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SIXTH 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, 1945

AUBREY J. HOLMES, Secretary

PENSION DOCUMENT NUMBER THIRTY

(Printed by authority of the State of Illinois)

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**TEACHERS' RETIREMENT SYSTEM
OF THE
STATE OF ILLINOIS.**

SPRINGFIELD, ILLINOIS, Sept. 1, 1945.

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 Sixth 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, 1945.

Very respectfully,

AUBREY J. HOLMES,
Secretary, Board of Trustees,
Teachers' Retirement System,
of the State of Illinois.

BOARD OF TRUSTEES

- VERNON L. NICKELL, *President*
Superintendent of Public Instruction.
- FRED L. BIESTER,
Principal, Glenbard Township High School,
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Member, Faculty, LaSalle-Peru Township
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- AUBREY J. HOLMES, *Secretary*,
Board of Trustees.
- A. S. HANSEN, *Actuary*.

PART ONE

TEACHERS' RETIREMENT SYSTEM of the STATE OF ILLINOIS

HISTORICAL DEVELOPMENT OF THE 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	20.00

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 2/5 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 was 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 Contribution	Full Year 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, or 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 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 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.

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

B1. 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, Superintendents 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 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
 State Reformatory for Women at Dwight

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 \$11.75 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 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 of 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 systems, 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:

August 26, 1944—Present: Vernon L. Nickell, Fred L. Biester, John W. Graham, Frank B. Young, M. H. Detweiler.

October 10, 1944—Present: Vernon L. Nickell, Frank B. Young, John W. Graham, M. H. Detweiler.

November 3, 1944—Present: Vernon L. Nickell, Fred L. Biester, M. H. Detweiler, Frank B. Young, John W. Graham.

November 18, 1944—Present: Fred L. Biester, John W. Graham, Frank B. Young, M. H. Detweiler.

December 14, 1944—Present: Vernon L. Nickell, M. H. Detweiler, John W. Graham, Frank B. Young.

December 18, 1944—Present: Vernon L. Nicyell, Fred L. Biester, M. H. Detweiler, Frank B. Young, John W. Graham.

February 24, 1945—Present: Vernon L. Nickell, M. H. Detweiler, Fred L. Biester.

March 17, 1945—Present: Vernon L. Nickell, John W. Graham, Frank B. Young, M. H. Detweiler.

May 26, 1945—Present: Vernon L. Nickell, M. H. Detweiler, Frank B. Young, Fred L. Biester.

June 5, 1945—Present: Vernon L. Nickell, Fred L. Biester, M. H. Detweiler.

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 \$30.00 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.

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 serv-

ice 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 contradictory 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 islands 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.

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.

36. A teacher can not draw a pension if Imeritus Administrator or if employed in any capacity, and paid a fixed salary by any Board of Education. Such teacher would be required to contribute in such relationship and will get credit as teaching for the time for which salary is paid.

37. The Board of Trustees of the Teachers' Retirement System have only the power under the "Act concerning Powers of Trustees" in force July 1, 1935, as amended, as said Act provided at the time it was adopted by reference as applying to the powers of the Board of Trustees of the Teachers' Retirement System, and does not include any subsequent amendment or additions thereto.

38. A teacher when granted a pension must have ceased to teach and retired in good faith, and if she remains on a pension for one year or more such retirement is treated as having been in god faith, and she is not requested to return any pension paid her should she after that resume teaching. If she has not remained out of teaching for as much as one year but returns to teaching a few months after being granted a pension she has been asked as a legal matter to return pension pad her.

PART FOUR

TEACHERS' RETIREMENT SYSTEM STATEMENT OF ASSETS AND LIABILITIES June 30, 1945

ASSETS

Cash on Deposit with State Treasurer.....		\$ 1,027,941.62
Securities (Market Value \$13,129,861.00)		
Bonds		
U. S. Government.....	\$8,712,446.47	
Municipal.....	3,003.11	
Public Utilities.....	3,182,473.71	
Railroad.....	331,991.11	
Industrial.....	416,991.94	\$12,646,906.34
Savings and loan shares insured by F. D. I. C.....	260,000.00	12,906,906.34
Real Estate Mortgage Loans.....	\$ 59,549.26	
Less, Reserve for loss.....	9,237.62	50,311.64
Real Estate Sold on Contract.....	\$ 62,554.44	
Less, Reserve for loss.....	2,010.00	60,544.44
Real Estate Owned.....	\$ 49,941.09	
Less, Reserve for Loss.....	15,941.09	34,000.00
Accounts Receivable		
Contributions (1944-45 fiscal year).....		1,051,419.63
Accrued Interest—		
Bonds.....	\$ 65,282.31	
Loans.....	254.02	
Contracts.....	549.71	\$ 66,086.04
Sundry.....	432.00	1,117,937.67
Furniture and Fixtures.....		13,851.20
Oil and Gas Rights.....		7.00
Deferred charges.....	\$ 1,363.65	
Advances—Reedy estate.....	229.90	1,593.55
Total assets.....		<u>\$15,213,093.46</u>

LIABILITIES

Annuities Payable		
Accrued for month of June, 1946.....		\$ 190,068.05
Refunds Payable.....		150,000.00
Report Differences.....		287.74
Rentals in Trust.....		53.37
Deferred Credits		
Operation of properties owned.....		1,920.26
Expense Fund.....		60,000.00

Pension Payment Fund		
Balance June 30, 1944 per previous audit....	\$12,082,485.37	
Add—Excess of income over expenses for fiscal year ended June 30, 1945.....	2,728,278.67	14,810,764.04
Total liabilities.....		<u>\$15,213,093.46</u>

TEACHERS' RETIREMENT SYSTEM
STATEMENT OF INCOME AND EXPENSES
For the Year Ending June 30, 1945.

INCOME

Salary deductions.....		\$2,000,471.33
Back assessments.....		345,762.63
Added assessments.....		12,200.00
Taxes—Common School Fund.....		2,903,040.00
Interest—		
Added assessments.....	\$ 4,774.64	
Back assessments.....	24,884.04	
Bonds (less amortization of bond premium)	273,587.67	
Real Estate mortgages.....	2,451.84	
Real Estate contracts.....	2,195.16	
Refunds repaid.....	1,124.36	309,017.71
Dividends on savings and loan shares.....		6,975.00
Royalties on gas and oil rights.....		3,941.38
Profits on Securities sold.....		1,989.82
Appropriation—State of Illinois.....		5,000.00
Total income.....		<u>\$5,588,397.87</u>

EXPENSES

Benefits		
Old Law.....	\$1,168,233.74	
Age Retirement.....	1,024,010.38	
Disability.....	67,707.82	
Death.....	3,484.25	\$2,263,436.19
Refunds.....		534,534.98
General and administrative		
Payrolls.....	\$ 36,996.20	
Office expense.....	3,202.17	
Postage and express.....	3,868.13	
Telephone and telegraph....	112.95	
Repair and rental of ma- chines.....	261.08	
Professional services.....	14,378.00	
Security expense.....	706.97	
Miscellaneous.....	575.98	60,101.48
Loss on real estate sold.....		2,046.55
Total expenses.....		<u>\$2,860,119.20</u>
Excess of income over expenses.....		<u>\$2,728,278.67</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.

