

FOURTH 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



TO THE
SUPERINTENDENT OF PUBLIC INSTRUCTION
FOR THE
YEAR ENDING JUNE 30, 1943

O. M. KARRAKER, Secretary

PENSION DOCUMENT NUMBER TWENTY-EIGHT

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TEACHERS' RETIREMENT SYSTEM
of the
STATE OF ILLINOIS

SPRINGFIELD, ILL., November 30, 1943.

HON. VERNON L. NICKELL,
*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 fourth 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, 1943.

Very respectfully,

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

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PART ONE
TEACHERS' RETIREMENT SYSTEM
of the
STATE OF ILLINOIS
HISTORICAL DEVELOPMENT OF SYSTEM

Until the original "Illinois State Teachers' Pension and Retirement Fund" was enacted into law on May 27, 1915, no general legal provision existed for granting pensions or other retirement benefits to the teachers in the public common schools in Illinois outside of Chicago and Peoria.

The 1915 law set up a state wide fund for the purpose of providing benefits in accordance with a specified plan. In substance this law provided that:

1. The Fund was to be administered by a separate Board of Trustees consisting of five members; two being ex-officio, and three being contributing teachers elected by all of the contributing teachers and annuitants.
2. Each person becoming a teacher in the public common schools of this State outside of Chicago and Peoria after July 1, 1915 was automatically included in the Fund; and, each person who on July 1, 1915 was a teacher in the public common schools of this State outside of Chicago and Peoria received the right to elect to be included at any subsequent date upon which application was specifically made.
3. Teachers were classified into three classes as follows:
Class 1: Teachers having taught ten or fewer years.
Class 2: Teachers having taught more than ten but not more than fifteen years.
Class 3: Teachers having taught more than fifteen years.
4. Each included teacher was required to contribute to the Fund the amounts indicated in the following table. The monthly contribution was payable each month for the first five months of the school year for all periods in the classes shown up to and including only the first ten years in third class.

Class	Monthly Contribution	Full Year Contribution
1	\$ 1.00	\$ 5.00
2	2.00	10.00
3	6.00	30.00

5. The governing body of each included school district was required to withhold from the salary of each included teacher the amounts of contributions required by the law and to remit such amounts to the Fund.
6. The State was to contribute annually from the Common School Fund a sum equal to 1/10 of a mill on the assessed valuation of all taxable property to the State.

7. Teachers who had service credit prior to the date of inclusion in the Fund were required to make payments of amounts equal to the contributions which would have been made had they contributed to the Fund during such period of prior service, together with 4% simple interest until the date such amounts were paid. Only the last 25 years were considered for teachers electing to contribute after the first year of service.
8. Credit for service as a teacher was given for the following:
 1. All teaching in the public common schools of this State outside of Chicago and Peoria.
 2. All teaching in the public common schools in Chicago, Peoria, or in other states in the U. S. up to a maximum of 2/5ths of total service credit or ten years in any event.
 3. Professional training of not to exceed one year after ten years of teaching.
9. The assets of the Fund were to be invested as one Fund by the Board of Trustees in mortgages, bonds or other securities, as township trustees were permitted to invest school funds under the law.
10. Retirement benefits were payable to teachers who had attained at least age 50 and who had completed 25 years of service as a teacher (at least 15 of which were included in public common schools in this State outside of Chicago and Peoria) and who had completed the payments of the required contributions.
11. The amount of the retirement benefit was \$400.00 per year for all persons.
12. Disability benefits were payable regardless of age only to teachers who were disabled after 15 years of service as a teacher (at least 3/5 of which were included in public common schools of the State outside of Chicago and Peoria) and were declared permanently disabled.
13. The disability benefit was an amount equal to \$16.00 for each year of service prior to disability.
14. Teachers ceasing to teach prior to beginning the 16th year of service were eligible, if application was made within six months of the date of separation from service, to a refund of 50% of the amount, without interest, which had been paid into the Fund by the teacher. Any teacher receiving such a refund was required to return it, plus interest, upon returning to service as a teacher.

On June 14, 1917, a law was enacted which created a subsidiary fund known as the "State Institutions Teachers' Pension and Retirement Fund". This law provided a system for teachers with State institutions (other than the University of Illinois) similar to that created in 1915 for teachers in the public common schools. A separate fund was established because the revenue for this Fund, in addition to teacher contributions, was derived from appropriations out of general State funds instead of from the State Common School Fund. This retirement fund was administered by the same trustee as the teachers' fund.

On June 28, 1919, the teachers' law was amended to provide that the three teacher trustees would be appointed by the Governor, rather than be elected by the participating teachers.

On June 30, 1921, the teachers' law amended to provide service credit for service in the Army or Navy during the Spanish American or World War and for service in any State Institution (except the University of Illinois).

On June 5, 1927, the teachers' law was amended to include the teachers in Peoria.

During the following years, the assets of the Fund increased for a period and then began to decrease because of the increased payments to pensioners. Indications were that additional revenue would soon be required to meet the payments of current pensions. As a result, in July, 1933, the teachers' law was amended so as to increase the contributions of the teachers to the following amounts:

Class	Monthly Contributions	Total Annual Contribution
1	\$ 2.00	\$ 10.00
2	4.00	20.00
3	6.00	30.00

Provision was also made requiring additional payments for service prior to the amendment for teachers then in Classes 1 and 2, of such amount as to make contributions for such years equal to the revised scale.

In July of 1935, the institutions law was amended to increase contributions to amounts equal to those in the teachers fund and both laws were amended so as to require teachers in Class 3 on July 1, 1933 to also make the additional contributions for previous years to equal the revised scale, and to provide that any retired teacher having 25 or more years of service, who attained the age of 70, either in service or after retirement, upon the payment of \$200, plus 4% interest per annum, from July 1, 1935 to the date of payment, would receive an annuity of \$600.00 per year thereafter.

Even with the increased income from the State and from the teachers because of the 1933 and 1935 amendments, the pension roll continued to increase so rapidly, it again became evident that additional revenue would be required if payments of current pensions were to continue to be met in the future. Salary levels had also increased in many instances so that the amount of the benefits as fixed in 1915 became inadequate to retire many teachers. Furthermore, since 1915, many other States had enacted actuarially sound plans and precedents had been established for a more adequate type of teachers' retirement plan which (1) required higher contributions from the higher salaried teachers, (2) provided increased benefits for teachers contributing more or teaching for longer periods, and (3) provided benefits for regular retirements before 25 years of service. As a result, legislation was enacted which superseded the old teachers' law (but not the Institutions') as of July 1, 1939. The assets and liabilities of the old superseded fund were transferred to and assumed by the new system.

The provisions of the bill which was submitted to the Legislature in 1939 were the result of years of study and were sponsored by the Illinois Education Association. Certain amendments were added by the Legislators, which materially affected the benefits originally planned; but the basic plan was enacted into law. Further amendments were proposed in the 1941 session of the Legislature in an attempt to rectify the previous legislative changes, to provide more satisfactory benefits and to include the Institution teachers in the more equitable and modern system. These amendments became law on July 21, 1941 and in substance accomplished the following:

1. Benefits for older teachers were increased by giving credit for service after age 60 up to age 65.
2. The State Institutions' Fund was superseded, the teachers colleges being merged with the University Retirement System of Illinois and the other institutions were merged with the Teachers' Fund.
3. Certified Public Health nurses were included in the definition of Teacher.
4. The requirement for continuous service in the system before retirement was reduced from 10 years to 5 years.
5. A maximum upon the amount of retirement allowance of \$1500 per year was provided.

6. Refunds of amounts paid by teachers to the Fund after July 1, 1939, for prior service were provided in the event the teacher died after July 21, 1941, and before retirement.
7. Service credit was provided for teaching in Hawaii, Philippine Islands, etc. and for Army and Navy service during any war emergency of the U. S. for a period up to three years.
8. The time for non-contributors to elect to participate was extended until July 1, 1942.
9. Retired teachers who return to teaching prior to age 65 were permitted to re-enter the Fund and increase the annuity upon subsequent retirement.
10. A minimum of \$400.00 was provided after age 50 and 25 years of service for disabled teachers.

A summary of the new law as amended is given to the following section. On the whole, the system is now in a very satisfactory condition. However, experience indicates that there are still a few minor provisions which might be amended. Consideration is now being given to them so that action can be taken by the next Legislature, if necessary.

PART TWO
TEACHERS' RETIREMENT SYSTEM
SUMMARY OF PROVISIONS
Effective as of July 1, 1941

A. CREATION

A1. OBJECTIVE

The law states that the purpose of the Teachers' Retirement System is to provide retirement allowances and other benefits for aged and disabled teachers.

A2. NAME

The system is legally designated as the "Teachers' Retirement System of the State of Illinois".

A3. EFFECTIVE DATE

The system officially became a law on July 19, 1939, although the provisions are so worded that the effective date is July 1, 1939. The amendments officially became law on July 21, 1941, although again the provisions are retroactive to July 1, 1941, and apply to all members of the new system.

B. PARTICIPATION

BI. TEACHERS INCLUDED

A teacher is defined as a teacher, teacher-secretary, substitute teacher, supervisor, principal, supervising principal, superintendent or assistant superintendent, school nurse or librarian who teaches or is employed in the public common schools in school districts in the State of Illinois (outside of Chicago) or in the included institutions, on a full-time basis and who is duly certificated under law as a teacher or public health nurse or who was a contributor to the Institutions' Fund sometime during the year immediately preceding September 1, 1941: county superintendents, assistant county superintendents, Superintendent of Public Instruction, or an executive in the office of the Superintendent of Public Instruction, or of certain related boards of the State of Illinois.

Every teacher as defined above who is in the employment at some time after July 1, 1939 (a) of any school board in the State outside of Chicago, (b) of the State under the Superintendent of Public Instruction, or (c) of one of the included institutions, (except those persons who had the right to elect to participate under the superseded teachers' law and who elected not to participate in this system (is automatically included in the system.)

Teachers who had the right to elect not to participate and who have so elected, may hereafter at any time elect to participate. However, unless such election is made before July 1, 1941, no credit can be obtained for any service prior to July 1, 1939.

