

The benefit is provided by the combined contributions of the member and the state. The pension provided by the state is reduced by any workmen's compensation payments payable on account of the same disability.

The disability retirement allowance is made up as follows:

1. The annuity provided by the member's own contributions, with interest at retirement, and
2. A pension provided by the State equal to $9/10$ of $1/140$ of the average final compensation, multiplied by the number of years of service as a member not in excess of 35 years, and
3. If the member has credit for prior service, an additional pension provided by the State, equal to $9/10$ of $1/70$ of his average final compensation, multiplied by the number of years of service rendered prior to the establishment of the system for which he receives credit.

Death Benefits

If a member should die before retirement, his contributions with simple interest at two per cent, will be paid to his estate or beneficiary, regardless of the member's length of service.

Withdrawal Benefits

If a member leaves the service for any reason whatsoever, other than death or retirement, his entire contributions, with simple interest at two per cent, are returned to him.

Special Privileges Upon Retirement

The retirement allowances payable upon disability retirement or service retirement are payable only so long as the retired member lives, and no benefit is payable at the time of the member's death, unless the member when he retires elects one of the optional forms of retirement allowance in lieu

of his regular allowance. Under the provisions for optional forms of benefit the member may elect to receive a smaller allowance during his own life and provide for his dependent by converting his regular retirement allowance into one of the following optional forms:

Opinion 1. A reduced retirement allowance with the provision that on his death the excess of his accumulated contributions at the time of retirement over any annuity payments made to him from his own contributions shall be returned to his estate or his beneficiary, or

Option 2. A reduced retirement allowance with the provision that such reduced allowance shall be continued throughout the life of a beneficiary nominated at the time of his retirement, or

Option 3. A reduced retirement allowance with the provision that one-half of such reduced allowance shall be continued
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Patience, Patients!

★ If there is a service in which speed is essential it is the compounding of prescriptions. There is only one thing that transcends it—*precision*. While imperative prescriptions are still given right-of-way, those less pressing may require a little more time. Yes, frankly, we're short-handed. And who isn't these days? Be assured we won't keep you waiting longer than necessary. And thanks for your patience.

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