**TEACHERS' RETIREMENT SYSTEM
OF THE STATE OF ILLINOIS**

VALUATION BALANCE SHEET

June 30, 1945

ASSETS*Present Assets*

Cash.....		\$ 1,027,942.00
Investments.....		13,051,762.00
Accrued interest on investments.....		66,086.00
Accounts receivable		
Back assessments due.....	\$ 714,419.00	
Salary deductions due.....	1,051,420.00	1,765,839.00
Furniture and fixtures.....		13,851.00
Other assets.....		2,032.00
		\$15,927,512.00

Less Current Liabilities

Benefits.....	\$ 340,068.00	
Other Liabilities.....	2,261.00	342,329.00
Net Present Assets.....		\$15,585,183.00

Actuarial Reserve Deficiency

Deferred obligation of the State of Illinois		
Present value of re- quirements for serv- ice prior to July 1, 1939.....	\$68,362,100.00	
After July 1, 1939.....	7,680,596.00	\$76,042,696.00

Less ^v Excess of value of net book assets over liability accrued on members' contributions available to apply on deficiency.....	5,014,544.00	\$71,028,152.00
Total assets.....		\$86,613,335.00

RESERVES*Annuity Payment Reserve*

<i>New law retirements</i>		
Teachers' contributions \$	157,591.00	
State requirements.....	369,321.00	\$526,912.00
<i>New law disabilities</i>		
Teachers' contributions. \$	3,329.00	
State requirements.....	47,635.00	50,964.00
		\$ 577,876.00

Annuity Ammulation Reserve

Teachers' contributions.....	\$10,349,719.00	
State requirements.....	7,263,640.00	17,613,359.00

Pension Payment Reserve

<i>New law retirements</i>				
Teachers' contributions	\$	26,304.00		
State requirements		12,020,654.00	\$12,046,958.00	
<i>New law disabilities</i>				
Teachers' contributions	\$	378.00		
State requirements		251,228.00	251,606.00	
<i>Old law retirements</i>				
\$400 per year	\$	4,785,861.00		
\$600 per year		4,221,502.00	9,007,363.00	
<i>Old law disabilities</i>				
			458,881.00	
<i>Active teachers</i>				
<i>Males</i>				
<i>Liability for prior service</i>				
	\$	14,325,006.00		
<i>Refunds</i>				
(\$1,502,773)		23,143.00	\$14,348,149.00	
<i>Females</i>				
<i>Liability for prior service</i>				
	\$	31,184,754.00		
<i>Refunds</i>				
(\$4,180,937)		64,389.00	32,249,143.00	46,597,292.00
				68,362,100.00
<i>Expense Reserve</i>				60,000.00
<i>Total reserves</i>				<u>\$86,613,335.00</u>

STATEMENT OF BONDS AND STOCKS OWNED JUNE 30, 1945

Description	Maturity Date	Amount	Total
GOVERNMENT BONDS			
U. S. Defense Bonds Series G	2½% 8-1/53	\$ 50,000.00	
U. S. Defense Bonds Series G	2½% 3-1/54	150,000.00	
U. S. Defense Bonds Series G	2½% 9-1/54	50,000.00	
U. S. Defense Bonds Series G	2½% 2-1/56	100,000.00	
U. S. Defense Bonds Series G	2½% 3-1/57	100,000.00	
U. S. Treasury	2½% 3-15-52/57	60,000.00	
U. S. Treasury	2½% 3-15-56/58	110,000.00	
U. S. Treasury	2½% 6-15-62/67	200,000.00	
U. S. Treasury	2½% 12-15-63/68	2,000,000.00	
U. S. Treasury	2½% 6-15-64/69	820,000.00	
U. S. Treasury	2½% 12-15-64/69	1,000,000.00	
U. S. Treasury	2½% 3-15-65/70	900,000.00	
U. S. Treasury	2½% 3-15-66/71	1,600,000.00	
U. S. Treasury	2½% 9-15-67/72	312,000.00	
U. S. Treasury	2½% 6-15-67/72	350,000.00	
U. S. Treasury	2½% 6-15-59/62	650,000.00	
U. S. Treasury Notes Series C	.90% 1-1/46	250,000.00	\$8,702,000.00
STATE AND MUNICIPAL BONDS			
Medora Township, Counties of Jersey and Macoupin, Ill. High School Dist. No. 181			
	5%	9-15/45	\$ 3,000.00
			3,000.00
RAILROAD BONDS			
Chicago Union Sta. Series G	2⅞% 7-1/63	\$ 50,000.00	
Elgin, Joliet and Eastern Ry. Series G	3¼% 3-1/70	100,000.00	
Kansas City Term. Ry.	2¾% 10-1/74	150,000.00	
New York Conn. Ry.	3½% 10-1/65	25,000.00	325,000.00
INDUSTRIAL			
Inland Steel Co. Series F	3% 4-1/61	\$ 125,000.00	
Koppers Co.	3% 10-1/64	200,000.00	
Youngstown Sheet & Tube Co. Series A	3¼% 10-1/65	85,000.00	410,000.00
PUBLIC UTILITY BONDS			
Appalachian Electric Power	3¼% 12-1/70	\$ 200,000.00	
Blackstone Valley Gas & Elec.	3¼% 11-1/73	98,000.00	
Boston Edison Co. Series A	3¾% 12-1/70	25,000.00	
Central Ill. Pub. Ser. Co. "A"	3⅜% 10-1/71	200,000.00	
Cleveland Elec. Illum. Co.	3% 7-1/70	25,000.00	
Columbus & Southern Ohio Elec.	3¼% 9-1/70	100,000.00	
Commonwealth Edison Co. Series L	3% 10-1/73	200,000.00	
Delaware Power & Light	3% 10-1/73	200,000.00	
Houston Lighting & Power Co.	2⅞% 10-1/74	200,000.00	
Ill. Bell Tel. Co. Series A	2¾% 1-15/81	25,000.00	
Iowa Power & Light Co.	3¼% 8-1/72	100,000.00	
Louisiana Power & Light Co.	3% 4-1/74	100,000.00	
Michigan Consolidated Co.	3½% 3-1/69	100,000.00	
Narragansett Elec. Co. Series A	3% 9-1/74	200,000.00	
New Jersey Power & Light Co.	3% 3-1/74	100,000.00	

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Ohio Edison Co.....	3%	9-1/74	25,000.00	
Ohio Power Co.....	3 1/4%	10-1/68	100,000.00	
Oklahoma Gas & Elec. Co..	2 3/4%	2-1/75	200,000.00	
Pacific Gas & Elec. Co.....	3%	12-1/79	200,000.00	
Pennsylvania Elec. Co.....	3 3/8%	10-1/68	100,000.00	
Phila. Elec. Co.....	2 3/4%	11-1/67	200,000.00	
Public Ser. Co. of Okla....	3 1/4%	2-1/71	100,000.00	
Southwestern Bell Tel. Co.				
Series A.....	3%	7-1/68	25,000.00	
Wisconsin Power & Light Co.	3 1/4%	7-1/71	100,000.00	\$3,023,000.00