B2. INSTITUTIONS INCLUDED

In addition to all common Public School Boards, outside of Chicago, the following institutions are specifically included within the system:

Illinois School for the Blind
Illinois School for the Deaf

Illinois State Training School for Boys
 Illinois State Training School for Girls
 Lincoln State School and Colony
 Dixon State Hospital
 Illinois Soldiers' and Sailors' Children's School
 Division of Visitation of Adult Blind
 Illinois State Penitentiary

C. SERVICE

C1. CREDITABLE SERVICE

Employment which will be considered as creditable service under the system includes only the following:

- (a) Service as a teacher (as defined). (1, 2, 3, 4, 6.)
- (b) Service in a capacity, essentially similar or equivalent to a teacher (as defined), in the public common schools or for an institution of Chicago (Chicago is not included in this system) or of any other State or territorial possession of the U. S., for a period not in excess of $\frac{2}{5}$ of the total creditable service of the teacher, or ten years in any event. (5).
- (c) Service in the Army or Navy of the U. S. during the Spanish-American War, the World War, or during any other war emergency for a period not to exceed 3 years in any event where the teacher leaves teaching to enter the Army or Navy and returns to teaching within one year after discharge from such service (7).
- (d) Professional training of not to exceed one year after ten years of creditable service and before July 1, 1939. (8).

C2. PAYMENTS REQUIRED

In order to obtain credit for any period of service other than service as a teacher (as defined) during the last continuous period of membership, the teacher must file a claim for such service and must make the following payments:

For service after July 1, 1939, an amount equal to the difference between the amounts which would have been required under this system and the amounts which were actually received from the teacher for such service by this system, together with 3% compound interest until paid, and

For service prior to July 1, 1939, an amount equal to the difference between the amounts which would have been required under the superseded Teachers' system, and the amounts which were actually received from the teacher for such service by the superseded Teachers' or Institutions' funds or this Fund, together with 4% simple interest to July 1, 1939, and 4% compound interest thereafter until paid.

D. TEACHERS' CONTRIBUTIONS

D1. MEMBERSHIP SERVICE

For all service after July 1, 1939, all teachers are required to contribute 4% of their total actual earnings received as a teacher, provided such contribution shall be not less than \$30.00 nor more than \$100.00 in any one full year of service or a prorata portion thereof for service during a portion of a year.

Current contributions are to be deducted by the School Board, State, or Institution and forwarded to the Secretary of the System by remittance payable to the State Treasurer. However, if an employer fails to make such a deduction, the teacher is responsible for making the payment.

The amount of contribution applicable to any particular month will be determined in accordance with the following table:

CLASS A

Members receiving a salary at the rate of \$750 or less for the school year.

Deductions will be \$30.00 per year, payable monthly. Example:

- 10 months school, deduction \$3.00 per month
- 9½ months school, deduction \$3.16 per month
- 9 months school, deduction \$3.33 per month
- 8½ months school, deduction \$3.53 per month
- 8 months school, deduction \$3.75 per month

CLASS B

Members receiving an annual salary of more than \$750.00, but less than \$2500.00.

Deduction will be 4% of salary. Example:

- \$150.00 per month salary, deduction \$6.00
- \$177.65 per month salary, deduction \$7.11
- (4% of \$177.65 is \$7.106).

CLASS C

Members receiving a salary at a rate of \$2500.00 or more for the school year.

Deductions will be \$100.00 per year. Example:

- 10 months school, deduction \$10.00 per month
- 9½ months school, deduction \$10.53 per month
- 9 months school, deduction \$11.11 per month
- 8½ months school, deduction \$11.76 per month
- 8 months school, deduction \$12.50 per month

Interest at the rate of 3% per annum, compounded annually will be required on all payments for membership service not made when due and all payments must be made before retirement. The board will notify the individual of any amounts due.

D2. PRIOR SERVICE

For service prior to July 1, 1939, the required contributions are determined from the following table:

Class	Monthly Contribution	Full Year Contribution
1	\$ 2.00	\$ 10.00
2	4.00	20.00
3	6.00	30.00

Payments for fractions of a year will be at the rate shown for each month or fraction, provided the total does not exceed the full year contribution and only the last 25 years prior to July 1, 1939, or date of prior settlement are considered.

Generally, any such payments not made to this system or to the superseded Teachers' or Institutions' systems concurrently with the service to which they are applicable, are considered as delinquent and simple interest at the rate of 4% per annum for all periods prior to July 1, 1939, and compound interest at the rate of 4% per annum, thereafter will be charged from the date any unpaid contribution was due to the date payment thereof is received; provided, that for teachers who were contributors in Class 1 or 2 on July 1, 1933, interest to July 1, 1933, will be waived on one-half of contributions due prior to such date and for teachers who were contributors in Class 3 on July 1, 1933, interest to July 1, 1935, will be waived on one-half of contribution in Class 1 and 2 due prior to such date.

Each teacher will be notified of the amount due for prior service claimed as soon as is practicable. No payments need be made until the teacher receives such notice.

E. BENEFITS

E1. RETIREMENT ALLOWANCES

Any member may elect to retire at any time, provided the date so selected is not more than 30 days prior to the date the application for the allowance is received by the Board and provided the member shall at such time:

- (a) have attained at least 50 years of age.
- (b) have 15 or more years of creditable service of which at least the last 5 years shall be as a teacher in the public common schools of Illinois outside of Chicago, or for the Institutions of this State included in this system, or be in Army or Navy service.
- (c) is not employed, by the State of Illinois, or any political subdivision thereof, or as a teacher in any school supported by public funds in any state.
- (d) is not receiving a retirement benefit from any other public school teacher's pension or retirement fund.

Members are to be compulsorily retired by the School Board or Institution as of the end of the school year in which age 70 is attained. If a person teaches after age 70, contributions will be required but no increase in the retirement allowance will be provided.

The amount of the retirement allowance will be the sum of the following:

- (a) the annuity which is equal in value to the contributions of the teacher to this system for service after July 1, 1939, with compound interest at 3% per annum.
- (b) an additional annuity equal to the amount determined in (a) above but not exceeding the amount which would have been so determined at age 65.
- (c) a pension equal to twice the annuity which would have been provided under (b) had the system been in effect during all creditable service prior to July 1, 1939, and had the interest rate been 4% per annum, compounded annually.
- (d) The additional amount, if any, necessary to bring the total to \$400.00 per year for any teacher retiring after 25 years of service.

Table No. 1 indicates the approximate amounts of allowances for various typical combination of age and service at retirement. Tables Nos. 2, 3 and 4 set forth the factors actually used to determine annuities.

E2. DISABILITY ALLOWANCE

Any member who, while in employment as a current member of this system, is permanently incapacitated for further performance of duty as determined by two disinterested physicians, who has had 10 or more years of creditable service of which at least the last 5 years shall be as a teacher in the public common schools of Illinois outside of Chicago or for the included institutions or as Army or Navy service, is eligible to retire and receive a disability allowance.

The amount of the disability allowance will be equal to the annuity which has the same value as the contributions of the teacher with interest, plus 90% of the retirement allowance which would have been provided from State funds had the teacher continued in service until the minimum age at which the teacher would have been eligible to retire, subject to a minimum of \$200.00 per year in any event and \$400.00 per year after age 50 for teachers with 25 or more years of service.

E3. DEATH BENEFIT

The estate, or the designated beneficiary if one is named, of a deceased member will be entitled to a death benefit equal to the sum of the contributions of the teacher for service after July 1, 1939, together with 3% compounded interest per annum plus, for death occurring after July 21, 1941, any payments made since July 1, 1939, for service prior to July 1, 1939, without interest.

E4. REFUND

Any teacher who ceases to teach and who does not receive an annuity, will be entitled to a refund of all contributions made to this system, or to either of the superseded system, without interest, which were not previously repaid or forfeited because of prior refunds. Application must not be made prior to 4 months after ceasing to teach. If application is not made within six years, after ceasing to teach, the refund is paid to the teacher or to the legal representative, if found. If the teacher or representative cannot be found the refund is forfeited to the Fund.

E5. OPTIONAL ALLOWANCE

Upon retirement, teachers may elect to receive an optional allowance of a reduced retirement annuity which will provide a refund of the excess, if any, of the value of the portion of the retirement annuity provided from the teachers' contributions after July 1, 1939 with interest to retirement, over the payments of such portion of the total retirement allowance received prior to death.

This option will be relatively ineffective for a number of years until the credits of the individual for service after July 1, 1939 become considerably larger than they are at present. Consideration is now being given to an amendment of this provision.

F. ADMINISTRATION

The system is administered by five trustees known as the Retirement Board. The Superintendent of Public Instruction is an ex-officio member; the Governor appoints two members, one every even numbered year for a four year term; and the included teachers elect two members, one every odd numbered year for a four year term.

The trustees pass on all benefits and expenses to be paid and make all investments of the assets of the system, with certain specific additional limitations, generally in the same manner as township trustees invest school funds under the law.

The State Treasurer is treasurer of the system and holds all cash and securities of the system.

G. MISCELLANEOUS

The rights of any teacher to any benefits from the system are not subject to attachment, garnishment, execution, or other seizure by process of law; nor are they subject to sale, pledge, mortgage, and cannot be assigned.

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:

Aug. 28, 1943—Present—Vernon L. Nickell, Fred L. Biester, M. H. Detweiler, Frank B. Young, John W. Graham.

Nov. 29, 1943—Present—Vernon L. Nickell, Fred L. Biester, John W. Graham, M. H. Detweiler.

Feb. 26, 1944—Present—Vernon L. Nickell, Fred L. Biester, John Graham, Frank B. Young.

May 4, 1944—Present—Vernon L. Nickell, Fred L. Biester, M. H. Detweiler, John W. Graham.

PART THREE

OPINIONS OF THE ATTORNEY GENERAL RENDERED DURING THE OPERATION OF 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 percent 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 percent 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 percent 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 percent 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 contributions of four percent, 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 percent 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 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 members of the system, if a certificate is held as a public health nurse under the public health nursing act, issued by the Department of Registration and Education, and if employed by the Board of Education, and such person then classified as a teacher would be allowed prior service credit for time spent in such service prior to July 1, 1939, in which the status was the same as under the new law.

13. The provisions of the law that a teacher must retire at age seventy is constitutional, although it is provided by the Act that upon retirement he would be entitled only to the benefits available to him at seventy, yet being compelled to contribute to the Fund after seventy if teaching.

