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## How 3 proven principles can restore your investing confidence

*The investing tailwind of the past has suddenly become a stiff financial headwind. Even if you've done everything right, your retirement savings may still have been battered.*



**W**hat's ahead?, you ask. A well-put question. For it acknowledges that your investing success will be determined by what happens in the future, rather than what's happened in the past.

Still, past experience can paralyze our investment decisions. For example, we may not dare change our investment allocation because of past losses, or we stop saving and investing because of the market's queasy volatility. Either way, we may miss the opportunities for future growth.

*Which is why 3 sound investment principles can help restore your confidence when planning for the future:*

**Diversification** — Each type of investment has different characteristics. For example, bonds react differently than stocks in certain economic environments, sometimes for the better and sometimes for the worse. International investments may outperform US companies, or vice versa. Stocks in different industries may perform differently, such as high tech versus retail.

Because it's difficult to predict when any one investment will outperform another, some proven investment principles teach us to spread our money among different types of investments. Using a blend of different investment types to help reduce risk and uncertainty is known as diversification.

**Asset Allocation** — Choosing *how* to mix your investments between different types is called your asset allocation.

When planning your allocation strategy it's important to consider all of your assets, not simply those in your retirement account.

Start by having some liquid assets available to cover your short-term needs. This could include cash, money market accounts, and short duration CDs.

Next, ask yourself how long you can leave your money invested before you'll need it? This will determine the amount of stocks or bonds you'll want in your portfolio.

Since the year 1900, stocks have returned 6% *above inflation*. However, as we have experienced, over short periods stocks can quickly lose value. Government bonds, on the other hand, have returned 2% above inflation over the same period. However, they are less volatile in the short term. How we distribute our money between investments is called asset allocation.

**Rebalancing** — This is the essence of "buy low, sell high". Let's see why this is so.

Mutual funds, including the URS funds, report their earnings at the end of various periods, such as 1 year, 3 years, and 5 years. It's tempting to assume that the fund with

*Continued on page 2.*

## Short Term Investing

The **URS Income Fund**, is known as a stable value option. Its goal is to protect the principal contributions to the fund. It invests in high quality bonds for additional earnings. This fund is appropriate for investors with a very short investment time frame, or who are seeking protection from market volatility.

The **URS Bond Fund** is conservative, investing primarily in high-quality corporate and government bonds. However, this fund fluctuates daily with market forces.

Learn more about investing at this Department of Labor website: [www.dol.gov/ebsa/investing.html](http://www.dol.gov/ebsa/investing.html)

Continued from page 1.

the highest 5 year return must be the place to invest. However, remember to look *forward* instead of backward. Suppose one asset class has had a good run for the past 3 and 5 years, but another asset class has had poor returns during that same period. The concept of rebalancing has us move some money from the asset class that's been performing well to an asset class that's been underperforming.

### URS Horizon funds embody these principles

The investment principles you've just read are the basis of the URS Horizon Funds. These funds are *diversified* between many different asset types, they are *allocated* according to time horizons, and they are *rebalanced* quarterly when target ranges are exceeded.

**Short Horizon:** The most conservative of the Horizon Funds, for an investment horizon of five years.

**Medium Horizon:** A moderate allocation, for an investment horizon of up to ten years.

**Long Horizon:** The most aggressive allocation of the three, for a time horizon of over ten years.

As we view events in the financial markets today, we return to the truism that investing success relies on what happens in the future, not what's happened in the past

**Important information for investors:** Funds offered by URS are not FDIC insured, are not deposits or obligations of, nor guaranteed by, any financial institution, and are not guaranteed by URS or any government agency. Past performance does not guarantee future results.

## 2 free helps

Recently updated, these two **FREE** brochures can help you and your family be prepared for a major life change.

1. **Suddenly Single** details the essential legal and financial steps one must take during the first days and weeks after the sudden death of a spouse.

2. **Record of Important Papers and Valuable Property** guides your executor or family — even you — to the critical papers, properties, and obligations of your estate. Order by calling 801-366-7372 or toll-free 800-753-7372.

## I'm not rich. Why should I worry about beneficiaries?

When you die certain URS benefits may be payable to...someone.

Who that someone is depends on you, and wealth is not a factor. By simply filling out a **BENEFICIARY DESIGNATION** you can list — and also make happy — the people you want to receive your eligible benefits when you pass on. It couldn't be easier.