STOCK CERTIFICATES

Guaranty Savings & Loan, Birmingham, Ala.....	\$ 5,000.00
United Building and Loan, Fort Smith, Ark.....	5,000.00
Capitol Federal Savings & Loan, Denver, Colo...	5,000.00
First Federal Savings & Loan, Atlanta, Ga.....	5,000.00
Aurora Building and Loan, Aurora, Ill.....	5,000.00
Olympic Savings & Loan, Berwyn, Ill.....	5,000.00
Bloomington Savings & Loan, Bloomington, Ill...	5,000.00
Morton Park Federal Savings & Loan, Cicero, Ill.	5,000.00
Austin Federal Savings & Loan, Chicago, Ill.....	5,000.00
Chicago Federal Savings & Loan, Chicago, Ill....	5,000.00
Home Federal Savings & Loan, Chicago, Ill.....	5,000.00
Lawn Savings & Loan, Chicago, Ill.....	5,000.00
Northwest Federal Savings & Loan, Chicago, Ill..	5,000.00
Peoples Federal Savings & Loan, Chicago, Ill.....	5,000.00
Second Federal Savings & Loan, Chicago, Ill....	5,000.00
Citizens Federal Savings & Loan, Chicago Heights, Ill.....	5,000.00
Hinsdale Federal Savings & Loan, Hinsdale, Ill...	5,000.00
Oak Park Federal Savings & Loan, Oak Park, Ill.	5,000.00
First Federal Savings & Loan, Wilmette, Ill.....	5,000.00
First Federal Savings & Loan, Gary, Ind.....	5,000.00
Central Savings & Loan, Chariton, Iowa.....	5,000.00
Insurance Plan Savings & Loan, Des Moines, Iowa	5,000.00
Polk County Federal Savings & Loan, Des Moines, Iowa.....	5,000.00
United Federal Savings & Loan, Des Moines, Iowa	5,000.00
Wichita Federal Savings & Loan, Wichita, Kansas	5,000.00
First Federal Savings & Loan, Covington, Ky....	5,000.00
Down River Federal Savings & Loan, Wyandotte, Mich.....	5,000.00
Twin City Federal Savings & Loan, Minneapolis, Minn.....	5,000.00
St. Paul Federal Savings & Loan, St. Paul, Minn.	5,000.00
Home Federal Savings & Loan, Spring Valley, Minn.....	5,000.00
Cass Federal Savings & Loan, St. Louis, Mo.....	5,000.00
Farm and Home Savings & Loan, Nevada, Mo....	5,000.00
Community Fed. Savings & Loan, Overland, Mo..	5,000.00
Piedmont Federal Savings & Loan, Winston Salem, N. C.....	5,000.00
McKinley Federal Savings & Loan, Niles, Ohio...	5,000.00
State Federal Savings & Loan, Tulsa, Okla.....	5,000.00
Colonial Federal Savings & Loan, Philadelphia, Pa.....	5,000.00
East Girard Savings & Loan, Philadelphia, Pa....	5,000.00
North Phila. Federal Savings & Loan, Philadelphia, Pa.....	5,000.00
Penn. Federal Savings & Loan, Philadelphia, Pa..	5,000.00
Phila. Suburban Federal Savings & Loan, Phila- delphia, Pa.....	5,000.00
Quaker City Federal Savings & Loan, Philadelphia, Pa.....	5,000.00

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Fort Pitt Federal Savings & Loan, Pittsburg, Pa. .	5,000.00	
First Federal Savings & Loan, Sharon, Pa.	5,000.00	
First Federal Savings & Loan, Watertown, S. D. . .	5,000.00	
Abilene Savings & Loan, Abilene, Texas.	5,000.00	
Bankers Home Building and Loan, Galveston, Texas.	5,000.00	
Franklin Federal Savings & Loan, Richmond, Va.	5,000.00	
First Federal Savings & Loan, Fon du Lac, Wis. . .	5,000.00	
Beacon Federal Savings & Loan, Milwaukee, Wis.	5,000.00	
Empire Federal Savings & Loan, Milwaukee, Wis.	5,000.00	
Safety Federal Savings & Loan, Kansas City, Mo.	5,000.00	
	<hr/>	\$260,000.00

PART FIVE

STATEMENT OF STATISTICAL FACTS

There are now about 40,000 contributors to the Fund covering all public schools outside the city of Chicago.

On July 1, 1945, there were 4,140 drawing a pension, 454 having retired the current year.

During the year, 105 annuitants have died. They are as follows:

Name	Age at Death
Alkire, Alice	88
Broodman, Johanna	69
Buckman, Cathryn	68
Bullington, R. L.	72
Belt, J. A.	73
Braekensik, Jessie D.	75
Baird, Hattie	63
Beatty, Mary E.	79
Billington, E. W.	68
Blair, Eleanor M.	69
Bloodgood, Arthur	77
Briggs, Celia M.	87
Covell, Gertrude	69
Chapman, Bird	82
Costello, John W.	79
Callahan, Helen M.	54
Charles, Louise	88
Charlton, Lydia	83
Colby, Faye	77
Downs, Mary F.	76
Dowty, Kathryn	63
Davis, Jennie	84
Derr, Eunice	73
Derrick, I. O.	42
Embs, Anton H.	61
Evers, L. L.	62
Elliott, Katherine	74
Ely, Rose	77
Erickson, L. M.	85
Filson, Elbert	67
Flaherty, Delia	79
Franks, Jane	64
Faris, Stephen D.	84
Flinnerty, Delia P.	86
Flint, Julia A.	87
Gray, Margaret	67
Galligher, Katherine	82
Grant, Martha	82
Hauser, Lora	79
Howell, Blanche	51
Hammond, E. May	79
Hanson, W. J.	87
Harris, Mary V.	86
Harvey, May P.	81