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14. If a teacher has long served as an administrator of a school system and the Board of Education chooses to give him a position known as emeritus superintendent or principal, such person is considered a teacher in the service if paid a fixed monthly salary and he would be required to contribute as other teachers would and get the benefits of the contributions at retirement.

15. A teacher can not be given a leave of absence and retire either under disability or regular annuity, because such a leave of absence establishes a contractual relation with the Board of Education and such must be surrendered before the teacher could receive any type of annuity.

16. In calculating the amount the teacher owes for service rendered prior to July 1, 1939, the principles of the old law will govern, requiring a payment of \$500 and interest for 25 or more years of service, and if the teacher has taught more than 25 years, or less than 25 years before July 1, 1939, in determining the amount due for such service the last years of service immediately preceding July 1, 1939, shall be considered as a basis for the calculation and under the terms of the prior law.

17. A teacher who has taught 15 or more years and has reached the age of 50 may retire on annuity, payable for life or in lieu of such annuity retirement obtain a refund of all her contributions.

18. In the payment of refunds the law provides that a teacher ceasing to teach shall receive a refund of all the amount paid in under the law in effect before July 1, 1939, as well as after that date, but this provision applies only to those who have taught under the new Act after July 1, 1939.

19. A teacher who has taught under the new law becomes a member of the new law if employed for the full year at a fixed salary and on ceasing to teach she is entitled to a refund of what has been paid under the old law, as well as the new, and this teacher can not secure a refund until all amounts are paid to the system as salary deductions required by the new Act.

20. A business manager in service after July 1, 1939, comes under the new law if a certificate to teach is held, and it is not material as to what the title is but it is a question of facts as to his duties. If he actually performs service of Superintendent or Assistant Superintendent, or supervisor, he comes under the new Act. The Board of Trustees inquiring as to the specific facts as to the title of teacher is moved according to the definition of Section 1-3 of the law.

21. A teacher may be given credit for service for teaching in the public schools of other states. This applies, of course, to the 48 states of the Union, and in addition to that the District of Columbia, the Territory of Alaska, and Hawaii, would likewise be considered states if teaching has been done in such places.

This does not apply to the Philippine Islands, the Virgin Islands, Porto Rico or other island and continental possessions of the United States.

22. A teacher with considerable service in other states, as well as the State of Illinois can not retire on annuity in two states; that is, a teacher can not retire on annuity in the State of Illinois and at the same time be drawing annuity from a Teachers' Pension Fund in another state.

23. The estate of a teacher is entitled to a refund of amounts contributed while teaching after July 1, 1939, as well as any sums paid in for prior service which were paid after July 1, 1941, under the amendment to the new law.

24. By Resolution of Board of Trustees they may buy:

1. Bonds of State.
2. Bonds of Sanitary District of Chicago.
3. County Bonds.
4. Township Bonds.
5. Bonds of cities and school districts.
6. HOLC bonds.
7. Government Bonds.
8. Given like power as given to township trustees.
9. Given like power as given to trustees under wills.

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25. Credit for teaching service in other states must be in the public schools under the same terms as to teaching in the public schools of Illinois.

26. A person who has filed a request for a refund and dies before the four months period has expired, and having such request for refund on file with the Board of Trustees, that request can not be considered as a refund—it must be treated as a Death Benefit Claim.

27. The term "Illinois State Penitentiary" does not include the State Reformatory for Women at Dwight. The latter is not considered a member of the Teachers' Retirement System.

28. The rights or privileges to benefits which a person who was a member of the "State Institutions Teachers' Pension and Retirement Fund" may have had under said system are to continue, and when claims for such benefits are filed with the Board by persons who are not members, said claims shall be allowed, or disallowed, by said Board.

29. That a holder of a teaching certificate is not a teacher within the meaning of the Act until such a time as the holder of such a certificate is employed in the public school system of Illinois and that if the holder of a teacher's certificate entered the armed forces during World War No. 1 before rendering service as a teacher by being employed in the public school system of Illinois, the time spent in the armed forces cannot be counted in computing the service credit.

30. That the limitation of 40% of the appraised value, as to the purchase of mortgage investments, applies only to mortgages which are not insured. It, therefore, has no application to mortgages insured by the Federal Housing Administrator.

31. That teachers who are entitled to receive a teacher's annuity from any other public school teachers pension and retirement fund can not participate in the benefits provided by the Act under consideration. Such teachers are, therefore, excepted from general provisions of the Act and need not contribute to the fund as they can not receive any benefits. Furthermore, it would be a useless and unnecessary procedure to have said teachers contribute to the fund, and, then, at the expiration of this service, to make a refund of the amounts paid in.

32. It is clear that a nurse employed by a County, who does some work in the school system, is subject to the supervision of the County and could not be considered as being employed in the public school system. She is not employed by a school district, or a board of which the Superintendent of Public Instruction is ex-officio a member, and, therefore, that a county nurse does not come within the provisions of the Act.

33. That it is a question of fact to determine in the first instance whether or not the teachers in question are "executives". The determination of this question depends, of course, on the nature of the duties performed by them. If the teachers in question are performing the duties of an "executive" then they are entitled to membership in the "Teachers' Retirement System," otherwise they are not.

34. That it is optional with the teacher whether or not such detailed statement of former service is filed, and credit, therefore, claimed. If the teacher does not make any claim for former service, then the statement need not be filed. If the teacher claims any former service, then the detailed statement claiming such service must be filed in accordance with the statutes.

35. That if the teacher filed a detailed statement claiming prior service and made reimbursement to the Teachers' Retirement Fund, then such teacher, upon ceasing to teach and upon application, would be entitled to a refund in accordance with the provisions of Sub-section 7 (a) and (b) of paragraph 614.7, chapter 122, Illinois Revised Statutes 1941.

PART FOUR

TEACHERS' RETIREMENT SYSTEM STATEMENT OF ASSETS AND LIABILITIES

June 30, 1944

ASSETS

Cash on Deposit with State Treasurer.....	\$	807,571.26
Securities (Market Value) \$9,666,541.87		
Bonds		
U. S. Government....	\$ 7,613,295.50	
Municipal	6,021.20	
Public Utilities	1,826,483.02	
Railroad	78,307.95	
Industrial	127,212.64	
	\$ 9,651,320.31	
Savings and loan shares insured by		
F. D. I. C.....	265,000.00	
	9,916,320.31	
Real Estate Mortgage Loans.....	\$ 92,394.13	
Less Reserve for Loss.....	9,237.62	
	83,156.51	
Real Estate Sold on Contract.....	\$ 76,420.62	
Less Reserve for Loss.....	6,100.00	
	70,320.62	
Real Estate Owned.....	\$ 68,963.31	
Less Reserve for Loss.....	21,963.31	
	47,000.00	
Accounts Receivable		
Contributions (1943-44 fiscal year).....	\$ 1,350,000.00	
Accrued interest—		
Bonds	\$ 33,825.32	
Loans	1,253.15	
Contracts	553.19	
	35,631.66	
Sundry	201.22	
	1,385,832.88	
Furniture and Fixtures.....		13,719.01
Oil and Gas Rights.....		10.00
Deferred Charges—		
Office Supplies	\$ 1,636.41	
Operation of properties owned.....	616.99	
Advances—Reedy estate	611.50	
	2,864.90	
Total assets		\$12,326,795.49

Note—the above figures are on an accrual basis.

LIABILITIES

Annuities Payable		
Accrued for month of June, 1944.....		\$184,000.00
Rentals in Trust.....		177.12
Accounts Payable		133.00
Expense Fund		60,000.00

Pension Payment Fund	
Balance June 30, 1943 per previous audit	\$ 9,729,877.43
Add—Excess of Income over Expenses for fiscal year ended June 30, 1944.....	2,352,607.94
	<u>12,082,485.37</u>
Total liabilities	<u>\$12,326,795.49</u>

TEACHERS' RETIREMENT SYSTEM
STATEMENT OF INCOME AND EXPENSES

For the Year Ending June 30, 1944

INCOME

Salary deductions		\$1,952,636.72
Back assessments.....		285,041.18
Taxes—Common School Fund.....		2,419,200.00
Interest		
Back assessments	\$ 6,584.86	
Bonds (less amortization of bond prem- ium)	198,630.79	
Real estate mortgages.....	4,730.33	
Real estate contracts	1,836.84	
Refunds repaid	905.97	
		<u>212,688.79</u>
Dividends on savings and loan shares.....		7,457.07
Royalties on gas and oil rights.....		3,483.85
Profit on real estate sold.....		7,464.09
Appropriation—State of Illinois.....		5,000.00
Total income.....		<u>\$ 4,892,971.70</u>

EXPENSES

Benefits		
Old Law.....	\$ 1,255,226.08	
Age Retirement	818,612.20	
Disability	15,560.01	
Death	1,878.20	
		<u>\$ 2,091,276.49</u>
Refunds		400,325.92
General and Administrative		
Pay rolls	\$ 36,277.00	
Office expense	3,301.08	
Postage and express.....	2,486.00	
Telephone and telegraph....	123.79	
Repair and rental of machines	275.00	
Professional service	5,799.00	
Security expense	197.70	
Miscellaneous	276.36	
		<u>48,735.93</u>
Loss on Securities called.....		25.42
Total expenses.....		<u>\$ 2,540,363.76</u>
Excess of Income over expenses.....		<u>\$ 2,352,607.94</u>

Note—This statement does not reflect actuarial reserves, these are shown on the following pages in the report of the Actuary.

The foregoing amounts have been certified to by Pearce & Granata, Certified Public Accountants.