### I already did that once.

Good start. But events such as marriage, children, divorce, or the death of a beneficiary may catch you unaware. It's important, therefore, to review your designations regularly, because beneficiaries are paid from the most recent designation on file. We revoke your previous designation whenever you file a new beneficiary form.

If you don't list a beneficiary, or your primary beneficiary dies and you have no backup, the law will then decide who gets your benefits, and the recipient may not be your preference.

### OK, so what are my beneficiary choices?

You should first understand that there are two types of beneficiaries:

1. **Primary** — Person(s) who will receive benefits upon your death.

2. **Contingent** — Person(s) who will receive benefits upon your death, if the primary beneficiary has died.

Your beneficiary choices may be different for different benefits. If you list multiple beneficiaries, the proceeds will be split equally, unless otherwise instructed on the form.

If you designate minor children as beneficiaries, we'll require legal guardianship papers for each child if, at the time of your death, he or she is unmarried and under the age of 18 or is a dependent, unmarried child with a mental or physical disability.

If you name a trust as beneficiary, be sure to list the name and date of the trust, the name and address of the trustee, and whether it is a revocable or irrevocable trust (or becomes irrevocable at your death).

### How do I get it done?

It's easy. Simply call URS at 801-366-7770 or 800-365-8772 or our St. George office at 435-673-6300 or 800-950-4877 to request a copy of your current beneficiary designations or get a **BENEFICIARY DESIGNATION** form. Or visit [urs.org](http://urs.org) under *online forms* to access a **BENEFICIARY DESIGNATION** form.

## Still working? Why not continue saving for retirement?

If you're working post-retired and would like to continue saving for retirement, you may have the option of contributing to a Roth or Traditional IRA.

You must have earned compensation and meet certain income limits to be eligible to contribute. You may start contributing for 2009 anytime. In fact, you have clear until April 15th, 2010, to make a contribution for this year.

Compensation typically includes salary, bonuses, overtime, vacation pay and self-employment income. Compensation excludes rental, investment and interest income, pension, annuity, Social Security, disability, and deferred or unemployment compensation. Questions?

Call 801-366-7720 or 800-688-4015.

**Important:** Contribution limits apply to all your traditional and Roth IRAs combined.

### Roth and traditional IRA contribution limits

Year	Contribution Limit	Age 50 Catch-up Limit
2009	\$5,000	\$1,000



## IRS suspends RMD payments for 2009

As part of the Worker, Retiree, and Employer Recovery Act of 2008, passed by Congress and signed by the President, required minimum distribution (RMD) payments from 401(k), 457, 403(b) plans, and IRAs have been suspended for 2009.

However, because many of you rely on these payments for regular income, URS will **not** cancel automatic payments you have already established, unless you tell us to. If you want to stop your required payments, please notify us; otherwise, they will continue.

As of this writing, regular RMD rules will resume in 2010. If you have questions, you may contact the Defined Contribution department at 801-366-7720 or 800-688-401k; press "0" to speak with a counselor.

