

**Annual report.**

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FIRST ANNUAL REPORT  
OF THE  
BOARD OF TRUSTEES  
OF THE  
**TEACHERS' RETIREMENT SYSTEM  
OF THE STATE OF ILLINOIS**

SUCCESSOR TO THE  
ILLINOIS STATE TEACHERS' PENSION  
AND RETIREMENT FUND

In operation twenty-four years to  
June 30, 1939



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TO THE  
SUPERINTENDENT OF PUBLIC INSTRUCTION  
FOR THE  
YEAR ENDING JUNE 30, 1940

O. M. Karraker, Secretary

PENSION DOCUMENT NUMBER TWENTY-FIVE

[Printed by Authority of the State of Illinois]



TEACHERS' RETIREMENT SYSTEM  
OF THE STATE OF ILLINOIS

SPRINGFIELD, ILL., *December 30, 1940.*

HON. JOHN A. WIELAND,  
*Superintendent of Public Instruction,  
State of Illinois:*

DEAR SIR:

In compliance with Section 3(8) of the Teachers' Retirement System Act, we have the honor to submit to you the First Annual Report of the Board of Trustees, Teachers' Retirement System of Illinois, successor to the Board of Trustees, Teachers' Pension and Retirement Fund, State of Illinois, for the year ending June 30, 1940.

Very Respectfully,

O. M. KARRAKER,  
Secretary, Board of Trustees, Teachers'  
Retirement System, State of Illinois.

SCHWEICKART



## PART ONE

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In 1915 there was created by legislation the Illinois State Teachers' Pension and Retirement Fund, as indicated by Section 1 of the law as follows:

"Be it enacted by the People of the State of Illinois, represented in the General Assembly: There is hereby established an Illinois State Teachers' Pension and Retirement Fund. The fund shall be managed by a board of trustees composed of the Superintendent of Public Instruction, the State Treasurer, and three other persons, who shall be appointed by the Governor as hereinafter provided."

Section 211 of the School Law reads as follows:

"On the first Monday in January annually the Auditor of Public Accounts shall apportion the common school fund in the manner following:

"There shall be set aside annually by the Auditor from the Common School Fund of the State and paid into the State Treasury for the maintenance and administration of the Illinois State Teachers' Pension and Retirement Fund an amount sufficient to meet all the demands made upon said Pension and Retirement Fund, in accordance with the provisions of an Act entitled 'An Act in relation to an Illinois State Teachers' Pension and Retirement Fund,' approved May 27, 1915, as amended, which amount, until otherwise provided by law, shall be equal to three-tenths of one mill upon each dollar of assessed valuation of all taxable property of the State."

The law thus created was in operation for a period of twenty-four years to July 1, 1939, during which time 3969 teachers were retired on annuity under its provisions and were paid annuities totalling \$15,393,748.57 as indicated by the final report under the old law.

Under such law teachers were permitted to retire at age fifty with 25 or more years of teaching, with an annuity for life of \$400 per year, and on reaching the age seventy by payment of an additional amount of \$200 and accrued interest such annuity was increased to \$600.

Under its provisions all teachers, regardless of the length of service above twenty-five years, were paid the same identical amount of annuity.

For some years prior to 1939, under the leadership of the Illinois Educational Association the question of whether the law should be modified or changed was presented to the school people, it being argued that annuity should be awarded on the basis of service and that the teacher should pay a larger amount and that the State should be asked to contribute a great deal more for the purpose of seeking to put the fund on an actuarial basis. Accordingly the question was presented to the General Assembly in 1939 and by legislation the Teachers' Retirement System was created effective as of July 1, 1939, and this report is the first annual report under the successor law—the Teachers' Retirement System covering the period July 1, 1939 to July 1, 1940.

It should be emphasized here that the rights the annuitants had who retired under the old law prior to July 1, 1939 are in no way modified by this legislation. Annuity due them is payable in the same way and in the same amount and the rights given to them are continued; that is, the teacher who had retired under the old law at an earlier age than seventy would be entitled to receive an additional amount of \$600 at age seventy, and the Board of Trustees and the Teachers' Retirement System are empowered to carry out the provisions under which teachers annuity under the old law were granted.

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It is clearly the intention of the General Assembly that no rights which a teacher had given him by the old law would be taken from him, and these rights would be merged with the new if he became a member under the Teachers' Retirement System by teaching after the effective date of the new act.

The Teachers' Retirement System Law provides that the Board of Trustees shall meet four times each year and may adopt by-laws and rules of administration. In conformity with the provisions of the law the Board of Trustees held meetings during the last fiscal year, as follows:

July 28, 1939—Present, John A. Wieland, Albert Walker and John A. Hayes.

Sept. 15, 1939—Present, John A. Wieland, Albert Walker and John A. Hayes.

Nov. 15, 1939—Present, John A. Wieland, Albert Walker and John A. Hayes.

Dec. 28, 1939—Present, John A. Wieland, Albert Walker and John A. Hayes.

Mar. 15, 1940—Present, John A. Wieland, Albert Walker and John A. Hayes.

June 13, 1940—Present, John A. Wieland, Albert Walker and John A. Hayes.

On the day before the regular meeting the committees of the board meet and go over the details of the office, covering receipts, disbursements, retirements and annuities. At the regular meeting on the following day reports of committees are received and considered, together with the report of the Secretary. Thus all of the matters of the preceding quarter are considered.

## PART TWO

This report is the first report of the Teachers' Retirement System of the State of Illinois, the successor law to the Illinois State Teachers' Pension and Retirement Fund in effect for the prior twenty-four years to July 1, 1939.

The first important provision of the new law is the provision that annuitants and teachers under the old law would be duly protected in their rights as indicated by the law in Section 15, as follows:

Section 15. Intention of the Act. It is the intention of this Act that the retirement system herein provided for shall as of July 1, 1939 and thereafter, supersede and take the place of any teachers' pension and retirement fund which shall be in operation in the State of Illinois, under and by virtue of an Act entitled, "An Act in relation to an Illinois State Teachers' Pension and Retirement Fund," approved May 27, 1915, in force July 1, 1915, as subsequently amended . . .

All annuities, pensions and other benefits allowed prior to July 1, 1939, by the Board of Trustees of such Teachers' Pension and Retirement Fund shall thereafter be paid by the said Board of Trustees, created in this Act from the Pension Payment Fund herein provided for, according to the law under which such annuities, pension or other benefits were allowed; and all rights and privileges concerning retirement allowances accorded retirants under "An Act in relation to an Illinois State Teachers' Pension and Retirement Fund," approved May 27, 1915, in force July 1, 1915, as subsequently amended, are hereby continued.

Further provisions of the law, in brief, may be stated as follows:

### 1. *Membership.*

(a) All persons entering teaching in the State outside of Chicago after July 1, 1939.

(b) All contributors to the old Fund who continue to teach regularly after July 1, 1939.

(c) All persons who were teachers who were not contributors to the old fund prior to July 1, 1939, unless they file notice of election not to be included and sign a waiver of benefits by November 18, 1939. Those electing not to participate should apply to County Superintendent for proper form.

The new law provides that a school nurse and librarian are teachers in the meaning of the law, providing they have a certificate to teach; otherwise, they are not under the law.

### 2. *Creditable Service.*

Teachers who thus become members under the new law are entitled to a credit under the new law for all teaching done prior to July 1, 1939, if all provisions of the old law had been complied with; that is, the proof of service and payment for such service, in accordance with the law in effect prior to July 1, 1939.