VALUATION BALANCE SHEET
June 30, 1944

ASSETS*Present Assets*

Cash	\$	807,571.26
Investments		10,116,797.44
Accrued interest on investments.....		35,631.66
Accounts receivable		
Back assessments due	\$	1,050,461.46
Salary deductions due		1,350,000.00
		2,400,461.46
Furniture and fixtures		13,719.01
Other assets		3,076.12
		\$13,377,256.95

Less Current Liabilities

Annuities payable for month of June, 1944	\$	184,000.00
Other liabilities		310.12
		184,310.12

Net present Assets.....\$ 13,192,946.83

Actuarial Reserve Deficiency

Deferred obligation of the State of Illinois		
Present Value of require- ments for service prior to July 1, 1939..	\$	67,145,515.74
After July 1, 1939.....		6,304,414.10
		\$73,449,929.84

Less Excess of value of net book assets
over liability accrued on members'
contributions available to apply on
deficiency

4,312,749.01
69,137,180.83

Total Assets \$ 82,330,127.66

RESERVES*Annuity Payment Reserve*

<i>New Law retirements</i>		
Teachers' contributions..	\$	114,185.10
State requirements		262,177.97
		\$ 376,363.07
<i>New law disabilities</i>		
Teachers' contributions..	\$	934.20
State requirements		41,912.56
		42,846.76
		\$ 419,209.83

Annuity Ammulation Reserve

Teachers' contributions	\$	8,705,078.52
State requirements		6,000,323.57
		14,705,402.09

Pension Payment Reserve

New law retirements			
Teachers' contribution....	\$	40,779.42	
State requirements		9,631,147.85	
			\$ 9,671,927.27
New law disabilities			
Teachers' contributions ..	\$	559.58	
State requirements		214,481.89	
			215,041.47
Old law retirements			
\$400 per year.....	\$	5,105,685.00	
\$600 per year.....		4,509,014.00	
			9,614,699.00
Old law disabilities.....			508,519.00
Active teachers			
Males			
Liability for prior service ..		\$14,486,144.00	
Refunds			
(\$1,535,450)		24,461.00	
			\$14,510,605.00
Females			
Liability for prior service ...		\$32,556,669.00	
Refunds			
(\$4,271,850)		68,055.00	
			32,624,724.00
			47,135,329.00
<i>Expense Reserve</i>			67,145,515.74
			60,000.00
			<u>82,330,127.66</u>
Total Reserves	\$		82,330,127.66

STATEMENT OF BONDS AND STOCKS OWNED JUNE 30, 1944

Description	Maturity Date	Amount	Total
UNITED STATES GOVERNMENT			
Defense Series "G".....	2½% 8-1-53	\$ 50,000.00	
Defense Series "G".....	2½% 3-1-54	50,000.00	
Defense Series "G".....	2½% 9-1-54	50,000.00	
Defense Series "G".....	2½% 3-1-54	100,000.00	
U. S. Savings.....	2½% 2-1-56	100,000.00	
U. S. Treasury.....	2½% 3-15-52/54	60,000.00	
U. S. Treasury.....	2½% 3-15-56/58	110,000.00	
U. S. Treasury.....	2½% 9-15-67/72	112,000.00	
U. S. Treasury.....	2½% 9-15-67/72	200,000.00	
U. S. Treasury.....	2½% 6-15-62/67	200,000.00	
U. S. Treasury.....	2½% 12-15-63/68	3,000,000.00	
U. S. Treasury.....	2½% 6-15-64/69	800,000.00	
U. S. Treasury.....	2½% 6-15-64/69	620,000.00	
U. S. Treasury.....	2½% 12-15-64/69	1,000,000.00	
U. S. Treasury.....	2½% 3-15-65/70	100,000.00	
U. S. Treasury.....	2½% 3-15-65/70	800,000.00	
U. S. Certificates.....	⅞% 12-1-44	250,000.00	
			\$ 7,602,000.00
STATE AND MUNICIPAL BONDS			
Medora Township, Counties of Jersey and Macoupin High School District			
181 Building, 5%	9-15-44	\$ 3,000.00	
181 Building, 5%	9-15-45	3,000.00	6,000.00
INDUSTRIAL BONDS			
Inland Steel Co., Series F 3%	4-1-61	\$ 25,000.00	
Youngstown Sheet & Tube, 3¼%	11-1-60	100,000.00	
			125,000.00
RAILROAD BONDS			
Chicago Union Station,			
Series E, 3¾%	7-1-63	\$ 25,000.00	
New York Conn. R. R., 3½%	10-1-65	25,000.00	
Virginia Ry. Co., 3¾%	3-1-66	25,000.00	
			75,000.00
PUBLIC UTILITY BONDS			
Appalachian Electric Power, 3¼% ..	12-1-70	\$ 50,000.00	
Appalachian Electric Power, 3¼% ..	12-1-70	50,000.00	
Boston Edison Co., Series "A," 2¾% ..	12-1-70	25,000.00	
Blackstone Valley Gas & Electric,			
3¼%	11-1-73	100,000.00	
Central Illinois Public Service Co.,			
Series "A," 3⅞%	10-1-71	25,000.00	
Central Illinois Public Service Co.,			
Series "A," 3⅞%	10-1-71	25,000.00	
Central Illinois Public Service Co.,			
Series "A," 3⅞%	10-1-71	50,000.00	
Cincinnati Gas & Electric Co., 3¼% ..	8-1-66	24,000.00	
Cleveland Elec. Illum. Co., 3%	7-1-70	25,000.00	
Columbus & So. Ohio Elec. Co., 3¼% ..	9-1-70	100,000.00	
Delaware Power & Light Co., 3%	10-1-70	100,000.00	
Ill. Bell Tel. Co., Series "A," 2¾% ...	1-15-81	25,000.00	
Iowa Power & Light Co., 3¼%	8-1-73	100,000.00	
Jersey Central Power & Light Co.,			
3½%	3-1-65	50,000.00	
Jersey Central Power & Light Co.,			
3½%	3-1-65	50,000.00	
Louisiana Power & Light Co., 3%	4-1-74	100,000.00	

New Jersey Power & Light Co., 3%... 3-1-74	100,000.00
New York Steam Corp., 3½%..... 7-1-63	25,000.00
New York Steam Corp., 3½%..... 7-1-63	25,000.00
Northern States Power Co., 3½%..... 3-1-64	25,000.00
Ohio Edison Company, 4%..... 9-1-67	15,000.00
Ohio Edison Company, 4%..... 9-1-67	20,000.00
Ohio Edison Company, 4%..... 9-1-67	15,000.00
Ohio Power, 3¼%..... 10-1-68	100,000.00
Penn. Elec. Co., 3¾%..... 10-1-68	100,000.00
Penn. Power & Light Co., 3½%..... 8-1-69	20,000.00
Penn. Power & Light Co., 3½%..... 8-1-69	80,000.00
Public Service Co. of Colo., 3½%..... 12-1-64	25,000.00
Public Service Co. of Okla., 3¼%..... 2-1-71	100,000.00
Southwestern Bell Tel. Co., Series "C," 3%..... 7-1-68	25,000.00
Toledo Edison Co., 3½%..... 7-1-68	50,000.00
Wisconsin Power & Light, 3¼%..... 7-1-71	21,000.00
Wisconsin Power & Light, 3¼%..... 7-1-71	79,000.00
	\$ 1,724,000.00

STOCK CERTIFICATES

Guaranty Savings & Loan, Birmingham, Ala., 3%.....	\$ 5,000.00
United Building and Loan Association, Ft. Smith, Ark., 3%.....	5,000.00
Capital Federal Savings & Loan Ass'n., Denver, Colo., 2½%.....	5,000.00
First Federal Savings & Loan Ass'n., Atlanta, Ga., 3%.....	5,000.00
Aurora Bldg. & Loan Ass'n., Aurora, Ill., 3%.....	5,000.00
Olympic Savings & Loan Ass'n., Berwyn, Ill., 3%.....	5,000.00
Bloomington Fed. Sav. & Loan Ass'n., Bloomington, Ill., 3%.....	5,000.00
Austin Federal Savings & Loan Ass'n., Chicago, 2½%.....	5,000.00
Chicago Federal Savings & Loan Ass'n., Chicago, 3%.....	5,000.00
Home Fed. Savings & Loan Ass'n., Chicago, 2½%.....	5,000.00
Lawn Savings & Loan Ass'n., Chicago, 3%...	5,000.00
Northwest Fed. Savings & Loan Ass'n., Chicago, 2½%.....	5,000.00
Peoples Federal Savings & Loan Ass'n., Chicago, 3%.....	5,000.00
Second Federal Savings & Loan Ass'n., Chicago, 2½%.....	5,000.00
Citizens Federal Savings & Loan Ass'n., Chicago Heights, Ill., 3%.....	5,000.00
Morton Park Federal Savings & Loan Ass'n., Cicero, Ill., 3%.....	5,000.00
Hinsdale Federal Savings & Loan Ass'n., Hinsdale, Ill., 3%.....	5,000.00
Oak Park Federal Savings & Loan Ass'n., Oak Park, Ill., 3%.....	5,000.00
First Federal Savings & Loan Ass'n., Wilmette, 2½%.....	5,000.00
Central Savings & Loan Ass'n., Charitown, Ia., 3%.....	5,000.00
Insurance Plan Savings & Loan Ass'n., Des Moines, Iowa, 3%.....	5,000.00

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Polk County Federal Savings & Loan Ass'n., Des Moines, Iowa, 3%	5,000.00
United Federal Savings & Loan Association, Des Moines, Iowa, 3½%	5,000.00
Wichita Federal Savings & Loan Ass'n., Wichita, Kansas, 3%	5,000.00
First Federal Savings & Loan Association, Covington, Ky., 3%	5,000.00
Down River Federal Savings & Loan Association, Wyandotte, Mich., 2½%	5,000.00
Home Federal Savings & Loan Association, Spring Valley, Minn., 2½%	5,000.00
Twin City Federal Savings & Loan Ass'n., Minneapolis, Minn., 3%	5,000.00
St. Paul Federal Savings & Loan Ass'n., St. Paul, Minn., 3%	5,000.00
Liberty Federal Savings & Loan Ass'n., Liberty, Mo., 3%	5,000.00
Farm & Home Savings & Loan Association, Nevada, Mo., 3%	5,000.00
Community Federal Savings & Loan Ass'n., Overland, St. Louis Co., Mo., 3%	5,000.00
Cass Federal Savings & Loan Ass'n., St. Louis, Mo., 3%	5,000.00
Piedmont Federal Savings & Loan Ass'n., Winston, Salem, N. C., 3%	5,000.00
McKinley Federal Savings & Loan Ass'n., Niles, Ohio, 2½%	5,000.00
State Federal Savings & Loan Ass'n., Tulsa, Okla., 3%	5,000.00
Colonial Federal Savings & Loan Ass'n., Philadelphia, Pa., 3%	5,000.00
East Girard Savings & Loan Ass'n., Philadelphia, Pa., 4%	5,000.00
North Philadelphia Federal Sav. & Loan Ass'n., 3%	5,000.00
Philadelphia Suburban Fed. Savings & Loan Ass'n., 3%	5,000.00
Penn. Federal Savings & Loan Ass'n., Philadelphia, Pa., 3%	5,000.00
Quaker City Fed. Savings & Loan Association, 3%	5,000.00
Fort Pitt Federal Savings & Loan Ass'n., 3%	5,000.00
First Federal Savings & Loan Ass'n., Sharon, Pa., 3%	5,000.00
First Federal Savings & Loan Ass'n., Watertown, S. D., 2½%	5,000.00
Abilene Savings & Loan Ass'n., Abilene, Texas, 3%	5,000.00
Colorado Co. Federal Savings & Loan, Galveston, Texas, 2%	5,000.00
Bankers Home Building & Loan Ass'n., Galveston, Texas, 2%	5,000.00
Franklin Federal Savings & Loan Ass'n., Richmond, Va., 3%	5,000.00
First Federal Savings & Loan Association, Fon du Lac, Wis., 2½%	5,000.00
Beacon Federal Savings & Loan Association, Milwaukee, Wis., 3%	5,000.00
Empire Federal Savings & Loan Ass'n., Milwaukee, Wis., 3%	5,000.00
	<hr/>
	\$ 265,000.00