Hauser, Belle	Belleville	85
Hawkins, May	Loganport	85
Hays, Katie A.	Manchester	60
Hayse, Anna L.	Mt. Vernon	77
Hazle, Laura	Quincy	88
Herrick, Clara M.	Rockford	74
Holmes, May E.	Kankakee	78
Hugart, S. A.	Mattoon	71
Hutchinson, Elta	West Union	75
Jennings, Mary	Thebes	62
Johnson, Beecher	Carlyle	73
Keating, Grace	Elgin	64
Kaford, Belle	Carruthers, Calif.	77
Kordaiemon, Anna M.	Quincy	81
Lankford, Hattie	Springfield	93
Lanthorn, M. V.	Normal	63
Latta, James	Mt. Vernon	80
McMurphy, Henry	Harrisburg	69
McDonald, Katherine	Mendota	70
McDonald, Susan	Washington	69
McEwen, Lila	Pana	76
McNutt, Zinos V.	Toledo	71
Mattice, Ellen H.	Beloit, Wis.	87
Morrell, Etna	Elmyra	66
Pinkney, Frank L.	River Forest	61
Parker, Blanche	LaHarpe	64
Porter, Rilla	Ipava	74
Potter, Effie X.	Rockford	79
Potts, Mrs. D. Walter	East St. Louis	63
Power, Anna L.	Springfield	87
Powers, Etta	West McHenry	78
Prowdly, F. C.	Marcellus, Mich.	79
Pruitt, Edgar C.	Springfield	82
Roberts, Frances M.	Pasadena, Calif.	78
Ridgeway, Jane M.	Springfield	70
Rogan, Charlotte	Joliet	77
Rennie, Nellie E.	Chicago	74
Russell, Sarah	Bloomington	87
Smith, H. L.	Joliet	75
Snyder, H. D.	Jacksonville	71
Sylvester, Gladys	Rock Island	59
Sincock, Mabel	Scales Mound	62
Stevens, Nellie	Rock Island	84
Schwartz, Jennie	Knoxville	82
Shinn, Merrick	Pittsfield	85
Stockdale, Alice M.	Springfield	71
Simms, J. P.	Springfield	87
Skeffington, James M.	Arlington	78
Stevenson, O. K.	Salem	77
Struthers, D. W.	Oneida	75
Taggart, Bille	Ava	78
Thompson, E. E.	Northampton, Mass.	68
Van Deventer, Harriet	Los Angeles, Calif.	70
Vosbury, Jessie	Chicago	78
Warren, C. A.	Payton	70
Warner, Anna C.	Blandensville	74
Wilson, Laura M.	Chicago	60
Werking, Laura S.	Pasadena	75
Young, Alice J.	Urbana	75
Zimmer, L. H.	Waterloo	67
Zimkhon, Augusta	Peoria	68

LIST OF PERSONS RETIRED DURING THE YEAR 1944-45

Ending June 30, 1945 (indicated by quarters). The first quarter being given below and other succeeding quarters in due order.

FOR THE QUARTER ENDING SEPTEMBER 30, 1944.
PERSONS RETIRED ON \$600 ANNUITY.

		Age
Barnes, Alice Allen	Rock City	70
Behner, Carrie E.	Marshall	70
Bliss, Jean Eames	Evanston	70
Boltz, John H.	Des Moines, Iowa	70
Bickley, Dora	Alma	70
Carter, Daisy D. Williams	Carmi	70
Elliott, Katherine	Canton	73
Gould, O. W.	Franklin	70
Gumm, Fannie E. Bell	Portland, Ore.	70
Hathaway, Anna Cameron	Danville	70
Hoak, Mary E.	Galt	70
Hutchins, Lucy M.	Lacon	70
Kershner, Grace	Fairbury	70
Knight, J. C.	Frankfort	70
Lemley, Cora G.	Los Angeles, Calif.	70
Myers, Nora Welton	Oakley	70
Pehlp, Elizabeth	Los Angeles, Calif.	70
Rahm, Lydia	St. Petersburg, Fla.	70
Reisch, Mardena	Carrollton	70
Schneider, Lillie M.	Alton	70
Simpson, Garnet Colby	Waukegan	70
Taylor, Wm. A.	Jacksonville	76
Westerlund, Selma L. Larson	Cambridge	70
Treadwell, Mabel E. Gilchrist	Chicago	70

PERSONS RETIRED UNDER NEW LAW

		Age	Monthly Annuity
Adams, Walter S.	Chillicothe	55	\$ 62.75
Asselmeier, Herbert Henry	Valmeyer	50	33.33
Beals, Roscoe Garfield	DeKalb	64	125.00
Beckett, Anna Simonson	Roseville	64	35.45
Blaeuer, Anna Agnes	Carlinville	59	62.01
Blue, Harry J.	Carlinville	62	125.00
Brakensiek, Jessie D.	Quincy	64	106.06
Brashears, James F.	Pleasant Plains	52	63.01
Brew, Jessie	Centerville Sta.	66	122.63
Bullington, Robert Lee	Brownstown	74	34.27
Burns, Nellie V.	Chicago	56	33.33
Cockfield, Mabel	Aurora	60	85.50
Cook, Nellie K.	Vermilion Grove	58	38.03
Cox, Frances Woods	East St. Louis	50	19.40
Creech, Maisie E.	St. Louis, Mo.	53	33.33
Crowder, Clyde R.	Sesser	61	33.33
Crum, Ferris B.	Oak Park	51	54.17
Davis, Gretchen Grimm	Urbana	51	33.33
Dean, Amy Henry	Martinsville	51	33.33
Dunlap, Ina M.	Moline	62	84.51
Edwards, Corbett M.	Marion	50	33.33
Erle, Mayme	Red Bud	50	33.33
Foulkes, Thomas R.	Three Rivers, Mich.	50	53.60
Golden, Anna Mabel	DuQuoin	61	62.35
Graves, Florence S.	St. Joseph	54	7.79
Gray, Margaret	Joliet	66	109.05
Grunewald, Doretta	Highland Park	65	125.00

Original from

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Harlan, Elaine Day	Decatur	54	24.83
Hawkins, Troy	Mt. Vernon	50	31.98
Helms, Garnet Rodgers	Macomb	50	33.33
Hilliard, Bessie L.	Elmhurst	50	41.12
Hogg, Thomas, Sr.	Harrisburg	51	33.33
Hull, C. Eugene	Washburn	55	49.82
Hussmann, Else C.	Centralia	56	10.80
Johnson, Charles J.	Chicago	71	16.93
Johnson, H. Ethel	Chicago	58	52.11
Johnson, Laura M. Larson	Rockford	50	33.33
Jones, Helen C.	Egan	55	41.90
Kaiser, Franklin P.	Park Ridge	65	32.23
Kohrman, Lucy Marie	Havana	54	33.33
Kreider, D. Belle	Chenoa	64	90.97
Linerode, Arthur A.	Salem, Ore.	50	46.46
Lines, Louise S.	Dixon	60	48.49
Liter, Mary Ogle	Jacksonville	62	39.29
McDonald, Nellie L.	Chandlerville	72	38.21
McGuinn, Florence Morony	Evanston	50	45.40
Malach, Marie C.	Harmon	50	33.33
Maurer, Rachel E.	East St. Louis	50	11.76
Miller, Halie May	Decatur	60	71.09
Mogg, Elisabeth Lawrence	St. Charles	52	33.33
Moore, Frank E.	Springfield	60	65.88
Moran, Stella S.	Elburn	50	33.33
Mulvey, William H.	Springfield	55	72.66
Perry, Winifred H.	Springfield	55	33.33
Pierce, S. Cornelia	Monmouth	53	51.14
Ray, Laura E.	Orion	61	33.33
Rhinds, Nellie Monro	Peoria	57	57.02
Riem, Daisy May Scroggins	Kankakee	68	81.28
Sandstedt, Ruth	Carlin, Nev.	54	33.33
Scheiderbauer, M. Alberta, Sr.	Biehle, Mo.	56	15.71
Sheffner, E. E.	Cairo	53	33.33
Shelton, Cole	Sesser	50	33.33
Shepard, Alice A.	Aurora	57	50.13
Simmons, Ellis	Shelbyville	52	33.33
Smith, Erman S.	Barrington	57	125.00
Stevenson, Richard Everett	Palmyra	72	21.20
Sunquist, Ruth L.	Palos Park	52	24.54
Tallman, Grace Jane	North Aurora	57	33.33
Thomson, Erma V. Foster	Pontiac	53	44.30
Tuttle, Nora O.	Mt. Morris	52	33.33
Tyler, Allen C.	Peoria	52	56.26
Unfer, Louis	Champaign	51	47.98
Vernon, Lillian Drury	East St. Louis	53	33.33
Walker, Marvel M.	Coal Valley	50	33.33
Ward, Jessie E.	Kankakee	59	47.01
Webb, Lucile Jeanette	Waukegan	50	19.33
Whitmore, Geo. E.	Evanston	51	45.32
Whiteside, Perry J.	Marion	52	33.33
Wiggins, Josephine S.	West Chicago	60	86.64
Zehner, Otto L.	Crossville	50	14.21
Zimmer, Genevieve F.	Rock Island	61	66.32