Under the direction of the Actuary the office has prepared a file of what each teacher has done under the old law to July 1, 1939, and these are being presented to the teachers through each county superintendent of schools, and the teacher on proving this, if it is correct, either add to it or modify according to the facts if service is not shown by having proof made. Blanks and instructions are all in the hands of the county superintendent of schools.

When this service under the old law is returned to the Springfield office the Actuary will in due time certify the time taught under the old law, as well as the amount that is paid, as well as the amount that is due, and on these details being finished credit for this service will be completed.

Teachers will have sufficient time to do this. The law gives five years for this purpose.



3. A teacher under the new Retirement System is permitted to retire at age fifty, with 15 or more years of teaching, all provisions of the law having been complied with, but the law does not guarantee any annuity except to those who have completed 25 years of teaching, and the provision is that for such twenty-five years the annuity can not be less than \$400. It is for this reason the teacher is urged, if possible, to complete twenty-five years of service in order to come under the minimum provisions of the law. The final ten years of teaching before retirement must be taught in Illinois.

4. The teacher under the new Teachers' Retirement Law may retire on disability with ten or more years of teaching, the last five having been taught in this State.

5. The teacher on leaving the profession; that is, going into some other business, may receive a refund of all that has been paid under the old law, as well as the new, but this refund can not be paid until four months has passed from the last date of teaching, but it may be had by the teacher any time within six years from the date of last teaching. In case of death, however, the refund to the estate of a teacher only covers amounts paid under the new law.

6. Teachers are required under the new Teachers' Retirement System to pay into the fund through the local school board four per cent of their salary, not less than \$30 per year nor more than \$100, and the payments into the fund by the State to July 1, 1940, are greatly increased since the new law was created and amounted to \$2,100,000, and for the year ending July 1, 1942, the State's payment will be \$1,680,000.

The purpose of the legislation sought is to give greater financial permanence and stability, to increase the benefits to members as based on the service rendered and to guarantee the present annuitants a continuance of their rights and privileges.

The administration of the law is invested in the Board of Trustees of which the Superintendent of Public Instruction is by virtue of his office President of such board.

During the period covered by the report the members of the Board of Trustees were:

John A. Wieland, *Superintendent of Public Instruction*.  
John A. Hayes, Peoria, Ill.  
Albert Walker, Sullivan.

During the latter part of 1940 additional members were appointed by the Governor as follows:

Melvin Thomas, Charleston.  
Fred L. Forrester, DuQuoin,

thus making five members as provided by the law.

## PART THREE

OPINIONS OF THE ATTORNEY GENERAL RENDERED DURING  
THE FIRST YEAR UNDER THE NEW ACT

1. A teacher who retired in 1936 under the old law, and who has been teaching again since September, 1938, and who will continue to teach under the new law, will be required to contribute to the new retirement system, four per cent of each month's salary earned after the effective date of the new act. All teachers who retired under the old act and who afterwards, but before July 1, 1939, surrendered their retirement certificates and resumed teaching, and who continue to teach after July 1, 1939, are members of the new retirement system and must make contributions to the new retirement fund of four per cent of their monthly salary earned after the effective date of the new act, the same as all other members.

2. A teacher who retired under the old act and who was receiving a pension thereunder on July 1, 1939, and resumes teaching in September, 1939, or at any time after July 1, 1939, will not thereby become a member of the new retirement system, and will not contribute four per cent of his salary in like manner as other members. If such a teacher resumes teaching, he will make no further contributions, and when he again retires he will do so under the old act.

3. Disability annuitants who were retired for disability under the old act, but who have recovered from their disability and who resume teaching after July 1, 1939, thereby become members of the new retirement system and are required to make the contribution of four per cent of their monthly salary.

4. A teacher may retire at any time within six years after he ceases to teach, provided he has not lost his membership in the interim, and is otherwise qualified. One need not necessarily be actually teaching when retirement is at hand, and in the event one stopped teaching at forty-five and asked for retirement under annuity at fifty he would be entitled to receive such annuity if no refund under the law had been paid, and he had not in any other manner lost his membership in the retirement system.

5. A "teacher-secretary" is one who possesses the qualifications of a teacher, including a teacher's certificate, and whose salary is paid out of the educational fund of the district in which he or she is employed, but who is doing secretarial or clerical work instead of teaching. Therefore, actual teaching is not required by such "teacher-secretary".

6. A substitute teacher comes under the provisions of the act if employed on a full time basis, and such a teacher receives credit for the full year as a teacher and must make the regular contribution of four per cent, or not less than \$30.00 a year, to the fund, payable monthly. If, however, the substitute teacher is employed on a merely part time basis, and teaches but one week or less out of each month, and is paid only for the time actually spent in teaching, such a substitute is not a member of the system and is not required to contribute thereto, unless he or she is a person who has taught in the public schools included within the provisions of this retirement system on a full time basis up to an age determined by a general ruling of a local Board of Education, and who continues to be or is thereafter employed in such public common schools of this State on yearly contracts under a reduced working load and a reduced monthly salary, in which event such person is a member of the retirement system and is entitled to full participation in the provisions of the act and is required to make full contributions to the fund established thereunder.

7. A teacher who is employed to teach but one-half day each day of the school year would be considered a regular teacher, as she is employed upon an annual basis, her salary being paid monthly. In that case she would be a member of the system and would be entitled to its benefits and required to make the contributions provided for in the act, the minimum of which amounts to \$30 for one full school year, payable monthly. A deduction of less than \$30.00 would be made only in a case where one teacher did not teach the full year. For example, if one teacher taught the first half of the year and another teacher the second half of the year, each would contribute four per cent during the period taught, or a minimum of \$15 each.

8. In calculating the time allowed under the new act for service prior to July 1, 1939, on account of attendance at college, the rule provided for in the old law will prevail, and teachers who were subject to the provisions of the old act and contributors to the fund thereby created, are entitled to credit of one year, for college attendance, provided they completed ten years of teaching before the effective date of the new act.

9. If a teacher has taught twenty-five years under the old law, is a teacher on July 1, 1939, and has not elected to be excluded, she comes under the new law automatically, and she is not required to teach any certain length of time after July 1, 1939. If she continues in good faith to teach after that date, or in good faith resumes teaching after that date, she makes contributions to the annuity fund provided for in the new act, and upon her retirement receives an annuity out of that fund, the amount of which depends upon the length of time she teaches after the effective date of the new act. As a practical matter a contract to teach for any period less than a year would not be evidence of good faith. Such a teacher would also receive a pension for the twenty-five years of teaching service rendered prior to the effective date of the new act in consideration of her contributions to the fund provided for under the old act. A teacher who has taught and contributed to the pension fund created by the old act and who is included under the new act, may, if she is not eligible to receive an annuity obtain a refund at any time, provided application therefor is made not less than four months nor more than six years after ceasing to teach.

10. In the payment of contributions to an estate of a teacher, only contributions made under the new law are refunded.

11. A teacher who once retired under action of the Board of Trustees under the old law cannot return that money, say in June, 1939, thus attempting to cancel such retirement and then teach after July 1, 1939, retiring under the new act and securing its provisions, for the same reasons as given in No. 2.