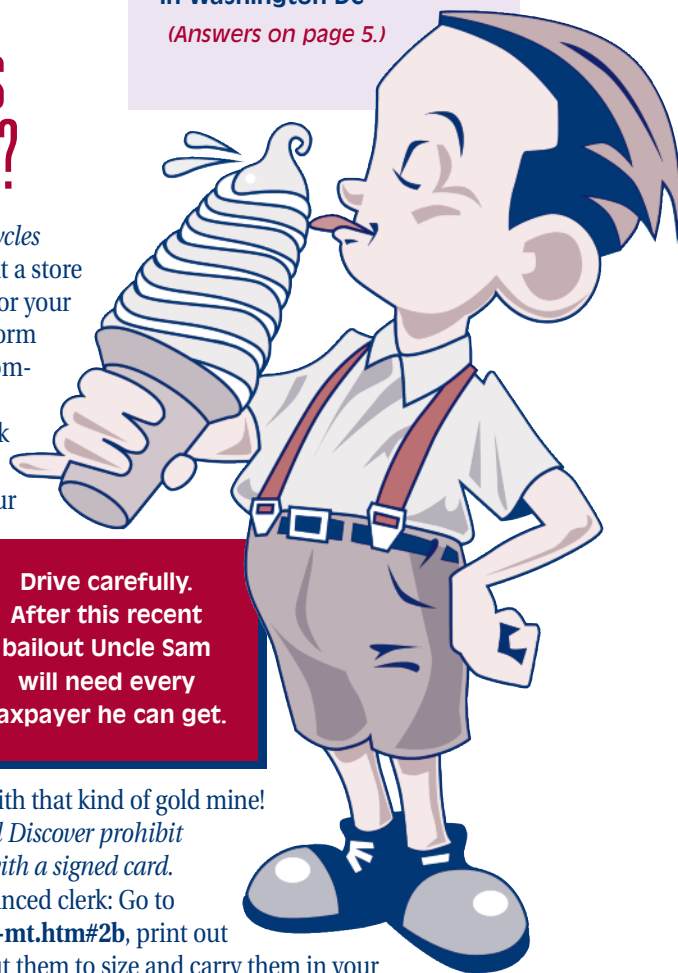
### Cycles **money**

## Are some stores abetting ID theft?

More than a decade ago *Cycles* cautioned its readers that a store clerk could not ask you for your credit card as a second form of identification. Card companies prohibited the practice.

Today, clerks increasingly ask to see your driver's license as identification when you use your credit card. Whoa! You may think that doing so will help protect you against identity theft. But combine your credit card number with all the information on your driver's license? What a sneaky employee couldn't do with that kind of gold mine!

Again: *MasterCard, Visa, and Discover prohibit merchants from asking for ID with a signed card.* It's that simple. For the unconvinced clerk: Go to [www.privacyrights.org/fs/fs15-mt.htm#2b](http://www.privacyrights.org/fs/fs15-mt.htm#2b), print out the short privacy statements, cut them to size and carry them in your wallet. If you get hassled at the checkstand, show the privacy statement. If this fails to impress, call the card's hotline at 800-VISA-911, 800-MC-ASSIST, or 800-DISCOVER. Merchants who don't comply can be fined or terminated.



## Were you there when...

**1930s:** Jim and Marian Jordan became this famous on-air couple

**1940s:** This ice cream shop of tomorrow offered not scoops but soft from a machine

**1950s:** The first charge/credit card was issued at the turn of this decade by...

**1960s:** "Checkers" was the household pet of this White House occupant

**1970s:** This early film actor was knighted by Queen Elizabeth

**1980s:** 58,000 names were inscribed on this monument in Washington DC

(Answers on page 5.)



# Gems from the story bag

*Over time Cycles receives stories that can't be published at the time. But because they're entertaining, they're saved, just in case. Every now and then we pick through them to harvest a few gems such as these.*

## Who needs fireworks? We had tomato juice!

The fireworks last summer reminded me of an incident that happened in 1941.

My husband and I were students at BYU, living in a small basement apartment. A friend gave us a box of tomatoes. We wanted to pattern our lives after our parents and make juice for a breakfast drink. We didn't have jars but we decided we could use large pop bottles that our parents gave us that had held homemade root beer made of root beer extract, sugar water, and yeast. We borrowed the utensils to make the juice from our landlady. We used a funnel to fill the bottles and a bottle capper to seal them up tight.

A month later we decided to have tomato juice with our bacon and egg breakfast. As my husband opened the bottle it shot up all over the ceiling. Needless to say, we had a mess to clean! The juice had fermented because we only rinsed the bottles and did not sterilize them.

We took the remaining bottles out to the back yard. Each bottle shot the juice way up to the top of a large apricot tree. Some of the juice reached the side of the neighbor's barn. I was just like the red fireworks.

*Norma Erickson  
Bountiful, UT*

## Bon jour, y'all

While in the service in Germany I learned to speak fluent German. A few months after returning to the States, I decided I would enroll in a college course in conversational French.

During the first class the instructor had us write a little about ourselves. Then he conducted a pronunciation exercise in which he would say a word or two in French, and each student would try to imitate the sound. When he came to me, he kept asking me to say additional words. I finally asked him why.

"I find this fascinating," he explained. "In 35 years of teaching languages, it's the first time I've heard a Cherokee Indian from Oklahoma speak French with a German accent."