Real Estate Mortgage Loans.....	\$ 92,394.13	
Reserve for Loss.....	9,237.62	
	<hr/>	\$ 83,156.51
Real Estate Sold on Contract	\$ 76,420.62	
Reserve for Loss.....	6,100.00	
	<hr/>	70,320.62
Real Estate Owned	\$ 68,693.31	
Reserve for Loss.....	21,963.31	
	<hr/>	47,000.00
	<hr/>	<hr/>
TOTAL INVESTMENTS		
United States Government Bonds.....	\$ 7,602,000.00	
State and Municipal Bonds.....	6,000.00	
Industrial Bonds	125,000.00	
Railroad Bonds	75,000.00	
Public Utility Bonds.....	1,724,000.00	
Stock Certificates	265,000.00	
	<hr/>	9,797,000.00
Real Estate Mortgage Loans.....	\$ 83,156.51	
Real Estate Sold on Contract.....	70,320.62	
Real Estate Owned.....	47,000.00	
	<hr/>	200,477.13
	<hr/>	\$ 9,997,477.13

The above statement of assets represents par value of assets owned, not on an accrual basis.

PART FIVE

STATEMENT OF STATISTICAL FACTS

There are now about 40,000 contributors to the Fund, covering all public schools in the State of Illinois, outside of the City of Chicago.

On July 1, 1944 there were 4577 teachers drawing annuities, 441 having retired the current year.

During the year 168 annuitants have died. They are as follows:

	Age at Death
Abell, Cora	Peoria 82
Adair, Gertrude	Washington, D. C. 76
Austin, E. T.	Sterling 80
Ball, Benj. Harrison	Williamstown, N. Y. 58
Barnes, Grace Crippen	Evanston 73
Battey, Judith E.	E. Moline 53
Battles, Charlotte K.	Rock Island 75
Bitting, Lillie T.	Chicago 65
Blake, E. L.	Grand Tower 76
Blauvelt, Ella	Joliet 84
Blossom, Lucy Edel	Cooksville 68
Bolan, Minnie	Gays 68
Bonwell, Cora	Macomb 75
Boulware, Jennie S.	Charleston 77
Brunton, Inez	Palo Alto, Calif. 82
Bryant, Martha	Quincy 90
Buford, Effie Lloyd	Keithsburg 82
Cannedy, J. Wesley	Rockbridge 82
Cassady, Kate	Augusta 82
Cassidy, Rose	Rockford 82
Channon, Julia H.	Rock Island 66
Church, Harry V.	Los Angeles 73
Clark, John M.	Frankfort 82
Cleary, Minnie W.	Jacksonville 74
Clements, Frederick Visic	Chicago 84
Cogswell, Lucy	Dixon 72
Cook, Leonora	Poughkeepsie, N. Y. 81
Cook, Rebecca	Poughkeepsie, N. Y. 84
Cooley, Regina Fleshner	Sullivan 44
Copp, Louisa M.	Rock Island 97
Costello, Anna A.	Peoria 76
Courtney, Nellie Loretta	Barrington 81
Crabs, Elda	Aledo 87
Craig, Frank H.	Kewanee 84
Crawford, Francis E.	Vandalia 75
Crosthwait, Geo. A.	Urbana 75
Daley, Mary M.	Wauconda 61
Decker, A. E.	Carthage 75
DeGroff, Bertha M.	LaSalle 80
Delamere, Lulu	Woodstock 86

		Age at Death
DeSart, Minnie E.	Chicago	68
Dexter, Anna B.	Rockford	70
Dexter, Lillie J.	Bloomington	90
Dupy, Lou Shumway	Taylorville	79
Durham, Margaret L.	Peoria	62
Eakin, Margaret	Elgin	85
Fairfax, Lionel	St. Joseph, Mo.	81
Finley, John W. R.	Creal Springs	69
Finley, R. O.	Chester	66
Ford, Jeannette	Decatur	66
Ford, Jessie C.	Rockford	78
Foster, Annie	Olney	65
Frick, Mathilde	Freeport	84
Gillham, Olive M.	Godfrey	67
Goodier, W. A.	Eaton, N. Y.	60
Gordon, Agnes G.	O'Fallon	53
Graham, John Wilkes	Urbana	64
Graves, Sadie Newlon	Salem, Ind.	60
Green, Sarah Jane	Danville	74
Griffin, Hattie M.	Elgin	85
Guthrie, Nora E.	Pleasant Hill	67
Harford, Emma A.	Dover	87
Harriman, E. H.	Springfield	77
Harris, Mary V.	Carthage	85
Hayden, Abbie	Jacksonville	79
Hayes, Mrs. Katharine T.	Chicago	87
Hayes, Katie A.	Manchester	59
Hine, C. M.	Harrisburg	68
Hodgins, Blanche	Greenview	67
Hoehn, Frank L.	Gillespie	79
Hoelzle, Katherine	Grayville	80
Hollett, W. R.	Sims	77
Holmes, J. W.	Jerseyville	65
Holscher, B. F.	Marshall	64
Houghton, Marie	Gilman	71
Houren, Mary M.	Peoria	70
Howard, Adelle B.	Battle Creek, Mich.	79
Huggins, Madie H.	Sparta	79
Hutchison, Etta	West Union	74
James, Sarah Jennie	Belvidere	75
Kammann, C. H.	Peoria	83
Kirchoff, Ida	Peoria	76
Kuechler, Chas. E.	Normal	72
Langton, Katherine F.	Peoria	76
Lannen, Mary	Rock Island	77
Lasater, Edw. McKenzie	Marion	72
Latto, M. May	Waukegan	79
Long, Jennie	Peoria	78
Lucas, Martin V.	E. St. Louis	73
McArthur, Ida Sims	Mt. Dora, Fla.	67
McElfresh, Mrs. Dora B.	New York City, N. Y.	84
McGrath, Catherine	Springfield	82
McIntyre, Minnie V.	Urbana	75
McWilliams, Emma	Arcola	86
Martin, Anna E.	Peoria	86
Mathew, Mrs. Mary	Lombard	77
Meade, Anna	Danville	68
Miller, Bert E.	Casey	70
Miller, Delia	Peoria	75
Mols, Adolph	Chicago	82
Moore, A. W.	Ashley	80
Moore, Bessie	Colorado Springs, Colo.	57

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	Age at Death
Moore, Maria E.....	Weldon 82
Morrill, Bertha S.....	Blue Island 79
Morrissey, Miss Ella.....	Hopedale 76
Murphy, Mrs. Katherine.....	Braidwood 67
Nash, Kathryn L.....	Stockton 72
Neff, Edna M.....	Santa Monica, Calif..... 67
O'Mara, Elizabeth A.....	Wenona 67
Paddock, Ilka Lee.....	Darwin 53
Perkins, Carolena D.....	Elgin 60
Phelps, Lillian B.....	Golconda 72
Popps, Margaret F.....	Peru 72
Redenbo, O. B.....	Lyndon 60
Reiss, Anna D.....	Belleville 83
Renz, Anna M.....	Ottawa 82
Robinson, Sarah E.....	Sycamore 92
Roeth, Mary.....	Kankakee 73
Rosbrook, Jannette.....	Park Ridge 82
Rose, John W.....	Eddyville 90
Roundy, Carrie E.....	Bradenton, Fla. 87
Savage, Reed.....	Elmwood Park 85
Schaefer, Josephine C.....	Rutland 64
Schlitt, Elizabeth.....	Springfield 85
Schmidt, A. L.....	R. F. D. No. 3, Mt. Vernon..... 74
Shaw, Lizzie A.....	Rockford 88
Shield, Euphemia.....	Roodhouse 73
Shinn, Merrick.....	Pittsfield 84
Shinn, W. T.....	Pittsfield 85
Short, Martha E.....	Oak Park 72
Simmons, B. L.....	Carterville 34
Simmons, C. J.....	Mt. Vernon, Ill..... 71
Simms, Alice L.....	Springfield, Ohio 64
Sloan, Eliza Z.....	Peoria 96
Smith, Anna A.....	Quincy 67
Snow, Willard.....	Walnut Hill 65
Sommer, Minnie M.....	Quincy 84
Spreen, Lillian M.....	Bloomington 74
Stansbury, Etta.....	Peoria 79
Stapp, Kate Booker.....	Chrisman 72
Steube, Lena.....	Peoria 78
Stevens, Geneva.....	Marshall 70
Stevenson, O. K.....	Salem 76
Stoltz, Edna Pearl.....	Speedway City, Ind..... 62
Strickler, Joe.....	Chicago 52
Szold, Ruby.....	Peoria 59
Taylor, F. A.....	San Diego, Calif..... 85
Thomas, Edith.....	Canton 68
Thompson, Ella D.....	Houston, Tex. 72
Turnbull, Katharine A.....	Glencoe 70
Tyrrell, Zoe.....	Jacksonville 75
Vasconcellos, H. H.....	Jacksonville 58
Vaughn, Mary H.....	Springfield 97
Wade, Jennie B.....	Watseka 74
Wakefield, Idessa.....	Beaver Falls, Pa..... 85
Waldorf, Edith.....	Chicago, Ill. 67
Waldorf, Lucy.....	Peru 56
Webster, Fannie S.....	Albany, N. Y..... 83
Welch, J. C.....	Norris City, Ill..... 67
Wheelock, Josephine.....	Rockford 70
Whiteside, Lillian.....	Belleville 76
Wigley, Helen P.....	Mankato, Minn. 71
Wilcox, Susan Elma.....	Springfield 77
Williams, Sallie R.....	Quincy 86