NEW LAW—DISABILITY

Cass, Elizabeth C.	Ohio	49	16.67
Friedrichs, Edna H. Pine	Dixon	47	21.28
Sharp, Stella Kerley	Grand Chain	55	16.67
Shepard, Dalius A.	Bellmont	44	16.75

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PERSONS RETIRED ON \$600 ANNUITY

		Age
Adams, Ada	Aledo	70
Allen, T. E.	Nashville	70
Arnett, Lida Hoyle	St. Petersburg, Fla.	70
Berfield, Adelle	Toulon	70
Boswell, J. B.	Mt. Vernon	70
Edwards, Ada	Marion	70
Fenton, Grace	Danville	70
Field, Cora W.	Clinton	70
Gridley, Lottie M.	Cicero	70
Halsne, Elsie Hannah	Rochelle	70
Harry, Eunice S.	Mattoon	70
Hart, J. L.	Pana	70
Hilts, Laura	Bloomington	70
Kay, Mabel	Dixon 8	70
Killie, Evelyn	Kinmundy	70
Lascelles, Ida B.	Evanston	70
Liston, Anna M.	Minonk	70
Melind, Alice W. Burchard	Ft. Lauderdale, Fla.	70
Meyers, Mabel L. Norton	Riverside, Calif.	70
O'Neil, Lavina	Mt. Sterling	70
Ralston, Adeline Caughey	Moline	70
Sackett, Charles M.	White Hall	70
Wells, David Hopkins	Rivers, Ariz.	70
Williams, Ruth E.	Galva	70
Work, Gertrude	Rushville	70

PERSONS RETIRED UNDER NEW LAW

		Monthly Annuity
Adams, Clifton E.	Gilson	50 \$ 44.28
Allen, Harry D.	Miami, Fla.	50 42.08
Anderson, Everett Slater	Quincy	52 33.70
Arndt, Paul W.	DeKalb	50 47.98
Baird, John	Jacksonville	62 90.59
Barkley, Maud G.	Carlyle	61 28.13
Beattys, Helen B. Miller	Oak Park	53 41.70
Black, Rebecca L.	Virginia	58 33.33
Buckler, J. Brude	Endicott, N. Y.	50 55.77
Byerly, J. Roy	Springfield	50 53.87
Cross, Carson W.	McLeansboro	50 33.33
Cullison, Helen Goodrich	Whitewater, Wis.	61 26.06
Denton, Loren E.	Elizabethtown	50 38.27
Deobler, Ora G.	Peoria 4	56 33.33
Dew, Jennie B. Pittman	Polo	56 18.67
Ethell, Emily G.	Sausalito, Calif.	50 48.48
Fagan, Marie Machamer	Fulton	50 33.33
Ford, Araminta L. M.	Chicago 37	50 33.33
Freis, Dorothy H. Mock	Joliet	50 37.76
Glennay, Mae A.	Wilmington	50 33.33
Green, William Henry	Alton	50 45.97
Harden, Clarice Wright	London Mills	50 33.33
Hogan, Mary Elizabeth	Elmhurst	50 33.33
Howell, Blanche I.	Geneseo	50 11.98
Hudelson, Geno Aiken	Benton	55 25.08
Knapp, Clara J.	Lombard	62 43.53
Krueger, Ruth Talcott	Waukegan	50 45.71
Mahar, Alice C. Murray	Joliet	50 35.74
McCartney, Gladys	Pleasant Hill	50 9.86

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Michael, Nora Keogh	Decatur	50	23.97
Mitchell, Irvin P.	Rock Island	50	47.81
Moss, Don Carlos	Marion	50	47.32
Noll, Marie B.	Springfield	54	46.14
Paul, Julia A.	Palestine	57	39.21
Paullis, Eunice Beane	Litchfield	52	28.11
Penrod, Fred	Mounds	50	33.33
Pribble, Opal Holeman	Adams	50	33.33
Reat, Ethel J.	Charleston	51	33.33
Schroeder, Annabelle M.	Peotone	69	56.11
Secker, Anna E.	Avon	51	33.33
Seeds, Bessie B. Hay	Bradford	52	10.83
Selmeyer, Ethel Burnes	Philo	56	33.33
Shaw, Marie E. Banks	Chicago 26	50	35.85
Sibley, Nora Haper	Hardin	63	28.11
Smith, Edna McClure	Mackinaw	50	33.33
Stiff, Oris H.	Peoria 5	50	33.33
Stum, Royal	Maunie	58	33.33
Sutton, Esther Wiseman	Peoria 5	53	20.56
Sutton, William Scott	Peoria 5	52	38.74
Sylvester, Rosanna	Decatur	53	22.29
Tucker, Ivy C. Bible	Macomb	52	14.42
Tyler, Grace	Keenes	51	12.50
Watkins, Dayton G.	Arthur	50	40.18
Welch, Harriet M.	New York, N. Y.	54	33.33
Woody, John T.	Dieterich	52	33.33
Workman, Marie Bauer	West Point	50	13.07
Wuertz, Caroline A.	Columbia	50	33.33
York, Fred	Enfield	53	33.33

NEW LAW—DISABILITY

Alverson, Lilian Edith	Decatur	36	16.67
Boyer, Mary Gholson	McLeansboro	41	16.66
Brierly, Eunice LaMar	Lombard	41	24.26
Frackle, Alice E.	Oak Park	48	33.49
Hamel, Jewell Finley	Assumption	38	16.67
Tate, Russell H.	Yates City	47	16.67