*Jack Martin*

## The long-long-longest day

It was 1956 and I got my first job after high school graduation—digging foundations for a builder. The heat was horrible — all 14 hours of it that first day. It seemed like the day would never end. When I finally dragged myself home, I turned on the evening news only to hear the reporter announce that it was June 21st, the longest day of the year.

*Carl Wittman  
Salt Lake City, UT*

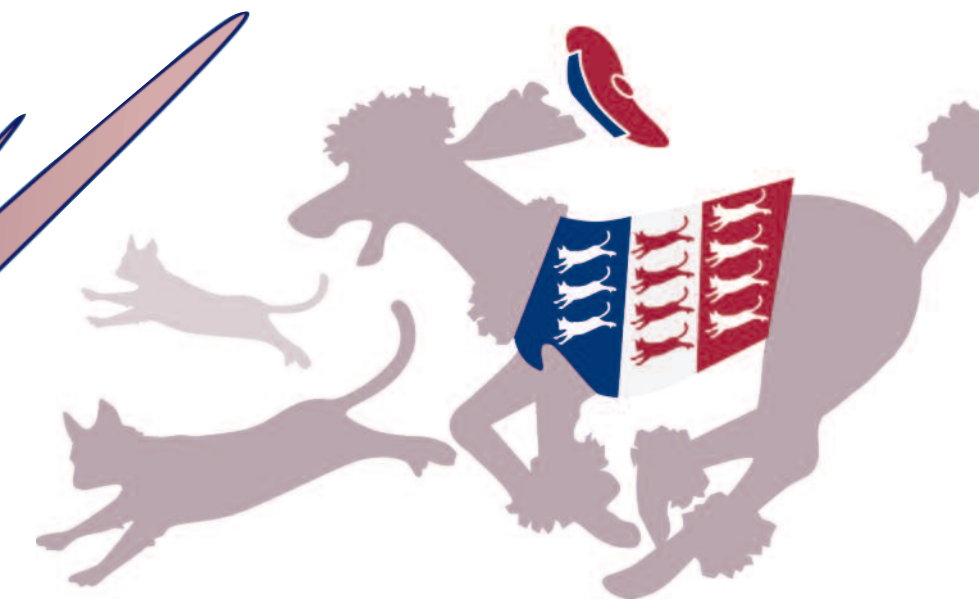
## Hula girls grew rusty down on the farm

My father was with a Morris-Knudsen construction crew preparing to ship out to Wake Island when Pearl Harbor was bombed on Sunday, December 7, 1941. They were diverted to Pearl Harbor and spent two years rebuilding the military bases. While there, Dad sent us all a few souvenirs. I was very proud of the pocketknife with Hula girls painted on the mother-of-pearl handle.

As a farm boy, I carried it everywhere; but finally lost it through a hole it wore in the pocket of my Levis. After high school I went into the Navy. While on leave in 1949, and helping with the plowing, my Hula girl knife turned up at my feet! Caked and rusty, it was no good anymore. The saddest part was that my Hula girls were gone.

*Wilbur L. (Will) Pearson  
West Jordan, UT*





## Twice if you're kilt

Shortly after I opened my law office an elderly Italian gentleman by the name of Salvador came in to discuss with me some of his rights under railroad retirement and the insurance coverage he would have when he retired. After going over his papers I asked him if he knew what double-indemnity meant.

He answered me by saying "Ya sure I know what's meant by double indemnity." "If a you die before you get a kilt you get a paid once; if a you get a kilt before you die you get a paid twice." Now that is probably as fine of an explanation of double-indemnity as I had ever heard and certainly beat anything I'd learned in law school.

*Boyd Bunnell  
Price, UT*

## Pierre — zee terror of zee kitties, no?

Pierre was a smart French Poodle who lived with us for 13 years. Pierre had one habit that was sometimes good, but one day proved to be devastating. He chased cats. He never caught them, but he loved chasing them. The good part about it was that if stray cats hung around our place we could send Pierre after them.

One day a stray cat was scratching around on our front porch, so I opened the door for Pierre to run out, and loudly said, "Pierre, go get the cat!" I hadn't noticed that our neighbors across the street were working in their front yard, and their pet Siamese cat was lounging in the sun nearby. Pierre obeyed my command, but did not see the cat on our porch. He flew off the porch and tore across the street, barking his head off and about to pounce upon the neighbor's Siamese cat, right in front of the horrified owners. They had clearly heard my command to Pierre. The cat escaped, as was always the case, but it took some time, some heartfelt apologies, and a plate of homemade cookies before our neighbors spoke to us again.