12. Under the new act school nurses and librarians in service after July 1, 1939, are allowed a prior service record for time spent in service before July 1, 1939, if duly certified prior to July 1, 1939, as a teacher, provided they pay the contributions they would have paid under the old act, together with four per cent interest thereon from the time they would have paid these contributions under the old act to the date of payment.

## PART FOUR

## INCOME FOR YEAR JULY 1, 1939, TO JUNE 30, 1940

<b>INCOME</b>	
Members' Assessments .....	\$1,934,030.27
Apportionment of School Fund Taxes.....	700,000.00
Interest Received .....	77,823.27
Refunds Repaid .....	5,507.17
Royalties—Gas and Oil Rights.....	427.25
	<hr/>
	\$2,717,787.96
<b>EXPENSES</b>	
Benefits Paid .....	\$1,476,820.16
Refunds Paid .....	43,766.83
General and Administrative Expenses.....	52,485.53
Miscellaneous .....	4,539.39
	<hr/>
	\$1,577,611.91
<b>EXCESS OF INCOME OVER EXPENSES.....</b>	<b>\$1,140,176.05</b>

Audit Report.

W. T. CLARKE & Co.,  
Certified Public Accountants.

STATEMENT OF ASSETS AND LIABILITIES TRANSFERRED FROM  
SUPERSEDED ILLINOIS STATE TEACHERS' PENSION AND  
RETIREMENT FUND AS OF JULY 1, 1939

## ASSETS

Cash on Deposit with State Treasurer.....	\$2,069,520.93
Bonds (Less Reserve for Loss).....	336,825.00
Real Estate Mortgage Loans (Less Reserve for Loss).....	320,192.99
Real Estate Owned (Less Reserve for Loss).....	165,919.71
Accounts Receivable .....	307,769.96
Furniture and Fixtures.....	4,427.32
Cash in Closed Banks.....	544.22
Oil and Gas Rights at Nominal Value.....	2.00
Deferred Charges .....	2,079.13
	<hr/>
Total Assets.....	\$3,207,281.26

## LIABILITIES

Accrued Expenses .....	\$ 2,246.80
Accounts Payable .....	3,602.92
Benefits Due within Three Months.....	345,573.00
Expense Fund .....	60,000.00
Rentals in Trust (Net).....	4.52
Pension Payment Fund.....	2,795,854.02
	<hr/>
Total Liabilities.....	\$3,207,281.26

Audit Report.

W. T. CLARKE & Co.,  
Certified Public Accountants.

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## ACTUARIAL VALUATION

The change from the provisions of the Illinois State Teachers' Pension and Retirement Fund to those of the Teachers' Retirement System of Illinois required the gathering and determination of all records for all prior service of all teachers. This work is progressing satisfactorily but is not sufficiently completed at this time to permit an actuarial valuation to be made.

Valuations will be made as soon as possible and will be submitted in the next annual report.

A. S. HANSEN, Actuary.

FINANCIAL STATEMENTS OF TEACHERS' RETIREMENT SYSTEM  
BALANCE SHEET, JUNE 30, 1940

## ASSETS

Cash on Deposit with State Treasurer.....	\$2,884,295.59
Bonds (Less Reserve for Loss).....	294,500.00
Real Estate Mortgage Loans (Less Reserve for Loss).....	293,729.67
Real Estate Owned (Less Reserve for Loss).....	137,919.71
Accounts Receivable .....	782,544.15
Furniture and Fixtures.....	5,224.40
Cash in Closed Banks.....	544.22
Oil and Gas Rights at Nominal Value.....	2.00
Deferred Charges .....	1,636.39
<b>Total Assets.....</b>	<b>\$4,400,396.13</b>

## LIABILITIES

Accrued Expenses .....	\$ 1,855.08
Accounts Payable .....	2,385.08
Benefits Due within Three Months.....	400,000.00
Expense Fund .....	60,000.00
Rentals in Trust (Net).....	.07
Pension Payment Fund.....	3,936,155.90
<b>Total Liabilities.....</b>	<b>\$4,400,396.13</b>

## Audit Report.

W. T. CLARKE & Co.,  
Certified Public Accountants.

## PART FIVE

## STATE INSTITUTIONS

INCOME FOR YEAR JULY 1, 1939, TO JUNE 30, 1940

## INCOME

Members' Current Assessments.....	\$14,466.00		
Members' Back Assessments.....	1,983.20		
Interest .....	779.90		
Operations of Properties (Net) Exhibit 4.....	357.16		
			\$17,586.26

## EXPENDITURES

Annuities Paid and Accrued.....	\$23,879.17		
Refunds .....	300.40		
Expenses of Fund Paid by Teachers'			
Retirement System—			
Refund .....	\$ 12.10		
Expense .....	570.95	583.05	24,762.62

EXCESS OF EXPENDITURES OVER INCOME before receipt  
of State Contribution..... \$ 7,176.36

This law was not amended when the companion act, the Illinois State Teachers' Pension and Retirement Fund, was amended in 1939. It is not on an actuarial basis, and no valuations of actuarial liabilities have been made to date. Legislation is now being drafted which will, if passed, merge this fund with other sound retirement systems in the State.

Audit Report.

W. T. CLARKE & Co.,  
Certified Public Accountants.

STATE INSTITUTIONS TEACHERS' PENSION FUND  
FINANCIAL STATEMENTS

BALANCE SHEET, JUNE 30, 1940

## ASSETS

Cash .....	\$42,512.26		
Accounts Receivable .....	10,000.00		
Bonds .....	5,000.00		
Real Estate Loans.....	3,384.26		
Real Estate Owned.....	12,000.00		
			\$72,896.52

## LIABILITIES

Accrued Annuities Payable.....	\$ 6,500.00		
Accounts Payable .....	583.05		
Reserve .....	65,813.47		
			\$72,896.52

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## PART SIX

## STATEMENT OF STATISTICAL FACTS

There are now about 35,000 contributors to the Fund, covering all public schools in the State of Illinois outside of the City of Chicago.

On July 1, 1940, there were 3,481 teachers drawing annuities, 498 having retired the current year.

During the year 117 annuitants have died. They are as follows:

	Age at Death	
Abernathy, Livia .....	Danville .....	57
Atkinson, Ella .....	Quincy .....	87
Balding, Lewis .....	Bement .....	72
Beekman, Sarah Helen .....	Petersburg .....	82
Blair, Ola B. ....	Paris .....	67
Bledsoe, John H. ....	Ashley .....	81
Boyd, Nettie .....	Sparta .....	69
Brandon, John T. ....	Owaneco .....	75
Briegel, Rudolph P. ....	Columbia .....	74
Browning, James H. ....	Mt. Carroll .....	74
Brubaker, John L. ....	Springfield .....	72
Buchanan, Bessie B. ....	Peoria .....	66
Burns, Jennie .....	Peoria .....	79
Campbell, Ida L. ....	Pinckneyville .....	62
Cantrell, Wm. A. ....	Raleigh .....	69
Catton, Isabelle Maple. ....	Hanna City .....	79
Chapin, Carrie L. ....	Galesburg .....	82
Clayton, Lu .....	Decatur .....	75
Comstock, Ida L. ....	Springfield .....	73
Conver, Lulu M. ....	Yates City .....	64
Coombes, Lois .....	Sullivan .....	71
Cooper, Emma L. ....	Moline .....	78
Corbin, Jennie Smith. ....	Galesburg .....	74
Courval, Mary .....	Streator .....	60
Coyle, Mattie Michell. ....	Peoria .....	73
Cummings, Anna M. ....	Evanston .....	70
Davidson, Susan M. ....	Carthage .....	73
Doolin, John .....	Lemont .....	83
Doyle, Dorothy .....	Streator .....	69
Doyle, Ella L. ....	Moline .....	85
Dunlap, Elizabeth .....	Pontiac .....	60
Eakle, S. J. ....	Polo .....	80
Earnest, Edna L. ....	Peoria .....	70
Erwin, Mary A. ....	Dixon .....	71
Flanagan, Catherine F. ....	Freeport .....	83
Forbell, Sadie Strickland. ....	Coal City .....	56
Fox, Lydia L. ....	Dwight .....	73
Fulton, S. J. ....	LaGrange .....	70
Gere, E. E. ....	Tuscola .....	72
Goddard, Ethel E. ....	Highland Park .....	63
Grigg, John H. ....	Hillsboro .....	73
Gudgeon, H. W. ....	Des Plaines .....	78
Harper, George A. ....	Wilmette .....	60
Harris, Emma .....	Collinsville .....	65