		Age at Death
Wilson, Flora	Sparta	72
Woolston, Lucia Orr	Jacksonville	74
Wright, Mary J.	Sumner	66
Young, Ruby	Rock Island	59
Total		168

LISTS OF PERSONS RETIRED DURING THE YEAR 1943-44
ON \$400 ANNUITY

Arthur, Vitula C.	St. Louis	55
Davidson, Blanche	Chicago	50
Simpson, Bertha McConnell	Port Byron	50
Strohl, Roy	Mattoon	50

DISABILITY

Wunderlich, Frieda	Staunton	45
Perks, Sarah Ann	Viriden	43

LISTS OF PERSONS RETIRED DURING THE YEAR 1943-44
ON \$600 ANNUITY

Allairs, Kathryn	Memphis	70
Anderson, Almor S.	Macomb	70
Bassett, Irene	Sterling	70
Bennett, Cora	Eureka	70
Bennett, D. P.	Xenia	70
Brando, Catherine	Chicago	70
Brady, Ellen A.	Greenup	70
Burch, Ellsworth F.	Rock Island	72
Burns, Nonie A.	Springfield	70
Cain, Calvin L.	Chicago	70
Carr, Clyde L.	Chandlerville	70
Chaney, Ella	Hillsboro	70
Chapman, Ralph E.	Tamaroa	70
Chase, Nellie B.	Galesburg	70
Collins, Daniel L.	Ridgeway	70
Collins, U. S.	Pontiac	70
Conner, Florence	Washington Court House, Ohio... ..	70
Conver, Elsie D.	Yates City	70
Cowles, Catherine L.	Bloomington	70
Cralley, L. L.	Crossville	70
Davis, Charlotte	Erie	70
Dennison, Bertha	Kankakee	70
Erett, Julie C.	Carbondale	70
Eskew, Bess Stone	So. Pasadena, Calif.	70
Fielder, Olive C.	Virginia	70
Frink, Nannie	Centralia	70
Gantz, Mary L.	Oregon	70
Gregor, Cora E.	Elgin	70
Goode, Minnie N.	Danville	70
Grey, Maud	Milford	70
Gusman, Martha	Covington, La.	70
Hays, John F.	Salem	70
Halloway, S. O.	Eddyville	70
Herron, Robert J.	Findlay	70
Havens, Lillian	Kankakee	70
Hughes, Jennie E.	Belleville	70
Hughey, Florence	Oak Park	70
Hulva, Josephine K.	Bloomington	70
Hunter, Levonia	Monmouth	70
Hollard, Ida	E. St. Louis	70

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Johnson, Lena M.....	Saginaw, Mich.	70
Kelly, Mary C.....	Wallace, Idaho	70
Keyes, Lillian M.....	Springfield	70
Klingelhoefer, Chas. B.....	Belleville	70
Kreider, L. Ada.....	Wenona	70
Lake, Ida F.....	Ashton	70
*Livingston, Cora	Bloomington	70
Lynn, H. V.....	Byron	70
McCord, Maude M.....	Carmi	70
McKinley, Mary A.....	Staunton	70
Matthews, Adda	Urbana	70
May, Mary C.....	Chicago	70
Mills, Julia	Mt. Vernon	70
Lutz, Carrie M.....	Fountain City, Tenn.....	70
Morrison, Lettie	Gillespie	70
Murphy, Mabel J.....	Elgin	70
Murray, Wade	Herrick	70
Nash, C. W.....	Flora	70
Neal, J. R.....	Ina	70
Neal, Orra E.....	Charleston	70
Nelson, Anna C.....	Los Angeles	70
Nelson, Winifred	LeRoy	70
Ogilvie, Lewis	Kankakee	70
Oxley, Mary D.....	Kankakee	70
Pratt, George T.....	Raleigh	70
Roach, Kathleen A.....	Decatur	70
Rollins, Luella	Pekin	70
Rose, Mary	Elgin	70
Scott, Alta G.....	Clinton	70
Scott, H. E.....	Eldorado	70
Skinner, John	Albion	70
Springstun, Mary Pence.....	Oak Park	70
Smith, Susie A.....	Quincy	70
Stegmayer, Lillia	Shelbyville	70
Steward, L. Effa.....	Shelbyville	70
Steitz, Anna	Rock Island	70
Stoutenberg, Nellie R.....	Flora	70
Swarm, Nellie R.....	Fairbury	70
Sullivan, Cora	Burnside	70
Trainor, Emma	Newton	70
Traube, Anna K.....	Carlinville	70
Tressler, Lillian	Cowden	70
Tilsy, Carrie	Mokena	70
Ulrich, Ava A.....	Chicago	70
Whitney, Ona F.....	Norris	70
Williams, Alice R.....	Joplin	70
Wilson, C. G.....	Sheridan	70
Woods, C. Louise.....	Los Angeles	70
Whitten, Ida L.....	Auburn	70
Wheelock, Josephine	Rockford	70

RETIREMENTS UNDER DISABILITY
(NEW LAW)

		Age	Monthly
Allen, Velma Wilson.....	Champaign	43	\$ 16.67
Eades, Leo	Scottsville	42	16.67
Franklin, John W.....	Clifton	43	16.67
Gordon, Harold	Rolfe, Iowa	43	23.74
Lawrence, J. Ruel.....	Monmouth	44	27.96
Lousberg, Ottilia V.....	Rock Island	46	27.10
Moore, Opal V.....	Niantic	33	16.67
Meisenheimer, Pearl	Mill Creek	46	16.67

Moore, Mabel W.....	Parkersburg	49	16.67
Nowack, Teresa	Chicago	42	19.73
Rodgers, Olen B.....	Christopher	37	27.23
Spencer, Mabel	Granite City	43	35.31
Shipley, Louise	Evanston	42	20.36
Severly, Nellie K.....	Marshall	51	16.67
Stanton, Nellie	Stockton	64	21.11
Summers, Lillian K.....	Dahlgren	56	21.39
Willis, Grace S.....	Golconda	49	17.55
Wilcox, Rose J.....	Chicago	39	24.67
Westlake, Carol D.....	Sycamore	47	16.67
McDaniel, LaVona	Chillicothe	39	24.01
Simmons, B. L.....	Carterville	33	16.67

RETIREMENTS UNDER THE NEW LAW FOR YEAR 1943-44

		Age	Monthly
Alsop, Estella M.....	New Douglas	61	\$ 58.04
Ammon, Claude H.....	Menlius	53	44.63
Ashdown, Genevieve	Ottawa	54	43.13
Austin, Chas. M.....	Oak Park	69	125.00
Augsburger, Edmund M.....	Bloomington	57	85.61
Albright, Friedd	Watseka	51	33.33
Astrom, Elsie C.....	Moline	65	120.74
Adams, Edith M.....	Chicago	56	37.67
Ash, Lucy M.....	Alton	50	33.33
Anderson, Ottis C.....	Xenia	54	60.02
Akenbrandt, Leo S.....	Mt. Carmel	50	33.33
Athey, Fern	Lewistown	50	33.33
Bailey, Dora J.....	Urbana	62	51.45
Barrett, Agnes	Kankakee	66	74.25
Batson, Constance	Marshall	57	41.58
Baughman, Josie	Avon	56	33.33
Beach, Edith Herr.....	Lincoln	60	33.33
Beck, Harold Miles.....	Beecher City	50	33.33
Beckett, H. L.....	Roseville	59	74.32
Bell, Amy E.....	Charles City, Ia.....	50	33.33
Bennett, Grace	Oak Park	61	106.37
Black, Van	Mt. Vernon	61	19.40
Blackburn, Lura	Oak Park	65	125.00
Bobbitt, Arthur G.....	Oak Park	64	125.00
Bolen, Iva P.....	W. Frankfort	58	33.33
Bolen, William	W. Frankfort	64	72.56
Bond, Anna L.....	Mt. Vernon	63	81.00
Brewer, Helen J.....	Woodstock	60	17.09
Brooks, Edith J.....	Evanston	62	105.56
Brown, Etta M.....	Sparta	62	33.33
Bruton, Blanche K.....	Princeton	63	15.13
Buckhan, Cathryn H.....	Mason City	66	33.33
Bullock, Lela May.....	Chalmers, Ind.	58	35.38
Butler, Edna	Eldorado	50	33.33
Butler, Leora H.....	Elgin	60	47.92
Byars, Grace I.....	Savanna	50	33.33
Bates, Lew W.....	Lanark	52	36.64
Battershell, Alden	Alton	62	33.33
Banks, Jos. H.....	Herod	53	33.33
Bradley, Florence H.....	Decatur	52	36.59
Branom, Audrey Eva.....	Aurora	50	18.48
Bride, Gardner	El Paso, Tex.....	50	41.02
Bosley, Marion C.....	Rockford	50	48.59
Beckner, W. O.....	Elgin	65	81.70
Bitting, Lillie T.....	Chicago	65	125.00