FOR THE QUARTER ENDING MARCH 31, 1945
PERSONS RETIRED ON \$600 ANNUITY

Blain, Laverne T.	Olney	70
Carruthers, Flora B.	Chester	70
Cooke, Octavia F.	Geneva	70
Culp, Etta C.	Herrick	70
Dinsmore, Stella M.	Chicago 14	70
Duerckheimer, Louise	Murphysboro	70
Ewing, Chas. A.	McLeansboro	71
Farris, Jennie Kinne	Leland	71
Frazey, Alice B.	Champaign	70
Gordon, S. Clarra	Mt. Carroll	70
Harrison, John T.	Mulberry Grove	70
Hawkins, Nellie E. Rickert	Chicago 18	70
Holloman, Minnie	Cobden	70
Kubblank, Rosa M.	Palatine	70
Leeper, Cora	Owaneco	70
McCue, Thomas Edward	Springfield	70
McCune, Clara	Sterling	70
Mykins, Augustine	Peoria	70
Powers, Ella S.	Bloomington	70
Sager, Frank	Paris	70
Satter, Emma J.	Waterloo	70
Smith, Geo. M.	Peoria	70
Stalker, Clara Inglis	Wauconda	70
White, Louise	Batavia	70

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PERSONS RETIRED UNDER NEW LAW

		Monthly Annuity
Bogan, Lucy T.	Macomb	50 \$ 33.33
Brown, Blanche Hedges	Georgetown	76 26.24
Caffery, Ralph Ray	Roodhouse	50 33.33
Caldwell, Jennie E. Raper	Rushville	50 33.33
Cass, Elizabeth C.	Ohio	50 33.33
Chamberlain, Essie	Oak Park	63 125.00
Clark, G. Walter	Mt. Vernon	67 29.50
Dowe, Helen M.	Peoria	54 50.23
Evans, Loren M.	Springfield	50 33.33
Foster, Mabel	Salem	55 33.33
Fulkerson, Floreine C.	Waukegan	54 47.63
Gaston, Bertha Skinner	Salem	57 12.30
Gladden, Luaco J.	East St. Louis	55 19.37
Gleize, Forrest E.	Moline	51 29.33
Guymon, Amy E.	Warsaw	53 33.33
Haeuber, Lena	Belleville	64 102.18
Hart, Thomas P.	Enfield	50 16.71
Heartt, Jessie V. Brown	Hinsdale	61 14.31
Jones, Truman N.	Moline	63 87.26
Kellett, Ora Belle	Shelbyville	56 16.85
Lathrop, John H.	Dixon	50 33.33
Linn, Mary A.	Carrollton	54 33.33
Loughlin, Leonora	Geneseo	51 20.69
Mannhardt, Meta C.	Evanston	64 125.00
Mayo, Edward L.	Joliet	62 125.00
McGee, Hubert	Louisville	55 17.25
McHenry, Ruth J.	Chicago	59 88.47
Molohon, Henry A.	Jacksonville	76 100.60
Mumma, Alice	Urbana	64 38.00
Neel, Shirley V.	Broughton	50 33.33
Nichols, George Elzie	Decatur	59 110.89
Parks, Elizabeth White	Coulterville	50 30.13
Pellouchoud, Blanche	Odell	50 33.33
Pitcher, Grace V.	Pontiac	50 33.33
Roberts, Orville W.	Clayton 5, Mo.	50 58.64
Schuyler, Clarrissa H.	Oak Park	60 94.47
Scoones, Charlotte	Peoria 4	69 103.29
Shere, Marie Orr	Springfield	50 33.33
Terry, Opal Bader	Browning	53 22.37
Wagner, Carrie D.	Glen Ellyn	65 91.90
Wheelen, Kathleen	Ft. Madison, Iowa	50 33.33
Williams, Clarence R.	Porterville, Calif.	50 49.11
Willis, Grace Sullenger	Golconda	50 33.33
Withey, Lilla F.	Springfield	54 46.14
Yanaway, Bess B.	Paris	50 33.33

DISABILITY—NEW LAW

Boggs, Lena M.	Fairfield	55 16.67
Nolte, Anna Henneke	Naperville	49 16.67
Proctor, Leona M.	Chicago	41 23.93
Winkler, Lillian O. M.	Moline	49 25.32

FOR THE QUARTER ENDING JUNE 30, 1945
PERSONS RETIRED ON \$600 ANNUITY

Archibald, Mary	Nokomis	70
Bell, F. A.	Fulton	70
Bozarth, Leona	Cundys Harbor, Me.	71
Boyd, Mae E.	Rutland	70

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Brown, Berta	Alexis	70
Carrithers, Nellie	Fairbury	70
Cole, Carrie G.	Shipman	70
Crouse, C.	Olney	71
Ewbank, Leona	Champaign	71
Ewing, Mary	Arcola	70
Garrity, Katherine	Rochelle	70
Greathouse, N. V.	West Frankfort	70
Galbreath, F. A.	St. Petersburg, Fla.	72
Godfrey, Cora	Barry	70
Hinckley, Lyla	DuQuoin	70
Hagarty, C. M.	Los Angeles, Calif.	70
Hendrickson, Ira	Mt. Morris	75
Kenyon, Miriam	Jacksonville	70
Kirk, Laura	Freeport	80
Krumreich, Emma	Litchfield	70
Kugler, William H.	Okawville	70
Mead, Anna	Decatur	70
Modglin, Fannie	Brookport	73
Norris, Albert C.	Wellington, Ohio	70
Phares, Espy Otto	Greentown, Md.	71
Schirmer, Minnie	Belleville	70
Templeton, Thos. L.	Pinckneyville	70
Wier, May P.	Pleasant Plains	70
Whalen, Mary E.	Jacksonville, Fla.	70
Watson, Fannie	Washington	71
Worthey, N. J.	Bondville	70
Young, Nettie	Warsaw	72

PERSONS RETIRED UNDER NEW LAW

Abrahams, Blanche E.	Benson	67	\$ 37.36
Adams, Bertha B.	St. Louis, Mo.	66	89.57
Adams, Georgia	Waukegan	61	113.08
Alcorn, John Mitchell	Mt. Carmel	53	33.33
Alkire, Verne B.	Springfield	50	35.52
Allen, Nellie L. Fate	Bradford	57	15.38
Ames, Merlin M.	Oak Park	66	99.91
Anderson, Jeff A.	Carbondale	50	18.61
Anderson, Julia O.	Roseville	65	61.00
Anderson, Thos. E.	Shelbyville	54	33.33
Andrews, Florence Olive	Mendota	59	61.16
Arnold, Louise	Macomb	56	48.67
Axline, Jane	Peoria	52	42.84
Bartlow, Lena Black	Rushville	62	33.33
Barton, Henry C.	Birchwood, Wis.	53	47.96
Battin, Jae S. Eckert	Elgin	54	39.03
Black, Martha H.	Waukegan	56	54.89
Black, Mary Ellice	Galesburg	69	72.68
Bohnert, Elmer R.	Juneau, Wis.	51	45.39
Bone, Harris Lee	Bethany	52	33.33
Boon, Letha R.	Erie	66	40.46
Brett, Florence	Winnetka	55	63.54
Brickey, Mary Avanel	Roodhouse	50	12.99
Bridges, Eula Grace	Decatur 4	65	101.58
Briggs, Clarence M.	Casey	55	33.33
Brokaw, Elsie	Neponset	52	33.33
Brown, A. G.	Alton	50	33.33
Brown, Earl Emery	Carmi	70	33.33
Brown, Hazel H.	Urbana	50	33.33
Burge, Leander T.	Centralia	58	33.33
Burke, Alice F. Coogan	Lincoln	50	33.33