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Hartleb, F. O.	Gurnee	67
Hastings, Mary E.	Alton	71
Hax, Margaret	Sterling	71
Higgins, Julia	Pekin	69
Hogan, Ella M.	Monroe Center	69
Holliday, John R.	Springfield	81
Hoog, Ida S.	Litchfield	73
Hubbard, Warren	Somonauk	79
Hunter, Mrs. Eda.	Decatur	69
Inman, Dean M.	Granville	60
Jones, Albert M.	Pontiac	71
Jones, Viola	Madison	66
Jones, Wm. O.	Deland	61
Kellar, Mary E.	Peoria	83
Kettell, Emily	Zion	63
Kilbridge, T. M.	Springfield	77
Lemon, J. E.	Blue Island	79
Levins, Mary I. Slattery	Galena	72
Libke, Andrew E.	West Salem	63
Lowry, Elisha E.	McLeansboro	63
Lowry, Martha Ann	Havana	60
Luther, Jessie J.	Evanston	78
McBreen, Anne	Geneva	64
McCartan, T. B.	Odin	79
Markel, Cova McCollister	Monticello	71
McKenzie, Wm. C.	Waukegan	79
McMullen, Chas.	Peoria	60
McWayne, Grace	Batavia	93
Maile, Anna E. E.	Union Hill	65
Marsh, Kate	Mt. Carmel	89
Maxwell, Everett	Louisville	82
Moore, James L.	Lakewood	72
Neal, G. A.	Mattoon	81
Newcomb, Margaret	Vermilion	76
Nixon, Bernice B.	Peoria	58
Nygren, Mathilda J.	Rockford	83
Parker, Libbie Berry	Compton	75
Petrie, Margaret H.	Peoria	58
Plattenburg, Elisabeth	Peoria	70
Power, Margaret	Pontiac	78
Price, Chas. A.	Herrick	70
Reed, Josie Anderson	Newton	70
Reno, Lester	Roodhouse	71
Rice, A. Z.	Worden	69
Ridgley, Frank M.	Lawrenceville	65
Risley, Sophie H.	Chicago	91
Roberson, Henry	Christopher	72
Roesch, Mary M.	Danville	80
Ruhaak, Etta C.	Pekin	76
Schlosser, Jessie M.	Saunemin	71
Shafer, E. B.	Jerseyville	76
Shanahan, Kate	Quincy	78
Shank, Carrie C.	Waukegan	75
Shirley, Altha P.	Ashley	66
Shoop, Emma	Rochell	57
Siltman, Adaline Doty	Easton	66
Smart, W. T.	Galatia	77
Smothers, I. A.	Rossville	85
Stableton, John K.	Bloomington	81
Stafford, Myrtle	Fairbury	70
Stevens, Selena B.	Bloomington	70
Swan, M. N.	Marion	78
Towns, O. A.	Reddick	66

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Tribble, J. F.....	Batchtown .....	82
Underwood, J. E.....	Warrensburg .....	75
Urban, Emma M. West.....	Granite City .....	70
Vermilion, Mary Fitzpatrick.....	Madison .....	67
Wallar, Hattie F.....	Lincoln .....	89
Wallis, Grace H.....	E. St. Louis.....	81
Wampler, Martin .....	Enfield .....	73
Wilkins, J. M.....	Tremont .....	77
Wilson, Edwin L.....	Girard .....	68
Worley, Jennie V.....	Shelbyville .....	81

LIST OF PERSONS RETIRED DURING THE YEAR 1939-40  
ON \$400 ANNUITY

		Age
Allen, H. Ethel.....	Waverly .....	58
Antle, Marshall B.....	Springfield .....	50
Bain, Alva E.....	Normal .....	58
Barker, O. O.....	Shelbyville .....	61
Batthey, Judith E.....	E. Moline .....	50
Blankenship, Effie .....	Vandalia .....	61
Brady, Kittie .....	Buda .....	60
Brand, Mrs. Eva R.....	Waukegan .....	53
Brown, Carrie Page.....	Aitkin, Minn.....	38
Brown, Vivian Collett.....	Plainfield .....	50
Bunnell, Elver .....	Rinard .....	50
Burt, Florence M.....	Rosamond .....	61
Byers, Henry .....	Farina .....	52
Callahan, Helen M.....	Aspan, Colo.....	50
Carney, Cora Coletta.....	Chicago .....	66
Carpenter, Laura G.....	LeRoy .....	57
Chesnutt, J. M.....	Mt. Sterling .....	52
Cook, Larkin P.....	Rinard .....	53
Cowell, Hazel .....	Joliet .....	50
Davis, Lyman E.....	Marion .....	60
Dowler, Emery R.....	Charleston .....	53
Ellis, Leonora E.....	Geneva .....	69
Erlinger, Addie Loudon.....	Lebanon .....	50
Farley, Frank E.....	Chatham .....	54
Foltz, Mina Fay Trovillo.....	Abingdon .....	52
Fuller, Elizabeth .....	Buda .....	68
Fultz, N. F.....	Salem, Ind.....	60
Germain, A. A.....	Belleville .....	56
Gersenslager, Estell .....	Murphysboro .....	54
Glassburn, Madia A.....	Tampico .....	50
Glasser, J. H.....	Trenton .....	58
Hall, Shirley .....	Dundas .....	50
Hall, Tacie .....	Macomb .....	54
Hannan, Lucy .....	Geneseo .....	68
Harris, Loretta .....	E. St. Louis.....	50
Hays, Olive N.....	Illinois City .....	51
Hibarger, Bessie I.....	Normal .....	51
Johnson, Beulah Asher.....	Rockford .....	50
Kilner, Ethel Worthington.....	Oak Park .....	55
King, Etta E.....	Irving .....	50
Knox, Minnie M.....	Springfield .....	69
Lamb, Nellie .....	Champaign .....	53
Landers, Clara Etta McFarland.....	Hoopeston .....	53
Larson, Louise .....	Lisbon .....	53
Leeper, Cora .....	Owaneco .....	64
Leitze, J. A.....	Jacksonville .....	50
Leonberger, Daisy W.....	Elizabethtown .....	57
Lewis, Queene .....	Ladd .....	57

