Public Works and Buildings.....	1	0
	Totals	2	1
	Pending and Uncompleted	0	0
	Totals	2	1

SCHEDULE 9.

WIDOW'S ANNUITIES EFFECTIVE DURING THE PERIOD
FROM JULY 1, 1953 THRU JUNE 30, 1954

Name of Deceased Member	Name of Widow	Department		Length of Service
		Code No.	Date Effective	
Avery, Roland M.....	Avery, Ireane	15	11-14-53	13 11/12
Brown, Frank S.....	Brown, Emma J.....	23	5-7-54	20 2/3
Cooper, Thomas W.....	Cooper, Bessie M.....	22	3-28-54	30 7/12
Davis, Lloyd I.....	Davis, Isabelle C.....	21	7-18-53	20 1/12
Davis, William	Davis, Iva Pearl.....	22	1-3-54	12 1/6
Engelbrecht, Harry F.....	Engelbrecht, Dessie M.....	22	11-15-53	22 5/12
Feldermann, LeRoy G. W.....	Feldermann, Bernice	12	2-17-54	12 2/3
Foster, Thomas J.....	Foster, Agnes	11	1-8-54	11 3/4
Hall, Charles R.....	Hall, Winifred M.....	22	11-23-53	44 11/12
Hurst, James C.....	Hurst, Vesta	22	3-5-54	22 7/12
Joost, John G.....	Joost, Lulu W.....	25	10-14-53	8 5/12
Kraushaar, Walter D.....	Kraushaar, Esther E.....	08	3-15-54	20 3/4
Lindgren, Thure L.....	Lindgren, Elsie E.....	21	1-14-54	27
May, Burl H.....	May, Lora	22	4-9-54	43
Merriman, Guy F.....	Merriman, Freeda	22	1-20-54	20 1/2
O'Grady, Peter J.....	O'Grady, Clare Helen.....	25	10-25-53	18 5/6
Pitzen, John M.....	Pitzen, Helen	12	1-23-54	20 7/12
Reeder, Herbert C.....	Reeder, Evelyn	23	1-20-54	25 1/12
Rybak, William	Rybak, Edna	03	2-23-54	11 1/6
Sallee, Gordon F.....	Sallee, Louise	23	5-24-54	30 5/12
Sharp, Theodore L.....	Sharp, Lydia L.....	22	8-22-53	20 3/4
Spengler, Edward P.....	Spengler, Leva C.....	50	10-31-53	21 1/12
Squires, George H.....	Squires, Clara W.....	23	8-15-53	34 1/6
Thomas, Walter A.....	Thomas, Kathryn	22	1-28-54	29 7/12
Towers, James S.....	Towers, Inez S.....	23	12-16-53	27
Wagner, George M.....	Wagner, Oget	22	2-1-54	21 1/12
Wilson, George C.....	Wilson, Minnie	22	12-22-53	10 1/6

**WIDOW'S ANNUITIES EFFECTIVE DURING THE PERIOD
FROM JULY 1, 1953 THRU JUNE 30, 1954**

Summary by Departments

Code No.	Name of Department	Year Ended June 30 1954
03	Secretary of State.....	1
08	Courts	1
11	Agriculture	1
12	Conservation	2
15	Labor	1
21	Public Safety	2
22	Public Welfare	11
23	Public Works and Buildings.....	5
25	Revenue	2
50	Miscellaneous Agencies	1
	Totals	27
	Pending and Uncompleted	0
	Totals	27

APPENDIX

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

BENEFITS

1. Service Retirement Allowance

Retirement is optional with a member upon attainment of the age of 60 years, provided at least 8 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 the case of a member withdrawing from service prior to the age of 55 years a vested interest in a retirement allowance attaches upon completion of 15 or more years of service. If the member withdraws from service upon or after attainment of the age of 55 years, a vested right is established if he has 8 or more years of service.

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 36 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 and Guarantees. A service retirement allowance to any member cannot exceed 60% of average final compensation, provided that the service retirement allowance to any member who was in service on July 1, 1951 cannot be less than the amount to which he was entitled under the provisions of the Act in effect prior to that date.

Estimating Retirement Allowance. The retirement allowance set out in the foregoing paragraphs labeled (a), (b) and (c) is equal to 1 $\frac{2}{3}$ % of average final compensation multiplied by the total number of years of credited service subject to the limitation as to prior service.

Optional Minimum Benefit. An optional minimum annual retirement benefit is provided in the case of any member aged 65 years or over, having 15 or more years of creditable service, equal to 1% of average final compensation per year of credited service, plus the sum of \$25.00 for each completed year of service, subject to a minimum payment of \$780.00 per year and a maximum payment of 60% of average final compensation.

Average Final Compensation. Average final compensation is defined to mean the average annual 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 \$7,500.00 per year.

Special Retirement Provision. Any member who has received ordinary disability benefit for the maximum period of time specified under the plan, who has

* This summary sets forth in brief the principal provisions of the plan of operation underlying the System but is not to be accepted as a substitute for the applicable law. The law must be considered as controlling under all circumstances.

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 60.

2. **Widow's Annuity**

This benefit consists of (a) a widow's annuity equal to one-half of the retirement allowance earned by the member at date of death or at date of retirement, whichever first occurs, provided he has at least 8 years of service, and (b) a lump sum death benefit payment of \$500.00.

A widow of a member in service on July 7, 1953 has the option, if no other beneficiary has been named, of electing to receive the ordinary death benefit or the widow's annuity. A widow of a person becoming a member after that date is entitled to this option only if the actuarial value of the widow's annuity (without the \$500.00 death benefit) is less than the ordinary death benefit.

The widow's annuity begins when the widow attains age 55, if she is under 55 at date of the member's death, or on the date of death of the member if she is 55 years of age or over. If she has a minor child or children under age 18 in her care, the annuity begins at once, even though she is under age 55. In the latter case, the annuity is increased 5% on account of each such child, subject to a maximum of 66 $\frac{2}{3}$ % of the retirement benefit earned by the member.

3. **Reversionary Annuity**

A member may elect to receive a reduced retirement allowance for himself and provide an annuity for a designated beneficiary on an actuarial equivalent basis to be paid upon his death.

4. **Ordinary Disability Benefit**

This benefit is available 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 the applicable percentage 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 one-fourth of the member's period of service at date of disability, but in no event beyond age 65.

5. **Death Benefit—Death Before Retirement**

The accumulated contributions of the member are payable in event of death.

The ordinary death benefit, payable from State contributions, 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, with the following exception: In the case of a member in receipt of ordinary disability benefit, death benefit coverage is provided during the entire time disability benefits are payable.

The benefit payable from State contributions is an amount equal to one month's earnable compensation for each completed year of creditable service, not to exceed six months' salary.

6. **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

* Earnable compensation is defined to mean the full rate of the member's compensation including maintenance, subject to a maximum of \$7,500.00 per year.

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.

7. 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 the applicable percentage 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.

8. 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 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.

9. Refunds

Upon withdrawal from service before retirement a member is entitled to a refund of all his contributions, without interest, including retirement benefit and widow's annuity contributions.

CONTRIBUTIONS

By Members. The members of the System contribute at the rate of 6% of their earnings by way of salary deductions. Male members are required to contribute an additional 1% of salary towards the widow's annuity. The maximum amount of earnings considered by the System for salary deductions is \$7,500.00 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, administers 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 by law is the executive officer in charge of the administration of the System.