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Blakley, Cecil	Cave in Rock.....	53	33.33
Blythe, Alice B.....	Galesburg	52	33.33
Boynton, Josephine T.....	Oak Park	59	25.32
Brigham, W. B.....	Bloomington	68	125.00
Burns, Daisey K.....	Salem	51	33.33
Cadiff, Gladstone	Carthage	50	33.12
Campbell, Wilma M.....	Zeigler	51	33.33
Carley, Rush	Sparta	64	110.42
Carr, Catherine	Mt. Pulaski	61	33.33
Carroll, Cecilia B.....	Paris	58	42.12
Cassidy, Minnie C.....	Hendersonville, N. C.....	68	114.66
Changnon, Leo E.....	Kankakee	51	45.85
Chenoweth, Ella E.....	Jacksonville	73	33.33
Clapp, Virgil G.....	Marshall	57	33.33
Conant, Stanford	Marengo	68	65.17
Conover, Clara S.....	Warsaw	52	33.33
Cook, Stella M.....	Rockford	64	98.50
Cooper, Walter B.....	Potomac	50	33.33
Coulter, Orpha L.....	Princeton	50	24.08
Courtright, Etta	Pleasant Plains	54	34.61
Cox, Carrie H.....	Ellis Grove	51	33.33
Craig, Jessie T.....	Danville	64	37.49
Curzon, Bessie M.....	Champaign	60	33.33
Carter, Millage R.....	Carmi	50	31.03
Crakes, Chas. R.....	Moline	50	54.06
Cambron, Sarah E.....	Flora	69	54.06
Christman, Paul	Shelbyville	54	33.33
Collins, Frank	Keensburg	50	33.33
Cooper, Herman L.....	Oak Park	50	46.67
Cannon, Lester O.....	Tower Hill	51	47.59
Cather, Wm.	Toledo	53	33.33
Cody, Hortense	Aurora	63	91.63
Coe, Ethel C.....	Woodstock	61	93.59
Cottingham, W. R.....	McLeansboro	50	33.33
Crawford, J. W.....	Carlyle	53	34.84
Cross, Gladys	Moline	53	40.04
Dalton, Bertha F.....	Dalton City	52	33.33
Davenport, Frances M.....	Canton, Ill.	52	24.27
Dempsey, Cecilia A.....	Quincy	63	80.94
Dickerson, Roy	West Union	50	33.33
Dickson, Ora B.....	Arthur	54	33.33
Dolan, Jole L.....	Ridgeway	51	33.33
Donaldson, Anna I.....	Carlyle	54	8.56
Dove, Maude W.....	Danville	68	45.81
Duckles, Myron E.....	Evanston	68	100.61
Duffy, Mary E.....	Lawrenceville	50	37.85
Dale, Sarah	Decatur	50	38.60
Dorsett, Martha M.....	Augusta	50	33.33
Dougherty, Kathryn	Bloomington	56	36.06
Dalch, Irene B.....	Edwardsville	50	33.33
Dixon, Frances M.....	Herrick	56	37.72
Doyle, Linna R.....	Waukegan	50	34.25
Elliott, Nina C.....	Yates City	52	33.33
English, O. A.....	Robinson	70	75.28
Evart, Ada S.....	Hinsdale	52	33.33
Eygabroad, Grace C.....	Rockford	57	53.40
Evans, R. R.....	Kankakee	55	33.33
Edwards, Harvey A.....	Casey	51	33.33
Ebbert, C. Claude.....	LaSalle	61	84.18
Fairfield, Grace	Normal	65	75.52
Fancher, Fred G.....	Jacksonville	53	38.81
Farley, Lois L.....	Carbondale	54	33.33

Ferguson, Nora Y.....	Danforth	61	33.02
Field, Ida C.....	Evanston	58	42.44
Fitch, Erma M.....	Greenup	51	48.35
Foor, Franklin	Shelbyville	50	33.33
Force, Julia	Chandlerville	58	33.33
Frederick, Inez E.....	Nokomis	62	33.33
Funkhouser, M. E.....	Burnt Prairie	50	33.33
Futhey, Pearl D.....	Peoria	65	75.05
Fansler, Effie M.....	Newman	50	33.33
Farnam, H. L.....	Goodfield	52	34.69
Farnsworth, Mary	Springfield	54	33.77
Fenity, Ida M.....	Kane	52	16.70
Frances, Nona M.....	Dayton	50	33.33
Galbreath, Frank E.....	Tower Hill	50	34.85
Gamback, J. C.....	Peoria	65	124.83
Garwood, Mabel	Aurora	63	111.10
Gebauer, Harry G.....	Eddyville	51	33.33
Gentilin, Humbert	Chicago	66	69.74
Gifford, Mary E.....	Hickory Corner, Mich.	60	27.27
Gleiber, Anna F.....	Carlinville	60	33.33
Glidden, Lola B.....	Galva	61	68.32
Gordon, Carl E.....	Toledo	54	33.33
Gramann, Anthony G.....	Germantown	61	47.51
Greene, Daise D.....	St. Louis, Mo.....	62	43.62
Grosse, Harlow D.....	Joliet	64	125.00
Grammann, Anthony G.....	Millstadt	52	38.16
Gorham, Ethel H.....	Marshall	56	9.73
Gaston, Bertha S.....	Salem	56	11.94
Graves, Chas. A.....	Arrowsmith	50	7.68
Grotts, Walter F.....	Hillsboro	63	125.00
Hagaman, Jean	Fairbury	54	33.33
Hallam, Raymond	Burnt Prairie	51	33.33
Hamm, Mary Helen.....	Sterling	67	89.14
Hammond, Harriet E.....	Mt. Carroll	61	41.16
Harden, Bessie B.....	Iuka	50	33.33
Hardesty, John	Norris City	60	33.33
Harkless, Josephine	Sullivan	57	33.33
Harris, Minnie F.....	Norris City	54	33.33
Harris, William	Moweaqua	64	125.00
Headley, Anna N.....	Peoria	69	125.00
Heg, Katherine	Waukegan	65	65.93
Hennessy, Elizabeth C.....	Dwight	60	23.94
Heritage, Christina	Bloomington	65	62.87
Hickey, Jane F.....	Wyanet	64	53.98
Hickey, Mary E.....	Rockford	65	100.58
Hilling, D. C.....	Peoria	72	125.00
Hinderliter, Anna S.....	Lancaster	50	33.33
Hodgson, Anna L.....	Timewell	52	13.65
Hoffman, Henry W.....	Chicago	69	105.22
Hogue, Norma A.....	Monmouth	69	74.01
Hollard, Anna	E. St. Louis.....	68	97.90
Harr, Gertrude E.....	Aurora	65	76.52
Howe, Edith C.....	Oak Park	61	87.20
Huber, Nanna S.....	Oak Park	51	36.97
Hunter, Anna S.....	Rockford	65	116.52
Hurt, Bessie A.....	Metropolis	51	33.33
Hail, Corinne B.....	Mackinaw	50	33.33
Haley, Henry H.....	Metropolis	50	33.33
Hutchins, Beulah A.....	Olney	50	36.25
Hafemann, Walter F.....	Chambersburg, Pa. ..	50	50.58
Hale, Guy	Herod	50	33.33
Harrington, Julia A.....	Humboldt	54	33.33

Hart, Evelyn M.	Palmyra	66	24.99
Hartman, Adela L.	Congress Park	50	33.33
Hayes, J. A.	Peoria	66	125.00
Henry, Ray N.	Brownstown	51	33.33
Heob, E. W.	Madison	54	80.44
Hileman Jno. V.	Detroit, Mich.	50	33.33
Hinchcliffe, J. E.	Morrison	50	68.99
Holmes, A. A.	Chicago	58	50.74
Holt, I. R.	Decatur	50	33.33
Houck, L. Grace	Monmouth	64	90.48
Huggler, Lena G.	E. St. Louis	59	106.03
Hyde, Helen H.	Flossmor	50	39.37
Jobe, Ruby N.	Blandensville	63	16.76
John, Mellie	Rockford	59	98.00
Johnson, Aimee L.	Moline	62	77.58
Johnson, L. Ross	Peoria	52	50.83
Johnson, Mabel C.	Moline	68	104.24
Johnson, Robt. E.	Broughton	50	33.33
Johnson, Cleta W.	Sidney	50	33.33
Jolly, Nettie	Mt. Vernon	68	33.33
Jones, LaVenia F.	Dennisson	50	33.33
Joyce, Margaret J.	Evanston	61	75.44
Johnson, Earle F.	Mt. Zion	50	33.33
Jodry, Flora K.	Martinsville	50	33.33
Johnson, Amy J. G.	Rockford	63	100.10
Johnson, J. Nevin	Joliet	59	70.73
Johnson, Leila L.	Harrisburg	60	49.65
Joy, Edith H.	Monrovia, Calif.	67	19.77
Irvin, Harriet	Mt. Vernon	57	39.37
Isenberg, F. R.	Pekin	66	125.00
Katterhenry, Josephine	?.?.?.?.?.?	50	33.33
Kaylor, Lura J.	Bayliss	50	33.33
Kelly, Jeanette S.	Kew Garden, N. Y.	51	39.70
Kelly, H. P.	Opdyke	60	33.33
Kilburne, Edith M.	Hinsdale	59	74.57
Kirkpatrick, J. D.	Westfield	60	73.01
Knox, Mabel S.	Keithsburg	51	33.33
Koehne, Irene	Keysport	50	33.33
Koyle, Clarence L.	Aurora	65	84.24
Kraeger, Grace C.	Galesburg	65	125.00
Koerner, Irene S.	Cullom	50	33.33
Kern, Stella	Chandlerville	52	33.33
Leitze, Charles L.	Winchester	60	35.98
Lowell, Faye P.	Chicago	52	48.91
Lowry, Oscar W.	Valier	50	33.33
Lamb, Myrtle D.	Pawnee	51	33.33
Larkin, Evelyn M.	W. McHenry	62	34.85
Larmore, Lottie	Arcola	50	33.33
Lester, Katherine	Peoria	70	119.83
Likeness, Anna	Braceville	50	33.33
Little, Rita	Aurora	62	90.62
Littler, Caroline	Chicago	61	110.10
Lewis, Raymond D.	Flora	50	33.33
Lamp, Gordon B.	Carmi	51	17.83
Latham, Ora	Aurora	52	35.55
Lord, Georgina	Peoria	61	105.56
Lovin, Raymond A.	Mt. Vernon	54	78.11
McArthy, Stella A.	Marion	51	33.33
McCance, Mary E.	Smithfield	60	33.33
McCarthy, Gertrude	Elgin	64	86.92
McCartney, Asa C.	Pleasant Hill	50	11.22
McClaskey, F. May	Waukegan	64	94.71