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Lindsay, Rose	Mound City	51
Longman, Ruth L.	St. Louis	68
McCamish, Samuel M.	Carterville	59
McClusky, Margaret Fay	Capron	57
McLean, Annabelle	Kewanee	65
McMurray, Juliet	Springfield	56
Mattingly, Bert	Newton	50
Mayall, Mabel	Clinton	52
Millar, Katherine T.	Lake Forest	53
Nealin, Sarah E.	Woodstock	62
Otto, Edna I.	Watseka	54
Patterson, Ruby	LeRoy	53
Peterson, Cecile Mills	Galesburg	54
Reed, Maude	McComb	50
Richardson, Effie	Watseka	54
Roach, Adell	LaSalle	50
Robbins, Emma K.	Dixon	59
Rogers, H. J.	Marion	50
Rymal, Florence Thirza L.	Refugio, Texas	50
Seneff, Lyell E.	Mt. Erie	50
Shreffler, Mabel	Bonfield	50
Skoog, Helen E. Knudson	Inglewood, Calif.	50
Smith, Anna A.	Quincy	63
Spies, Albert N.	Greenville, Ill.	51
Stone, Pearl Saylor	Ozark	52
Syfert, Blanche	Westervelt	54
Thompson, Ella D.	Houston, Tex.	67
Thompson, Ocie	Chicago	60
Towns, O. A.	Reddick	65
Tuttle, Mary Maude	Danville	60
Volz, Grace S.	Harvey, Ill.	51
Wagner, Blanche	Altamont	50
Waldron, Mayme V. B.	Williamsville	50
Walters, E. D.	LaHarpe	53
Weidner, Rose	Mendota	60
Wilson, Fred A.	Virden	65
Winship, Mrs. Josephine	Verona	50
Wood, Elizabeth Gifford	Houston, Ttx.	50
Wooters, G. S.	Centralia	52
York, Ernest	McLeansboro	50

LIST OF PERSONS RETIRED DURING 1939-40 ON \$600 ANNUITY

Adams, Minnie F.	Chester	70
Ahearn, Nellie Sullivan	Streator	70
Anderson, Sarah Frances	Tulsa, Okla	70
Arnold, A. E.	Roodhouse	70
Barr, O. A.	Geff	70
Bartlett, Minnie	Jerseyville	70
Bass, Beatrice Hoffman	Chicago	70
Bear, Olive May	Decatur	70
Belzer, Marie Hofer	Pekin	70
Boling, Carrie M.	Hopedale	70
Boyington, Celia M.	Rockford	70
Brainard, Emma	Metropolis	79
Brake, Jennie	Springfield	70
Brand, Mary R.	El Centra, Calif.	70
Britten, Luella A.	Fowloerville, Mich.	70
Bruner, Mrs. Mary J.	Abingdon	70
Cadogan, Katherine	Los Angeles	70
Carr, Mary J.	Freeburg	70
Carver, Kate Lee	Los Angeles, Calif.	71

Original from

Chapman, Edw. P.....	Findlay .....	70
Clark, Ella .....	Rockford .....	70
Coughlin, Hannah E.....	Springfield .....	70
Criswell, Julia V.....	Longmount, Colo.....	70
Cummings, Anna M.....	St. Louis, Mo.....	70
Cyr, Arcene Geo.....	Chicago .....	70
Dalby, Rose Irwin.....	Bonnie .....	70
Deem, Milton O.....	Geff .....	70
Doherty, Mary G.....	McHenry .....	70
Donoho, Chester A.....	Salem .....	70
Dowell, Kate .....	Cartersville .....	70
Ellis, Leonore .....	Geneva .....	70
Erwin, Mary A.....	Dixon .....	70
Felton, Minnie E.....	Peoria .....	70
Ferguson, Anne E.....	Rock Island .....	70
Flaningam, M. L.....	Urbana .....	71
Forbes, Bertha M.....	Seattle, Wash.....	70
Galagher, Julia .....	Minonk .....	70
Gilliland, Geneva T.....	Normal .....	70
Gordon, Geo. O.....	Appomatox, Va.....	70
Gross, Alice .....	Sycamore .....	70
Gross, Sylvester .....	Lockport .....	70
Guilford, May .....	Chicago .....	85
Gunn, Elizabeth C.....	San Diego, Calif.....	73
Guth, Emma .....	St. Louis .....	70
Hanna, Margaret .....	Springfield .....	70
Hogue, Anna C.....	Monmouth .....	70
Holcomb, Carrie E. Eaton.....	Oakland, Calif.....	70
Holmes, Elizabeth B.....	DuQuoin .....	70
Hooper, H. P.....	Pittsfield .....	70
Howell, Gus .....	Grantsburg .....	70
Jolly, Samuel T.....	Mt. Vernon .....	70
Kelling, Lulu B.....	Rockford .....	70
Kennedy, Mary .....	Albany .....	70
Knox, Minnie M.....	Springfield .....	70
Lafferty, Lottie .....	Martinsville .....	70
Lane, Anna Hawkins.....	Newport Beach, Calif.....	70
Lane, Ida E.....	Prophetstown .....	70
Lasater, E. M.....	Omaha .....	70
Libby, Sadie M.....	Rockford .....	70
Lozier, John S.....	Arcola .....	70
Love, Gertrude D.....	Bunker Hill, Ill.....	70
Luke, Ethel J.....	Liberty, Mo.....	70
McCroskey, Sophronia .....	Joliet .....	70
McCune, Margaret E.....	Glendale, Calif.....	70
McGrath, Julia .....	Springfield .....	70
McNece, Etta .....	Robinson .....	70
Mack, Emily B.....	Joliet .....	70
Mahan, Jennie Harley.....	Elgin .....	70
Marsh, Clara B. Bothel.....	Decatur .....	70
Maloy, Anna .....	Hartsburg .....	70
Marquis, Neva V.....	Long Island .....	76
Mather, Jerusha E.....	Streator .....	70
Meecker, G. W. L.....	Canton .....	80
Michael, Emma H.....	Rockford .....	70
Miller, Augustus T.....	Pleasant Plains .....	70
Miller, Marjorie A.....	Springfield .....	70
Morlock, Ora E.....	Lewistown .....	70
Myers, Affa .....	Flora .....	70
Nollen, Minnie .....	Escondido, Calif.....	70
O'Connor, Louis .....	Elgin .....	70
O'Donnell, Marguerite .....	Bloomington .....	70
O'Hern, Mary .....	Peoria .....	72