Original from

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Burtner, Margaret Rees	Wilmette	65	59.68
Butler, Ethel L.	Hopedale	67	39.31
Butler, J. Harry	Eldorado	56	35.60
Byars, Wm. Duncan	Kell	57	33.33
Cannady, Clara	LaGrange	61	34.50
Cantrall, Young M.	Fance Prairie	55	33.33
Cantril, Fern Cruthis	Greenville	50	33.33
Carman, Gertrude M.	Waukegan	65	122.57
Carpenter, Kate H.	Centralia	70	109.38
Carter, Bertha	Indianapolis, Ind.	65	95.30
Chambers, Florence G.	Blandinsville	66	43.17
Cheek, Wilhelmina	Jacksonville	74	68.30
Chester, Margaret B.	Champaign	67	61.66
Clark, John S.	Waukegan	65	125.00
Clark, Olive	Evanston	64	57.71
Clinebell, Ray A.	Wyoming	50	33.33
Clinton, Harley D.	Whittington	59	33.33
Cody, Etta	Dwight	58	33.33
Cole, Ora B.	Evanston	66	92.80
Conboy, Anna L.	Sterling	69	95.05
Conger, Almon M.	Arlington Heights	50	34.82
Conklin, Frederica K.	Grafton	56	33.33
Coolidge, Walter F.	Granite City	68	125.00
Coon, Blanche M.	Waukegan	68	100.01
Costenson, Ruth E. B.	Kewanee	51	14.36
Creabil, Susie I.	Lacon	63	33.33
Creed, William H.	Belleville	65	110.07
Crimmins, Margaret V.	Aurora	65	84.71
Cross, Hallie E.	Decatur	53	11.71
Dancey, Ada N.	Pontiac	61	70.29
Davenport, Julia P.	Evanston	57	36.05
Davidson, Bessie Marg.	Oak Park	61	125.00
Dazey, G. Aleta Sloan	Milford	50	33.33
Defenbaugh, Mary Blake	East Peoria	62	34.06
Dewey, Anne	Geneseo	53	24.42
Dickey, John V.	Sims	54	33.33
Dickson, Ora B.	Arthur	55	33.33
Donaldson, Benj. Franklin	Waukegan	51	33.95
Dorsett, Belle F.	Waukegan	64	92.10
Duty, Ransom	Whittington	58	33.34
Edmondson, Joseph Earl	Creal Springs	50	33.33
Elam, Elva C.	Smithboro	50	33.33
Emerson, Rose Van Cleve	Gillespie	72	33.33
Fehlandt, Ella E.	Riverside	65	60.90
Ferguson, Eleanor H.	Joliet	50	33.33
Fette, Leona H.	Oak Park	63	72.26
Fitzsimmons, Ruby Fahay	Petersburg	50	33.33
Flom, Lewis O.	Lansing	50	39.06
Folliard, Mina R.	North Chicago	60	106.18
Ford, Charles F.	Marine	71	125.00
Frederick, Inez E.	Nokomis	62	33.33
Garms, Lilia B.	Aurora	61	102.09
Garrison, Guy	Salem	50	33.34
Gehrig, Augusta	Alhambra	55	33.33
Geiger, Mabel L.	Peoria 4	66	88.96
Gerdes, Annie M.	Springfield	62	63.84
Gilbert, Dora Gray	Carbondale	68	34.31
Gill, Robert	Shelbyville	50	33.33
Golden, Mabel	Galena	65	97.23
Gossard, Effie Johnson	Mahomet	54	33.33
Gratner, Lulu Ellen	Chicago Heights	62	30.03
Gray, Ellen Louise V.	Chicago 15	55	44.16
Green, Lola Ruth	Sidell	57	53.37
Grice, Jessie Ferne	Hermon	54	33.33

Grosstuck, Fred W.	Portland, Maine	56	63.28
Guderjan, Elsie Minnie	Varna	50	33.33
Haight, Jessie B.	Rockford	66	85.73
Hall, Fannie Mielkey	Bradford	52	16.69
Hamilton, Hallie B.	McLeansboro	50	12.70
Hamilton, Ora Holmes	Springfield	67	33.33
Hancock, Ernest	Goreville	51	33.33
Hardy, Ora Beach	Vienna	59	33.33
Harvey, Edith Mary	Lake Forest	63	104.14
Hawley, Nelle Taylor	Greenville	52	33.33
Hebard, Winifred Haner	Knoxville	50	33.33
Herbert, Dell F.	Pontiac	51	33.33
Hill, Williereen W.	Peoria	69	86.07
Hinckley, H. B.	East St. Louis	70	125.00
Holman, Grace	Xenia	54	33.33
Hoover, Pressie C.	Pittsfield	51	33.33
Hopkins, Mabel Ruth	Rockford	60	84.11
Horn, Ethel Rapean	Chicago 18	50	18.69
Howells, Annie	Mt. Vernon	69	69.09
Hudelson, S. W.	Louisville	62	33.33
Huffman, John W.	Toledo	55	33.33
Hungerford, Helen M.	Macomb	63	52.93
Hunter, Laura F.	LaGrange	56	78.44
Huntington, Mae M.	Centralia	69	41.37
Hurst, Della	Cairo	66	63.32
Huston, Bertha Sturges	Argenta	61	23.18
Hutchinson, Olive W. S.	Maroa	50	11.09
Illyes, Mary J.	Palestine	57	33.33
Irons, Mayme E.	Rockford	59	91.76
Jackson, Maggie H.	Carrier Mills	57	33.33
Johnson, Milda	Moline	64	104.64
Kamp, Nellie F. R.	Salem	52	33.33
Kiess, Mary H.	Evanston	63	125.00
Klostermann, Sphia	Okawville	61	33.34
Kniseley, Ethel Fyke	Centralia	52	33.33
Larsen, Thomas Arthur	Elgin	65	125.00
LaVenture, Anna B.	Oak Park	62	125.00
Law, Helen Masters	Maywood	50	36.35
Lawton, Anza M.	Dixon	54	33.33
Lazier, Freya F.	Dixon	55	32.40
Lessley, Josephine	Mascoutah	68	125.00
Leuschen, Margaret	Cairo	65	92.72
Lewis, Alta M.	Bloomington	55	44.13
Lewis, Fannie M.	Harrisburg	51	33.33
Lindsey, Nellie B.	Atlanta	62	52.85
Lowry, Nancy A.	Alton	56	54.49
Lowry, W. R.	Effingham	60	58.59
Loy, Harvey W.	Mendota	64	67.93
McClymonds, Mima	Kirkwood	62	58.37
McCorkle, T. L.	Louisville	57	33.33
McCormick, Sada D.	Vienna	51	33.33
McDonald, Eletcher M.	Brownstown	60	40.12
McEvoy, Elizabeth	Rockford	65	115.70
McIntyre, Grace	Riverside	65	121.82
McNeal, Harry C.	Des Plaines	54	60.85
McQuade, Mary B.	Carlyle	61	77.35
Mackey, Maud Richmond	Streator	55	37.87
Malcor, Ethel W.	Aurora	53	33.33
Manahan, Clara Hodges	Arrowsmith	52	12.21
Margerum, Grace	Winnetka	59	61.01
Martin, Mabel Lee	Rock Island	50	35.18
Mather, Myra	Joliet	63	125.00
Maxwell, India May	Xenia, Ohio	64	97.47
Maxwell, Ruth R.	Oak Park	60	98.07