*Wanda West Badger • Salt Lake City, UT*

S U M M E R

C Y C L E S



When you heard the knock...  
Was it the Fuller Brush man? An itinerant photographer? One of hundreds of traveling salesmen selling soap or gadgets?

OR...maybe it was someone you hadn't seen in years...or ever. Was it opportunity knocking? Or was it YOU doing the knocking, the selling, the surprising?

Tell the rest of us your adventures and recollections with "The knock on the door."

Send your stories to

Cycles, Utah Retirement Systems,  
P.O. Box 1590, Salt Lake City, UT 84110-1590

## Dastardly deed dealers

If you get a piece of mail promising to locate, verify, and sell you a certified copy of your property deed for \$50 or more, ignore it. You can get a copy of your deed at your county courthouse, usually for \$2 - \$5.

Retirement is wonderful. It's doing nothing without having to worry about getting caught at it.

— Gene Perret

## "Were you there?" Answers

**1930s:** Fibber McGee and Molly

**1940s:** Dairy Queen

**1950s:** Diners' Club

**1960s:** Richard Nixon

**1970s:** Charlie Chaplin

**1980s:** Vietnam Veterans Memorial

What we learned when  
an aging worm lost its wiggle

## Will an unsuspecting worm lead the race to an Alzheimer's cure?

Scientists don't know exactly what causes Alzheimer's disease, but a sticky protein called beta-amyloid is a "person of interest" in lab talk. In fact, it's a leading suspect. Now all of us have beta-amyloid, but in younger brains certain molecular "janitors" sweep this toxic protein away,

until they get old and quit "sweeping". Only in aging brains does beta-amyloid begin to accumulate and clump in and around brain cells, becoming the hallmark of a disease that robs sufferers of their memories, their ability to care for themselves, and eventually their lives.

### Worms that won't wiggle

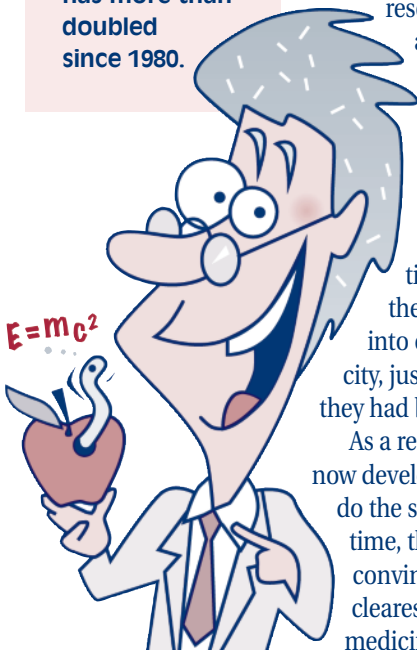
Scientists at California's Salk Institute for Biological Studies decided to use a nearly microscopic worm to produce human beta-amyloid — but in the muscles of the worm's body wall. As the worms aged, amyloid built up until it eventually paralyzed them; they could wiggle only their heads. When

researchers gave them an anti-aging compound the build up of toxic beta-amyloid slowed. The molecular janitors once again began disposing of the toxin — until the aging process returned. However, scientists observed that one of these janitors pulled the toxin into clumps that reduced its toxicity, just the opposite from what they had believed.

As a result, scientists want to try to now develop drug candidates that will do the same thing. While it will take time, the research seems to be so convincing that scientists feel the clearest path ever to a preventive medicine for Alzheimer's is in sight.

### Facts about Alzheimer's disease

- One in 10 individuals over 65 will get Alzheimer's.
- Nearly half of people over 85 have Alzheimer's.
- The number of Americans with Alzheimer's has more than doubled since 1980.



## 2009 Retirement Related Legislation

### HB 96 (Sub) Retirement Coverage for Charter Schools

Allows a charter school that chose not to participate in the state retirement systems for its employees to make a one-time, irrevocable retraction of that decision; makes technical corrections.

### HB 167 Retirement Exclusion for Special Service District Hospitals

Allows an employer that is a hospital created as a special service district to be excluded from participation in the Public Employees Contributory and Noncontributory Retirement Systems under certain circumstances; provides for similar exclusion for that employer's employees.