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Orwig, Mrs. Hattie Mae.....	Galesburg .....	70
Palmer, Margaret Hinckley.....	Noel .....	70
Parker, W. J.....	Thompsonville .....	70
Perkins, Wm. Thomas.....	Brookport .....	70
Quinn, Elizabeth .....	Evanston .....	70
Rains, Ernettie .....	W. Frankfort .....	70
Raymond, Margaret M.....	Blue Island .....	70
Regan, Mrs. Barta Davis.....	Monmouth .....	70
Riesz, Frances .....	Peoria .....	70
Root, C. H.....	Morris .....	70
Sayler, W. O.....	Bloomington .....	70
Scobey, Edw. H.....	Marion .....	70
Sedgwick, Eva Clara.....	So. Gate, Calif. ....	70
Shannon, Kate M.....	Aroma Park, Ill.....	70
Sharpe, Grace A.....	Fairbury .....	70
Sheahan, Elizabeth .....	Rockford .....	70
Shinn, Minnie .....	Kansas City, Mo.....	70
Simons, Myrtle T.....	Monmouth, Ill. ....	70
Simpson, Robt. Q.....	Benton .....	70
Sparks, Carrie R.....	Rushville .....	70
Stanley, Cora G.....	Forreston .....	70
Stokesberry, Eva M.....	Clinton .....	70
Stroh, Alice V. ....	Johnston City .....	70
Struthers, David W.....	Auburndale, Florida ..	70
Tarrent, Ella R.....	Springfield .....	70
Tedrow, Grant .....	Quincy .....	70
Thiele, Clara .....	Belleville .....	70
Tice, Laura .....	Timewell .....	70
Tingley, Emma .....	Vermont .....	70
Tohill, Hattie R.....	Lovington .....	70
Van Horn, Geo. R.....	Vandalia .....	70
Vautsmeier, Lydia .....	Pearl City .....	70
Veach, Wm. Franklin.....	Simpson .....	70
Venard, Alberta L.....	Macomb .....	70
Vener, Arthur .....	Galesburg .....	70
Vernon, Kathryn E.....	Evanston .....	70
Vincent, Mary L.....	E. St. Louis.....	77
Wallis, Wm. ....	Bloomington .....	70
Ward, Clara B.....	Ann Arbor, Mich.....	70
Webb, Martha T.....	Decatur, Ill. ....	70
Wells, Olive L.....	Winchester, Ill. ....	70
Wetzlan, Emmy M.....	Peoria .....	70
Williams, Gertrude H.....	Peoria .....	70
Woodbury, Florence M.....	Bloomington .....	70
Whitaker, Mertis B.....	Decatur .....	70
White, Cora S.....	Mt. Dora, Fla.....	70
Whittleton, Cora .....	Harvard .....	70
Wickstrom, Elinor .....	Moline .....	70
Williams, Emma .....	Racine, Wis.....	70
Wolaver, Florence E.....	Dundee .....	70
Woolard, D. D.....	Galatia .....	70
Youngs, Mable .....	Rockford .....	70

## RETIREMENTS UNDER DISABILITY

Bodin, George Edwin.....	Mt. Vernon, Ill.....	61
Bradley, Mary .....	Davis .....	50
Claywell, Mary Pence.....	Palmyra .....	40
Cooley, Regina Fleshner.....	Sullivan .....	37
Dowiatt, Mary Jean.....	Westville .....	39
Farr, Nina Marie.....	Kewanee .....	45
Gaddis, Martha E.....	Mt. Sterling .....	64
Garver, Faithe B.....	Mansfield .....	42
Gates, Anna O.....	Quincy .....	46
Gillesby, Hester M.....	Effingham .....	63
Hancock, Fannie .....	Windsor .....	47
Hart, Nellie B.....	Ottawa .....	48
Higgs, Jessie R. A.....	Oakland .....	36
Hillis, Alta VanW.....	Waunesville .....	52
McQuarrie, Grace Reser.....	Peotone .....	35
Martin, Clare Amelia .....	Brighton .....	44
Nelson, Gwendolyn, F. A.....	Greenview .....	44
Rosan, Ruth .....	Percy .....	34
Toon, R. Sheldon .....	Downers Grove .....	37
Weldin, Lillian Heard.....	Delafield .....	39

RETIREMENTS UNDER THE NEW LAW IN EFFECT  
AFTER JULY 1, 1939

<i>Name</i>	<i>Address</i>	<i>Age</i>	<i>Yearly Annuity</i>
Angstrand, Lillian M. S.....	Rockford .....	50	\$400.00
Bainum, Eleanor Collier.....	Champaign .....	68	400.00
Baker, Bessie D.....	Geneseo .....	61	646.80
Baker, Gussie M.....	Monticello .....	50	400.00
Balenseifer, Minnie F.....	Joliet .....	70	979.16
Barksdale, Maude Bass.....	Iuka .....	50	400.00
Barnes, A. A.....	Louisville .....	58	214.44
Barnes, Carrie .....	Springfield .....	69	626.72
Barr, Sara .....	Mattoon .....	69	596.16
Batterman, Laura D. ....	Evanston .....	65	948.24
Beatty, Delsie Miles.....	Stonington .....	55	400.00
Becker, A. E.....	Carthage .....	70	1122.00
Bell, Harriet C.....	Fulton .....	66	596.68
Bergan, Minnie E.....	Peoria .....	70	698.72
Berry, Myrtle B.....	Greenview .....	53	400.00
Birdzell, Wm. I.....	Toledo .....	62	918.84
Black, Van .....	Mt. Vernon .....	57	183.12
Blake, Ada H.....	Decatur .....	54	424.32
Booth, Earl F.....	Joliet .....	58	950.36
Borgelt, Clara .....	Havana .....	52	411.96
Bottorff, Alma M.....	Augusta .....	60	481.12
Bower, Horace .....	Springfield .....	70	969.04
Bowers, Eva T. Myers.....	Decatur .....	66	400.00
Boyer, Eolia G.....	Peoria .....	69	544.68
Brewer, Geo. W.....	Louisville .....	63	275.44
Brooks, Frances .....	Springfield .....	69	400.00
Bruton, Blanche Kasbeer.....	Princeton .....	59	165.76
Burkett, A. Roy.....	Geff .....	50	400.00
Burnett, Cora .....	Carlinville .....	67	580.36
Burnham, Edna S.....	Dixon .....	63	471.96
Butterley, Kate E.....	Springfield .....	65	463.36
Byrnes, Marie .....	Freeport .....	70	641.44
Cain, G. Earl.....	Springfield .....	50	400.00
Caldwell, Katie Guy.....	Springfield .....	69	573.32