Meinkoth, Carrie G.	Trenton	51	33 33
Middleton, Loren V.	Iuka	51	33 33
Milburn, John	Oakland	71	19 08
Miller, Sebastian C.	Elgin	65	117 42
Millican, Ben	Kinmundy	58	17 26
Mingee, Wilbert D.	Danville	65	124 19
Mire, Mabel Gray	N. Hollywood, Calif.	50	33 34
Mitchell, Mary Talbot	Joliet	61	25 92
Mitchell, Rosa B.	Roodhouse	58	33 33
Mouts, Grace D.	Pana	65	49 52
Munal, Ethel C.	Metropolis	61	34 98
Nafziger, Gusta	Minier	62	60 47
Nash, M. Estelle	Evanston	65	125 00
Naumann, Amanda Harmon	Plymouth, Wis.	52	51 03
Neill, Ruth Lienesch	Belleville	50	33 33
Nevin, Agatha	Evanston	64	125 00
Newcomb, Rebecca	St. Louis, Mo.	58	58 86
Newton, Eunice F. Shols	Joliet	50	33 33
Norton, Ada Myers	Toledo	51	33 33
Oswald, Ella C.	Pocahontas	53	33 33
Ott, Edwin	Evanston	62	77 38
Oxford, Frances	Longview, Wash.	51	33 33
Parker, Effie S.	Decatur	53	33 33
Patterson, Ralph L.	Seattle, Wash.	50	32 66
Payne, Mary R.	Oak Park	62	122 62
Pearce, Jessie Hanley	Marshall	63	33 33
Peterson, George R.	Galva	52	33 33
Peterson, Mabel A. Ditch	Tampico	56	20 89
Phillips, John B.	Mattoon	56	45 06
Pierce, Glen K.	Coloma, Mich.	58	64 79
Pierson, Gertrude Gale	Bement	55	33 33
Poirot, Josephine	Murphysboro	62	33 34
Postle, Clark C.	Lincoln	50	33 33
Powell, Marshall	Geff	51	33 33
Prast, Maude	Danville	60	40 10
Pratt, Frank Raymond	Boulder	50	33 33
Price, George Hulbert	Mt. Carmel	50	33 33
Ramey, Julia	Danville	70	54 46
Rawson, Ruth Tubbs	Kirkwood	58	33 33
Reedy, Ola May	Sullivan	54	33 33
Richer, Miriam	Peru	59	72 05
Richey, Sylvan	Martinsville	53	33 33
Roberts, Luella Grube	Elizabeth	57	22 35
Roberts, Mae E.	Metropolis	53	33 33
Robinson, Emma B.	Coulterville	70	64 62
Robinson, Mary Lou	Peoria	68	73 66
Rodgers, Emma L.	Monmouth	55	33 33
Ross, Lillian	Peoria	67	103 52
Schwarz, Marie T.	Freeport	66	58 39
Scoones, Charlotte	Peoria	69	104 41
Scott, Zella May	Jacksonville	60	40 06
Searle, Blanche L.	Geneseo	52	39 56
Searle, Janette B.	Geneseo	50	33 33
Shafer, Harriett Rose	Mattoon	52	34 25
Shaw, Charles P.	Goldengate	51	33 33
Shumaker, Ila E. W.	DeKalb	51	33 33
Simonton, W. S.	Beckemeyer	65	92 61
Sipes, Loal Kile	Heyworth	53	16 57
Slater, Ruby J.	Galesburg	63	79 03
Smith, Riley	Benton	60	58 68
Snadden, Jennie	Collinsville	65	74 15
Snyder, Rose	Harrisburg	56	33 33
Soper, Dennis I.	Murrayville	55	33 33
Souчек, Henry C.	Oak Park	50	60 14

Soyez, Mary C.	Evanston	69	125.00
Spickler, Loretta I.	Andalusia	58	33.33
Spooner, Lucia C.	Evanston	62	125.00
Stansberry, C. E.	Charleston	59	33.33
Stevenson, Jean	St. Charles	62	85.99
Stewart, James W.	Bismarck	57	33.33
Studer, Emma E.	Waukegan	63	83.36
Swindall, Ellen B.	Danville	64	50.68
Talbert, Leslie E.	Wayne City	50	33.33
Thomson, Erma F.	Pontiac	54	47.11
Two, Ethel Marjorie	Rockford	63	54.90
Ulm, Regina H.	Joliet	68	102.65
Vance, Ethel May	Danville	65	82.73
Van Geison, Florence M.	Morrisonville	52	11.62
Van Hovel, Margaret R.	Milford	50	33.33
Vincent, Ethel	Rockford	65	125.00
Vincent, Mary Sterrett	Decatur	64	63.99
Vivian, Edith Mann	Chicago	64	125.00
Waddington, Mattie	Champaign	61	100.39
Wagner, Susan K.	Peoria	70	78.49
Wallace, Grace Fleharty	Galesburg	59	33.33
Waller, Charles A.	West Frankfort	63	125.00
Ward, Bess G.	Clarendon Hills	64	76.83
West, Mary G. Varty	Champaign	65	50.55
Westlund, Florence E.	Chicago	50	33.34
Wilson, Katie	Tovey	57	33.33
Witt, May Nesbitt	Hughson, Calif.	59	33.33
Witzig, Caerie	Beach, North Dakota	50	33.33
Woods, Lola T.	Freeport	57	33.33
Wright, Hazel T.	San Mateo, Calif.	53	34.42
Young, May E.	East St. Louis	69	125.00

DISABILITY—NEW LAW

Finger, Martha E. S.	Hayworth	67	16.67
Jones, Ada M. Foster	New Plymouth, Idaho	45	25.02
Priepot, Edith E. Booth	Barry	48	18.99

SUMMARY OF RETIREMENTS JULY 1, 1915 TO JULY 1, 1945

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

Original from

UNIVERSITY OF ILLINOIS AT
URBANA-CHAMPAIGN

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
1944-1945	141	313	454

ANNUITIES PAID BENEFICIARIES OF THE FUND, 1914-1945

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
1944-1945		2,166,132.00
		\$26,483,717.13