### HB 211 (Sub) Analysis of Investments

Directs the Retirement Office to prepare an annual report of investments of retirement funds in scrutinized companies within Iran's petroleum sector.

### HJR 29 Health Insurance for State Employees

Moves the health insurance premium share for state employees from 2% of premium to 5% of premium.

### SB 127 Retirement Amendments

- Amends the definition of defined contribution to include deferred compensation plans;
- Allows an employer to pay required retirement contributions to a non-qualified deferred compensation plan administered by the board, if the employer is not participating in a qualified defined contribution plan;

- Allows the retirement system to deduct money that is owed to the retirement system from payments made to beneficiaries;
- Clarifies transition language related to eligibility of an enhanced public safety retirement cost-of-living adjustment;
- Provides an application process for employers to participate in the Firefighters Retirement System; makes technical changes.

### SB 139 Conversion Window and Cost of Living Modification

- Creates a conversion window for certain employers to elect to participate in the Public Employees Noncontributory Retirement System, and provides times and procedures for conversion.
- Extends the date for certain participating employers to provide a 4% COLA instead of a maximum 2.5% COLA to its eligible public safety retirees.

### SB 145 Public Safety Death Benefit

- Allows a public safety retiree to choose at the time of retirement a death benefit of 75% instead of 65% of the retiree's monthly allowance, to be paid to the surviving spouse in exchange for an actuarially reduced retirement allowance;
- Provides a 12-month window for certain public safety retirees to choose an increased spousal death benefit paid for by a reduction in the retiree's allowance.





## It's not called snail mail for nothing

**P**aul Blazewski got a surprise recently when he opened his mail box. From it he pulled a piece of mail he had been waiting for, and waiting for... since 1982. It had taken the U.S. Postal Service more than 26 years to deliver it to him!

Now, if that had been your monthly retirement check....

You see, even if you live next door to the post office, it can still take three days before the mail even gets to your carrier for delivery.

Why risk the delay — or loss — of your check? URS Direct Deposit puts your retirement check in your bank account, *instantly*, the last business day of the month. Compared to the mail, you could get your check *as soon as yesterday or even last week!*

It's weatherproof. It can't get lost or delayed. No one handles it or even sees it. And it's FREE. Beat that! To sign up for URS Direct Deposit simply call 801-366-7770 or 800-695-4877.

### December 2008

Adair Joseph Q 10  
Alldredge M Merton 17  
Anderson Eugene E 10  
Anderson Ilah A 28  
Andrus Merlin Darnell 9  
Bate Kathleen Daines 26  
Beers Fred H 13  
Biggs Nihla Hiatt 31  
Blackburn C J 12  
Borg Garnett M 23  
Borgstrom Evelyn S 24  
Briggs Larayne P 16  
Brooks Adrian Adair 28  
Brooks Catherine P 2  
Bruestle Maxine 12  
Brundage Lucille M 15  
Burnham Anna Marie 15  
Burris Nancy N 2  
Capps Ethel Louise 27  
Chatelain Wanda 23  
Conder Morgan 6  
Conrow Douglas Charles 17  
Cope Donald L 30  
Cragun Norma D 27  
Davis Ray 10  
Dean Harold Alfred 8  
Derbyshire Fred 1  
Dill Edith L 17  
Fackrell Helen Wood 13  
Francis Rell G 1  
Freeman Lucy R 24  
Freeman Wilhelmina S 5  
Funk Gwen A 30  
Gerrard Katherine D 29  
Graham Walter Chris 23  
Graves Joseph Albert 18  
Greer Gene Austin 3  
Haacke Shirley 6  
Hansen Aaron A 25  
Hawes Dale J 16  
Holden John E 20  
Hunsaker Neoma 16  
Hunt Wayne M 20  
Huntsman Franz L 24  
Jensen Nelda S 3  
Jensen Wilford R 2  
Johnson Barbara R 4  
Johnson Douglas W 22  
Jones Hattie G 1  
Jones Joan Ellison 29  
Jordan Eva R 16  
Joseph Lenore S 23  
Kirk Melba H 27  
Klotovich Mark M 31  
Kresser Gale L 3  
Larsen Dorothy L 23  
Larson Mary F 21  
Lovell David R 20  
Madsen Virginia C 25  
Malouf Beatrice B 20  
Maughan Murray L 12  
McGraw Eva G 17  
Middleton Ward T 28  
Miller Marie S 28  
Morrison Kix B 2  
Morton Frances S 17  
Olson Sharen R 24  
Pack Joan Robson 23  
Page Dorothy C 20  
Patterson Joette C 14  
Pehrson Anna 21  
Penney Minnie H 27  
Peterson Marilyn A 13  
Peterson Mary Lynn H 3  
Pollock Echo S 11  
Poulson Hope H 23