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Callan, Catharine G.....	Aurora .....	69	523.92
Carney, Agnes E.....	LaGrange .....	57	583.08
Carrithers, Florence O.....	Eureka .....	64	400.00
Caster, Annie L.....	Chesterfield .....	66	400.00
Caughey, Ruth E.....	Morrison .....	65	535.12
Channon, Julia H.....	Rock Island .....	62	666.04
Chapman, Harold E.....	Evanston .....	56	922.08
Church, Cora .....	Marshall .....	59	469.68
Clarke, B. F.....	LaGrange .....	73	858.84
Clinton, Harley D.....	Whittington .....	54	400.00
Cole, Clarence Earl.....	St. Joseph .....	54	400.00
Combe, Minnie F.....	East St. Louis.....	71	400.00
Conley, Sarah E.....	Oak Park .....	65	872.56
Conrad, C. W.....	Charleston .....	53	400.00
Cook, Grace L.....	Champaign .....	65	509.32
Courts, Bertha M.....	Lanark .....	54	601.60
Crowder, Mae G.....	Durand .....	59	502.80
Cunningham, E. C.....	Lawrenceville .....	50	623.76
Cusey, Ilo Ethel.....	Heyworth .....	55	400.00
Daab, Ernst W.....	Smithton .....	51	436.96
Dalby, Fannie E.....	Centralia .....	67	400.00
Davis, Kate I.....	Aurora .....	60	793.92
Devine, Ellen E.....	Oak Park .....	64	939.32
Diel, James E.....	Noble .....	51	185.56
Donoghue, Mary M.....	Elgin .....	67	1023.84
Donovan, Anna .....	LaSalle .....	71	673.32
Doty, Ethel Chant.....	Dallas City .....	53	400.00
Doud, R. F.....	Carthage .....	64	400.00
Downs, Mary T.....	Ottawa .....	71	632.44
Duncan, Mary T.....	LaSalle .....	78	798.32
Dutcher, Elta Gunlock.....	New Canton .....	65	400.00
Ebersol, Catherine M.....	Aurora .....	65	818.96
Edmiston, Emma .....	Sullivan .....	55	437.96
Eldridge, Mary .....	Plainfield .....	58	400.00
Elwarner, Zona .....	Bondville .....	59	538.04
Embs, Anton H.....	Oak Park .....	58	936.92
Epling, Adeline .....	Waverly .....	64	585.92
Ericson, Victoria C.....	Rockford .....	51	242.00
Erskine, Caroline G.....	Waukegan .....	70	400.00
Etherton, Wm. H.....	Murphysboro .....	62	574.76
Evers, Luther L.....	Metropolis .....	56	886.96
Everson, Jane Fleming.....	Sheffield .....	52	400.00
Feeney, Maria .....	LaSalle .....	69	669.84
Ferguson, Edna B. Sparks.....	Sterling .....	50	400.00
Ferguson, Idelette .....	Chicago Heights ....	76	622.96
Ferris, Fannie .....	Evanston .....	59	854.44
Finley, R. O.....	Chester .....	62	1199.08
Fisher, Mabel S.....	Illioopolis .....	53	400.00
Flannigen, Ethel .....	Belleville .....	60	880.40
Frederick, Katharine C.....	Mendota .....	60	596.72
Frick, Jess B.....	Rock Island .....	66	1102.40
Fuller, Laila W.....	Elgin .....	67	568.60
Garrison, Mildred .....	Elgin .....	66	640.28
Gehlman, Virginia M.....	Springfield .....	65	743.56
Giffen, Eva J.....	Rockford .....	65	857.32
Gillis, Elizabeth .....	Maplewood, Mo. ....	69	685.60
Godfrey, Elizabeth .....	Blue Island .....	62	561.44
Goodier, W. A.....	Bloomington .....	56	948.84
Graham, Agnes .....	Lockport .....	59	674.76
Graham, Maude Borah.....	Fairfield .....	64	400.00
Grainey, Alma .....	Alhambra .....	62	400.00
Grimsley, Elizabeth G.....	Evanston .....	75	1081.92

Hall, Geo. W.....	Albion .....	65	400.00
Hamilton, Etta M.....	Waverly .....	55	400.00
Harder, Margaret D.....	Lockport .....	50	259.40
Hardesty, John .....	Broughton .....	56	400.00
Hartin, Alice .....	Xenia .....	55	400.00
Harvey, Elizabeth B.....	Belvidere, Ill. ....	66	1271.44
Hawkes, Clara N.....	Berwyn, Ill. ....	69	1180.28
Hawkes, William .....	Oak Park .....	68	1190.24
Hawks, Mary E.....	Bement .....	63	504.92
Hayes, Florence B. D.....	Waukegan .....	50	400.00
Hedden, O. R.....	Robinson .....	69	579.52
Helm, Bertha Schmeizer.....	Bloomington .....	50	400.00
Hester, Anna McMillan.....	Peoria .....	63	469.96
Hickman, Mary I.....	Riverton .....	73	400.00
Hinton, Jannette .....	Oneida, Ill. ....	52	400.00
Hoffman, Daniel Bruce.....	E. Moline .....	73	1115.48
Horrie, Bertha B.....	Morris .....	62	640.68
Hosmer, Mary R.....	Freeport .....	71	632.40
Hubbard, Warren .....	Sycamore .....	79	912.16
Hudelson, S. W.....	Louisville .....	57	400.00
Imboden, Sarah Mark.....	Decatur .....	62	1245.48
Ing, H. Clay.....	Benton .....	61	695.12
Irwin, Margaret Jane.....	Canton .....	56	409.68
Jacobus, Nellie I.....	Peoria .....	67	642.08
James, Vesper E. Parker.....	Watseka .....	52	400.00
Jamison, Alice P.....	Oak Park .....	64	849.96
Jamison, Edna .....	Kirkwood .....	50	400.00
Jenkins, Josephine V.....	Lakewood .....	60	161.48
Johnson, Bess .....	Grayville .....	59	400.00
Johnson, Minnie S.....	Princeton .....	64	573.64
Joplin, Myrtle .....	Murphysboro .....	55	400.00
Kellerstrass, Nellie F.....	Rock Island .....	64	633.52
Kingsbury, Grace .....	Greenville .....	62	408.60
Kivitt, Dollie .....	Decatur .....	58	495.80
Kless, Abby R.....	Mascoutah .....	56	434.28
Lacy, Mattie B.....	Oak Park .....	69	1004.32
Lake, Guy D.....	Wheeler .....	58	208.92
LaVelle, Anna E.....	Media .....	50	400.00
Lawrence, Louise .....	Belvidere .....	67	400.00
Leach, Anna E. Brown.....	Rockford .....	51	400.00
Lester, Bert .....	Onarga .....	57	562.40
Lewis, Ellen B.....	Chatham .....	55	205.36
Linder, Lena .....	Chandlerville .....	70	400.00
Lindsey, Nellie B.....	Atlanta .....	56	556.16
Logan, Carolyn .....	Greenville .....	64	400.00
Lowman, Fred L.....	Ogden .....	55	751.48
Lyons, R. Louise.....	Aurora .....	65	651.00
Machamer, Bessie .....	Belvidere .....	65	530.84
MacKay, Helen Jean.....	LaSalle .....	65	705.96
Madden, Julia E.....	Decatur .....	67	598.12
Marshall, Bessie .....	Carpentersville .....	70	720.72
Mathers, Mantie H.....	Mason City .....	59	400.00
Maurer, Kathryn A.....	Freeport .....	71	651.76
Mavity, Mary W.....	Pekin .....	64	400.00
Maxwell, Esther A.....	Champaign .....	59	573.40
McArthur, Ida Sims.....	Waukegan .....	63	657.12
McCorkle, T. L.....	Louisville .....	52	185.00
McCracken, Winifred .....	Amboy .....	58	198.88
McEvoy, Alice J.....	Oak Park .....	64	831.12
McKnight, Elizabeth .....	Quincy .....	67	680.60
McMahon, Julia .....	Clifton .....	54	400.00
McMahon, Sarah .....	Clifton .....	57	400.00