McClenahan, Mabel	Joliet	65	39.53
McConkey, Mabel	Rockwood	50	33.33
McCormick, Earl C.	Springfield	57	84.23
McCreery, Florence M.	Thompsonville	52	13.58
McDonald, Charles G.	St. Marys, Mo.	59	33.33
McElvaine, Edith	Bushnell	70	42.44
McGraw, Helen K.	Champaign	61	65.32
McKinely, Nellie D.	Sandoval	67	45.24
McLaughlin, Nellie Weller	Carbondale	67	57.91
McQuade, Mary B.	Carlyle	59	73.25
Maine, F. Elfeda	Evanston	55	76.70
Mandeville, Katherine K.	Rockford	53	33.33
Manning, Ada M.	Bassett, Neb.	57	52.23
Matson, Myrtle	Peoria	58	61.50
Medill, Maude D.	Kansas City, Mo.	63	89.47
Messler, Blanche	Canton	70	61.92
Metcalf, Cora	Springfield	63	78.88
Milligan, Alice J.	Carbondale	66	59.83
Minard, Mabelle E.	Aurora	65	87.95
Moffitt, Anna G.	Nauvoo	54	33.33
Monks, Blanche	Peru	67	98.70
Monson, U. C.	Princeton	60	72.25
Monroe, Edith H.	Oak Park	61	108.22
Moody, Margaret	DuQuoin	59	55.21
Moore, Mary A.	Riverside	64	108.42
Mortensen, James C.	So. Band, Ind.	53	49.60
Mundell, Effie E.	Fairbury	53	17.19
Murphy, Grace Lenox	Peoria	64	74.01
Mueller, Elise M.	E. St. Louis	62	112.83
Myers, J. C.	Big Rock	64	114.56
Merker, Minerva J.	Los Angeles, Calif.	61	76.15
Murray, Grace	Springfield	54	33.33
Martin, Ruth	DeKalb	50	58.82
Nelson, Hazel I.	Moline	50	33.33
Nelson, Myrtle Theresa	Moline	66	97.35
Newberry, Esther M.	River Forest	63	119.59
Newby, Etta Jones Rhine	East Alton	55	33.33
Nowatski, Edith G.	Janesville, Wis.	50	45.61
Nations, Fred	Mt. Sterling	52	56.95
Nuttall, John	Springfield	56	90.80
Oberlin, Walter Scott	DeKalb	50	58.82
O'Halloran, Mary C.	Peru	64	99.13
Owen, Everett W.	Oak Park	68	125.00
Oliver, Julia Kleve	Rockford	55	33.33
Ogg, James B.	Springfield	59	86.25
Parker, Leonora	E. St. Louis	69	119.61
Payne, R. M.	Colchester	60	34.00
Payton, Mabelle A.	Winnetka	62	125.00
Potts, Clarence D.	Edinburg	51	33.33
Price, Charles E.	Homer	53	37.01
Priest, Oren Earl	E. Alton	56	33.33
Porter, Irene	Chebanse	50	33.33
Purkiss, Nellie E.	Elgin	59	76.33
Perry, Helen Humphrey	Joliet	50	45.43
Parker, Elizabeth Grace	Bloomington	63	66.90
Parkinson, Belle Floyd	Duluth, Minn.	66	76.20
Perring, Clara B.	Maywood	55	34.53
Pewter, Fred S.	Rockridge	52	52.04
Pistorius, Ima V. Jennings	Blue Mound	51	33.33
Porter, May	Clinton	66	52.75
Powell, Pearl	Sullivan	57	50.69
Pratt, Clarence W.	San Diego, Calif.	64	125.00

Puddicombe, Florence C.....	Joliet	64	89.89
Ranger, Edna	Chicago	58	33.98
Reynolds, Lelia E.....	Illioopolis	51	7.94
Richwine, Shirley Jeffers.....	Kankakee	51	33.33
Ring, Eli Franklin.....	Normal	54	48.20
Roberts, Betty Matilda.....	Herrick	54	33.33
Robertson, Florence L.....	Springfield	64	92.52
Rosborough, Josephine G.....	Rockford	52	33.33
Rucknagel, Fred	Baldwin	50	33.33
Russell, Irene L.....	Arlington Heights ..	64	55.91
Ruttman, Jessie O.....	Marshall	67	33.33
Robinson, Lillian	Belleville	65	101.69
Ramsey, Susie McKennie.....	Benton	50	33.33
Ryan, Marie L.....	Lockport	53	56.70
Ragland, Bertha W.....	Kansas City, Mo.....	56	22.17
Rape, Leola Gladys.....	Denver, Colo.	55	35.74
Reeves, Grace K.....	Cordova	55	47.26
Richardson, Edith L.....	Ferris	64	68.96
Robey, Lewis C.....	Sesser	62	97.07
Rogers, Earl D.....	Manteno	53	13.32
Rushing, Pearl Chamness.....	Marion	50	33.33
Schaeffer, Frieda M.....	Bloomington	58	69.70
Schroeder, Laura F.....	Grayville	58	33.33
Schwebel, Georga A.....	Cicero	59	123.89
Schroeder, Nettie E.....	Crystal Lake	51	33.33
Seibert, Cora E.....	Moline	61	38.61
Senneff, Bertha A.....	Rock Falls	61	68.38
Shanley, Sadie	Chicago	63	51.89
Shouse, Ida May Wallace.....	Effingham	50	33.33
Shrontz, Agnes B.....	St. Anne	67	65.83
Siegfried, Olive Gordon.....	Moline	64	81.17
Sitter, Hollie R.....	Cobden	51	33.33
Skipper, Ethel C.....	Blue Mound	53	12.47
Small, Mabel A.....	Fairdale	57	36.98
Smith, George O.....	Princeton	68	125.00
Smith, Katherine A.....	Rockford	65	102.85
Smith, Vernon	Harrisburg	57	33.52
Souders, Elizabeth	Rock Island	68	40.65
Spickler, Loretta I.....	Andalusia	57	33.33
Stables, Floyd F.....	Mt. Vernon	54	59.70
Stephens, Glenn W.....	Washburn	50	33.33
Stevens, Margaret C.....	Elgin	61	21.54
Stoltz, Irwin C.....	Bellmont	50	33.33
Stout, John H.....	Mascoutah	70	99.32
Sweet, James W.....	Polo	51	33.33
Sweet, Lillian B.....	Geneva	60	90.71
Swift, Cora B.....	Evanston	56	82.77
Sears, Margaret L.....	Rock Port	52	11.45
Samford, Leonard F.....	Fairfield	50	55.30
Smith, Alfred Roy	Avon	58	121.80
Smith, Lillian King.....	Peoria	61	33.33
Sparling, Harry Cecil.....	Ingraham	53	33.33
Schmitt, Geraldine T.....	Evanston	50	40.23
Scone, Elizabeth	Rockford	63	103.46
Scott, F. M.....	Wood River	76	125.00
Smith, Floyd Olin.....	Hull	50	33.33
Smith, Roscoe R.....	Hampshire	58	85.76
Smith, Thomas Burton.....	Springfield	55	33.33
Spear, Harry G.....	Chicago	70	44.26
Stopka, Emma Z.....	Wilmette	68	47.79
Sylvester, Gladys E.....	Rock Island	57	59.67
Slothower, Retta B.....	Dixon	68	88.03

Szold, Ruby	Peoria	59	63.88
Taft, Carolyn G.	Jacksonville	71	116.32
Talbott, Imogene	Lincoln	56	48.75
Taylor, Roy H.	Decatur	50	20.84
Thalman, John W.	Waukegan	65	98.40
Thompson, Geo. H.	Marissa	75	69.50
Tolley, E. L.	Dahlgren	58	33.33
Tonkin, Lillian P.	Melrose Park	61	24.22
Tracy, Anna Chester	Riverside	65	92.76
Turner, Hattie	Sterling	67	96.89
Turrell, Amy	Champaign	65	33.33
Turrell, Rada Dunn	Centralia	50	33.33
Troutman, Katherine M.	Denver 10, Colo.	58	50.83
Thomas, Elizabeth M.	Aurora	63	122.61
Tice, Lillian	Chatham	50	13.89
Treich, Ella	Waukegan	50	33.33
Tschirgi, Maurine K.	Wilmette	50	50.11
Tucker, E. B.	Effingham	65	89.63
Tullis, Geo. H.	Ferndale, Mich.	58	48.97
VanDeventer, Ruth M.	Champaign	54	48.91
Voss, Emma	Freeport	70	90.80
Van Geison, Florence M.	Pawnee	50	11.36
Wakefield, Verna J.	Lakewood	52	33.33
Wall, Anna G.	Payson	63	59.50
Ward, Georiana	Waukegan	68	86.82
Watson, Jessie M.	Westfield	50	22.06
Watson, Lee M.	River Forest	71	99.84
Weckel, Ida Louise	Oak Park	60	125.00
Weidner, Mabel Roberts	Lake City	52	11.84
Weimer, Anna E.	Kewanee	64	88.33
Weirick, Henry C.	German town	65	69.58
Weigart, Gladys G.	Patoka	52	33.33
Westfall, Jas. H.	Grayville	64	49.81
Whaples, Hattie Hill	Neponset	57	17.50
Whitehurst, Zella Levitt	Wheeler	52	33.33
Whitsell, Jesse	Genoa	65	93.52
Williams, Bertha M.	Genoa	65	29.74
Willis, Emily L.	East St. Louis	72	76.00
Wilson, Catherine V.	Oak Park	60	95.29
Winzenburger, Mary E.	Albion	60	33.33
Woodworth, Carolyn	Peoria	70	61.10
Wright, Mignon	Oak Park	63	125.00
Wykle, Bertha	Bloomington	53	35.91
Walling, Thomas B.	Lockport	54	33.33
Ward, Eva M. Huber	Waggoner	50	33.33
White, Edna Pearl	Mendon	50	33.33
Whitesell, Jessie L.	East St. Louis	50	21.34
Wright, Geo. H.	Urbana	72	125.00
Wasson, Ivy Renshaw	Hurst	56	20.90
Wells, Ethel M.	Urbana	60	15.24
Welsh, Genevieve McIntyre	Hanover	55	22.98
White, Clifford O.	Paris	51	33.33
Wilson, Alvy M.	Granite City	59	103.56
Winbigler, Frank M.	Monmouth	62	99.78
Young, Charlotte	Joliet	64	80.31
Young, Ethel	Rock Island	59	63.82
Yanaway, Leland C.	Paris	50	7.65
Zachritz, Julia S.	East St. Louis	52	42.42
Ziese, Fred W.	Decatur	53	50.93

SUMMARY OF RETIREMENTS JULY 1, 1915 to JULY 1, 1944

Year	Men	Women	Total
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	127
1939-1940	113	385	498
1940-1941	97	272	368
1941-1942	121	324	445
1942-1943	94	286	380
1943-1944	143	298	441

ANNUITIES PAID BENEFICIARIES OF THE FUND 1914-1944

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
1940-1941	1,566,593.29
1941-1942	1,895,248.51
1942-1943	1,947,127.37
1943-1944	2,091,276.49

\$24,317,585.13

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