Relf Robert D 10  
Richards Maurice 13  
Robinson Dorothy P 7  
Searle June G 31  
Shaw Larue C 31  
Shepherd Edith Irene 16  
Sorensen Parry D 9  
Spere Jean D 5  
Stauffer Mary 5  
Steele Leona 24  
Stephens Kent F 14  
Stevenson Dale Floyd 2  
Stewart Martha Ross 10  
Stone Alice Eva 13  
Talbot Cleone S 11  
Tippetts Lorela S 31  
Tittensor Jack Russell 30  
Tuttle Larry Eugene 24  
Uitdenbogaard J 29  
Waite Vance B 18  
Wall Mildred W 6  
Wayment Thelma H 25  
Weaver Lorene 25  
Webster Alice J 30  
Whiting Don I 26  
Whiting Juan 11  
Zeller Roger J 27

### January 2009

Akagi Lois K 30  
Anderson Ruth M 18  
Asay Clifton 8  
Berg Barry T 10  
Blevins Shelby Lee 13  
Boot Petronella B 18  
Bowden Norman I 23  
Brandt Otto V 16  
Briggs Calvin 1  
Bristol Mildred Darleen 23  
Brown Robert D 23  
Burningham Elinor 12  
Burrows Fae V 23  
Buttars Dorin D 18  
Cartwright Arlo 22  
Chang Hubert C 31  
Chard Georgia 7  
Chavez Katherine Valde 31  
Childs Cortland E Sr 19  
Christensen Marie A 21  
Clement B Daren 1  
Clements Stephen A 21  
Cloward Maruis 20  
Coffin David F 27  
Crawford Marilyn 6  
Crawford William D 25  
Criddle Val Gene 28  
Dalley Cleone H 2  
Dallof Elizabeth M 23  
Degn Raymond H 21  
Denhalter Virginia E 5  
Derusha Evelyn P 25  
Dinkelman Ottalyne M 19  
Draney Mabe 11  
Dunn Ruth L 7  
Fackrell Severn Leon 4  
Favero Marguerite M 25  
Greenwood Joy B 9  
Griffin Lorena C 10  
Gustafson Alfred G 6  
Hagen Kim N 1  
Hancey Ruth M 10  
Hansen Marilyn H 15  
Harward Dot Shirleen 31  
Hatch Charles H 22  
Heinsch James M 16  
Hogan Valera E 24  
Holley Betty R 19

Iverson Helen Barfuss 10  
James Rowena S 23  
Jarvis Laura Elaine 3  
Jenkins Evelyn 31  
Jensen Arney C 20  
Jensen Bertley Ray 13  
Jensen Robert L 20  
Jensen Stanley E 4  
Johnsen Marcia S 1  
Jolley Bertha 30  
Jorgensen Leona L 21  
Kistler Bennie E Jr 21  
Lamib Vernon J 23  
Lamoreaux Lola P 11  
Leavitt Euna J 8  
Lindsey Edna 28  
Lloyd Joseph H 17  
Mantio Lena W 27  
Marchant George Peterson 9  
Markham Drucilla Mae 11  
Marshall Donna P 11  
McCleary Jerry L 9  
McMillan Elizabeth K 30  
Mead Marilyn 29  
Millward George C 1  
Nielsen Alpha F 10  
Norris Lorna J 1  
Pace Phyllis T 26  
Parker Robert V 19  
Peters Jean P 20  
Pierre Ivaloo Z 17  
Pippy Mary 9  
Pomeroy Billie Rae 5  
Potter Barbara 25  
Prestwich William B 29  
Pugh Leta C 10  
Reeves Larry D 2  
Rhine Shirley W 12  
Rhodes Rose Ann 17  
Richards George G 7  
Rose Virgie Love 19  
Schow Marlow 29  
Scott Harry L III 13  
Searle Ludeane 15  
Sharp Shirley Ann 31  
Starkey James H 14  
Stirk Margene K 29  
Stuck Melvin L 31  
Thompson William H 15  
Western Olive T 30  
Wolverton 1  
Norman Leon 23  
Wright Lois O 19  
Zamora Arturo H 10