McMinimy, Ethel L. B.	Carthage	51	400.00
Melin, Emma	Moline	70	796.56
Menkhaus, Lena E.	Carlyle	61	400.00
Michelson, Mona Block	DuQuoin	54	204.60
Miller, J. W.	Okawville	66	400.00
Miller, L. W.	Dixon	69	1149.08
Millican, Byron E.	Kinmundy	53	220.00
Mitchell, Clydia	Equality	52	400.00
Mollman, Mina	E. St. Louis	68	793.28
Moore, Bessie	E. St. Louis	53	538.16
Moore, Chas. C.	Junction	57	400.00
Moore, Daisy V.	Woodstock	55	244.56
Mullen, Sadie	LaSalle	64	756.32
Murphy, Cassie	LaSalle	68	548.84
Myers, Alpha E.	Normal	53	400.00
Neddermeyer, Frances L.	W. Chicago	50	400.00
Neu, Lillie	Pana	62	480.88
Newman, Emmett W.	Cobden	50	400.00
Newman, Mary E.	Elgin	68	400.00
Nighswonger, Eleanor	Decatur	70	602.80
Outten, Charlotte L.	Peoria	70	817.76
Patterson, Elizabeth C.	Joliet	70	770.32
Patton, Jennie M.	Peoria	70	612.20
Piersall, Bessie Y.	Ramsey	55	400.00
Plumlee, Mabel	Harrisburg	51	130.84
Poirot, Josephine	Murphysboro	57	400.00
Potter, Nettie M.	Freeport	70	525.80
Powell, Edith McEndree	Flora	57	215.72
Price, H. B.	Morrison	71	1097.40
Quantock, Daisy T.	Macon	54	400.00
Ramsey, Blanche	Ramsey	53	400.00
Randolph, Julia F.	Canton	70	565.72
Reeder, C. A.	Nashville	51	541.64
Reese, Flora A.	Rockford	65	629.40
Reynolds, Myrtle	Aurora	56	400.00
Richison, W. E.	Watseka	58	1177.32
Ricketts, Mabel Duncan	Urbana	65	808.76
Riordon, Mamie	Fulton	68	490.84
Robinson, Beryl Plant	Elgin	53	428.36
Roesch, Esther E.	Yorkville	59	624.48
Rowley, Ruby Elizabeth	Evanston	65	1284.60
Runkwitz, E. H.	Lebanon	67	1292.08
Ryan, Nora C.	Manito	51	400.00
Ryman, Cora B.	Decatur	63	680.88
Scott, Edith	Georgetown	50	400.00
Seeley, W. H.	Toledo	51	400.00
Sewell, Frank	Marshall	61	498.08
Shaffner, Vada Veach	Martinsville	52	400.00
Shallue, Catherine	Carrollton	59	648.56
Shearer, Jessie Bailey	Wyoming	51	403.16
Sheldon, Mrs. Florence	Minneapolis	67	400.00
Sibley, Dora M.	Oak Park	68	510.60
Smith, Alice E.	Antioch	72	738.12
Smith, Floyd W.	Springfield	64	400.00
Smith, Hattie L.	Joliet	70	695.48
Smith, Kate W.	LaGrange	68	926.60
Spear, Osmund	Oak Park	61	963.88
Sprecher, Elizabeth	Lanark	64	422.12
Springer, Jennie	Springfield	64	623.92
Stapp, Kate	Chrisman	67	486.88
Stills, A. M.	Havana	60	199.28
Strader, Samuel	Hidalgo	50	400.00



Strong, Jessie Glaze.....	Galesburg .....	64	652.24
Strufe, Lilian Fisk.....	Kent, Ohio .....	52	312.60
Sullivan, Ellen T.....	LaGrange .....	76	653.76
Sutherland, Viretta S.....	Illioopolis .....	51	400.00
Swanson, Alice .....	Moline .....	67	629.76
Swindall, Dora B.....	Danville .....	56	458.16
Swofford, Elmer B.....	Benton .....	56	809.44
Swofford, Ethel S.....	Benton .....	53	243.80
Taylor, Anna .....	LaSalle .....	76	400.00
Taylor, J. Ed.....	Springfield .....	73	840.56
Thompson, Myna M.....	Rantoul .....	65	594.28
Tongate, Nellie .....	Palmyra .....	60	567.20
Trams, A. Francis.....	Joliet .....	64	943.08
Tucker, Myrtle Eliz.....	Minonk .....	54	400.00
Turner, Ada Atwood.....	Creal Springs .....	60	211.72
Twait, Grace .....	Ransom .....	50	400.00
Vail, Florence .....	Cameron .....	57	400.00
Walsh, Julia .....	LaSalle .....	72	818.68
Weber, Rena L. Morgan.....	Piper City .....	57	230.00
Wedell, Belle Hamilton.....	Elgin .....	66	225.80
Weed, Ida O. ....	Rock Island .....	63	471.36
Westfall, James H.....	Grayville .....	60	400.00
White, Nelle E. S.....	St. Joseph .....	52	400.00
White, W. Frank.....	Shelbyville .....	65	1094.64
Whitley, S. Barbara.....	Lockport .....	54	400.00
Wilkinson, Grace.....	Peoria .....	70	748.84
Williams, Alpha .....	Bogota .....	50	400.00
Williams, Bessie G.....	Eaton .....	51	400.00
Williamson, Margaret L.....	Savanna .....	65	528.08
Wilson, F. A.....	W. Frankfort .....	61	1089.32
Wilson, Hosea A.....	Murphysboro .....	61	1002.44
Withers, Bertha H.....	Champaign .....	66	609.92
Wolf, Meda .....	Louisville .....	52	82.84
Womelsdorf, Bertha M.....	Quincy .....	65	701.00
Wysong, C. G.....	Assumption .....	59	673.72
Young, Alice J.....	Urbana .....	70	466.28

## SUMMARY OF RETIREMENTS, JULY 1, 1915, TO JULY 1, 1940

<i>Year</i>	<i>Men</i>	<i>Women</i>	<i>Total</i>
1915-1916 .....	84	227	311
1916-1917 .....	73	139	212
1917-1918 .....	48	127	175
1918-1919 .....	50	84	134
1919-1920 .....	53	95	148
1920-1921 .....	31	78	109
1921-1922 .....	32	84	116
1922-1923 .....	30	78	108
1923-1924 .....	39	74	113
1924-1925 .....	29	78	107
1925-1926 .....	45	84	129
1926-1927 .....	31	103	134
1927-1928 .....	45	88	133
1928-1929 .....	37	112	149
1929-1930 .....	49	95	144
1930-1931 .....	53	119	172
1931-1932 .....	54	131	185
1932-1933 .....	61	140	201
1933-1934 .....	62	156	218
1934-1935 .....	57	128	185
1935-1936 .....	74	131	205
1936-1937 .....	37	144	181
1937-1938 .....	55	228	283
1938-1939 .....	50	167	217
1939-1940 .....	113	385	498


Average annual retirements.

## ANNUITIES PAID BENEFICIARIES OF THE FUND 1915-1940

1915-1916 .....	\$ 8,528.08
1916-1917 .....	130,049.32
1917-1918 .....	224,395.18
1918-1919 .....	289,650.29
1919-1920 .....	342,045.78
1920-1921 .....	384,459.97
1921-1922 .....	424,528.33
1922-1923 .....	466,823.46
1923-1924 .....	502,143.22
1924-1925 .....	534,874.26
1925-1926 .....	566,349.73
1926-1927 .....	596,153.67
1927-1928 .....	639,622.91
1928-1929 .....	671,712.24
1929-1930 .....	708,327.03
1930-1931 .....	750,217.33
1931-1932 .....	790,368.54
1932-1933 .....	835,434.55
1933-1934 .....	896,525.96
1934-1935 .....	949,822.68
1935-1936 .....	1,004,371.42
1936-1937 .....	1,061,288.48
1937-1938 .....	1,260,506.61
1938-1939 .....	1,355,549.53
1939-1940 .....	1,423,590.90
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	\$16,817,339.47

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"Let me today do something that shall take  
    A little sadness from the World's vast store  
And may I be so favored as to make  
    Of Joy's too scanty sum a little more.  
Let me tonight look back across the span  
    'Twixt dawn and dark, and to my conscience say  
Because of some good act to beast or man  
    The world is better that I lived today."