### February 2009

Allen Margaret B 22  
Baker Andrew J Jr 17  
Baldazo Nolasco G 5  
Barker O Deverl 8  
Bateman Don Wallace 24  
Benson Mark Keith 3  
Bergeson Faye L 21  
Bills June E Jenkins 18  
Boynston Darald 24  
Bytheway Thomas M 22  
Cartner Doyle E 2  
Christensen Neil F 1  
Clayton Robert W 20  
Cohne Sonia S 2  
Croshaw Roy F 9  
Dawson Virginia E 9  
Denver Norma M 7  
DeYoung Dorothea M 14  
Donaldson Ida O 8  
Downard Robert T 10  
Durrant Shirley 2  
Erickson LaVoy 21

Evans Hazel Dawn 18  
Floyd James W 7  
Gallegos Thomas Emilio 7  
Garner William L 18  
Gines Marva W 9  
Gray Amber R 23  
Green William H 17  
Griffiths Helen F 25  
Gustafson Diane B 27  
Hepworth Bobbee McGee 16  
Herzog Clarence M 4  
Hodson Lloyd L 5  
Howe Elliot C 24  
Hunt George David 28  
Jackson Dahl R 4  
Janiszewski Joseph 15  
Jara Paul 7  
Jensen Ina G 6  
Johnson Brant L 13  
Johnson Joel M 25  
Johnson Margo F 16  
Jolley, Georgia 19  
Jones Sarah Nelson 10  
Kilby James B 2  
Kossman Eleanor 6  
Lewis Geniel 10  
Marshall Craig G 28  
Martinez Augustina M 22  
McOmber Louise T 25  
McWhorter William M 2  
Memory Fern H 10  
Mitchell Mitzi K 11  
Newbold Norma H 3  
Newman Catherine 3  
Nielsen Joyce LaVon 18  
Nielsen Troy G 16  
Nordgren Jason V 18  
O'Leary Marlyn P 26  
Oleson Parley V 25  
Oreno John P 19  
Oritsky Joy G 1  
Patten Hyrum M 12  
Peters Paul R 19  
Pike Mary Testerman 13  
Poate Effie G 24  
Pulley Merrill L 8  
Radeke Dier L 27  
Purser Orene S 22  
Rader Bertha Elnora 18  
Riley Barbara P 23  
Roberts Donald D 28  
Robinson James E 23  
Salmond Norma H 23  
Savage Vernon 24  
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West William K 27  
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## One more paper you can chuck

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- ☒ You can view your statement wherever you have computer access.



### 6 steps to going paperless

- 1) Visit [www.urs.org](http://www.urs.org)
- 2) Click on "myURS login"
- 3) Enter ID and password
- 4) Click on "Confirmation Prefs" (left column)
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- 6) Check box to receive statements online



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### It's easy to set up a PIN

## Ready to access your URS online accounts?

If you're ready to access your URS savings or retirement plan by computer, it's easy to set up a personal identification number (PIN):

- 1) At [www.urs.org](http://www.urs.org) click on "myURS login"
- 2) At this screen enter nothing; instead, click on "Sign up for myURS".
- 3) Enter your account number (it's on your URS statement), your Social Security number, and date of birth.
- 4) Carefully enter a 4 to 12 digit number you'll use as your PIN.
- 5) Re-enter the number to confirm its accuracy.
- 6) Type an email address to which your information can be sent.

**Done!** Now you're ready to log on to myURS and access your account.

A confirmation of your PIN will be mailed to you. You may change your PIN at any time by telephone or myURS. At your request your PIN can be frozen to prevent access to your account.

### Or set up your pin by phone

- Call URS at 801-366-7720 or 800-688-401k and press 1.
- You'll be asked for your SS#, account # and birth date.
- You'll choose a 4-12 digit PIN, so make sure you have one in mind.