

# Cycles

Fall 2010

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Whether you're planning to sell, or at long last you finally have the time to do it right...

## Fall is the season to initiate your home fix-up plans

**H**igh on the *new retiree's* list is "Fix up the House!" And abundant time makes it possible to renew the homestead and repair its nagging defects. Once done, you can enjoy the fruits of your labor, or, if you choose, it'll be ready for the realtor's sign next spring.

High on the *older retiree's* list is to lighten your home maintenance burden. Your once-spiffy cottage may be looking as tired as you feel, but fix-its take both money and energy. If you're pondering planting a Realtor's sign so you can move to a less demanding abode, you may be asking:

### Should I fix up my home or leave it the way it is?

Let's talk about it. Any answer must take into account market conditions, available funds, the extent of the home's needs, and so forth. However, says

FixMyHome.com, an online home repair advisor, even small improvements will attract more buyers and command a higher asking price.

Some home buyers look for homes that require only cosmetic touch-ups. These are typically buyers who don't qualify for a more expensive home or buyers who want to turn a profit by fixing the home themselves. These buyers are ready to do simple repairs such as paint the walls, put in new carpeting or replace light fixtures.

### But a roof or siding?

Let's look into the buyer's mind. First off, many buyers won't consider a house that needs a new roof. Second, a serious buyer will discount his offer not just by the cost of the roof but by an additional sum to cover the risk of hidden costs. Most buyers want a home that's in move-in condition. Thus, says a local contractor, "you're almost always ahead replacing a deteriorated roof before try to sell your house."

What if you go beyond "paint and carpet" and really make it beautiful? Sure, but be careful. You want to make certain the cost of beautifying doesn't end up costing more than what you can get out of it. That means before you decide to build an outdoor living room, realize that new kitchens and baths carry the highest return, i.e., what buyers are willing to pay extra for. But rather than



Continued on page 2.



## Isn't that just the cutest home?

By what shoppers see from the street, will they be eager to see the inside of your house, too? This is called "curb appeal." Thoughtfully done, an attractive outside is almost always an invitation to view what's inside. Here are some basic tips for tantalizing the shopper:

- Keep the lawn mowed and crisply edged.
- Power wash siding, porches, decks & walkways.
- Uproot sidewalk vegetation
- Trim overgrown shrubs and past-bloom flowers
- Hang flowering baskets; hide the foundation with colorful flowers or shrubs
- Your front door is a centerpiece. Repaint, restain or replace it to add sparkle.
- Add new porch lighting.

By addressing problems that would cause buyers to look elsewhere, you give the buyer reason to focus on your home's good points. Fall and the coming cold months are a great time to tackle easily doable inside jobs such as patching holes and rough spots in the sheetrock, painting one room at a time, replacing older faucets with more contemporary fixtures, hanging new window coverings, and changing outdated light fixtures. One of the traditional new-carpet seasons occurs around Thanksgiving.

Come spring the larger repairs and replacements won't seem so daunting with many of the inside tasks already done. Instead, you may find yourself thinking how quickly winter has passed.

Continued from page 1.

us telling you, why not hear it from an expert who knows: your experienced, local real estate agent, who grasps what's hot and what's not.

### Get smart before you get busy

First, visit a few Internet real estate sites (such as realtor.com or trulia.com, among others) to get a general idea of how much homes like yours are selling for. You can print out photos of those homes for your reference. Next, with a Realtor, visit homes similar to yours. Observe and write down the condition and amenities in the homes you visit. Compare these homes to yours. If, for example, most of the homes on the market have upgraded kitchens, perhaps you should consider upgrading yours. This doesn't mean you need expensive appliances and high-end cabinets; sometimes just a coat of varnish and some new hardware can give your cabinets an all-new look. If you'll be using a contractor, late fall and winter are generally slower times, meaning you can often get reduced prices on your projects.

### It's fall and time to plan

Start by making a list of what needs attention.

## Must I take my 70½ RMD this year?

Once you're age 70½ the IRS requires you to begin withdrawing from your retirement accounts. This amount is known as the *required minimum distribution* (RMD). Congress waived the RMD in 2009 due to the poor economy; however, since Congress has not yet passed a bill waiving the RMD for 2010, URS is proceeding as though RMDs will be required.

The 401(k) and 457 accounts have an exception. If you work for a URS employer, you needn't begin withdrawals until you terminate or retire. However, if you have a traditional individual retirement account (IRA), you must take an RMD, regardless of employment.

If you'll turn 70½ in 2010, you must take your first withdrawal by April 1 of 2011. However, if you wait to take your first RMD payment until into 2011, you must take two RMDs in the same year, one for the 2010 tax year and one for 2011. After your first year, the IRS mandates an RMD from your account by December 31st each year thereafter.

### Here's how to calculate your RMD:

1. Know your account balance on December 31st of *last* year.
2. Know your age on December 31st of *this* year.
3. Find your Uniform Distribution Factor (see chart to the right).
4. Divide your balance by this factor to get your annual RMD amount.
5. Withdrawals in the current year can be deducted from the RMD.

### Uniform Distribution Factor\*

Age	Factor
70	27.4
71	26.5
72	25.6
73	24.7
74	23.8
75	22.9

\*For a complete list of factors see IRS Publication 590.

## HOW BIG IS A TRILLION DOLLAR BUDGET

Try relating each dollar to one second:

A million seconds = just under 12 days.

A billion seconds = about 32 years.

A trillion seconds = (ready?) 32,000 years.

### Example:

December 31, 2009 balance: \$50,000  
Date of Birth: June 12, 1940 (age 70)  
Uniform Distribution Factor: 27.4

*\$50,000 divided by 27.4 equals \$1,824.82 annual RMD.*

### Note:

If your spouse is your beneficiary and is more than 10 years younger, you may use the joint life expectancy tables found in IRS Publication 590.

Cycles credit

## Non-activated credit card alert

Did you know that a credit card that hasn't been activated and one that has been are treated the same? In other words, canceling a new, unactivated card is treated as an account closure, which could ding your credit score. Instead: Apply only for credit cards you intend to activate and use.

—FICO, the credit scoring company

## A penny? nickel?

If you see a small, curious amount on your credit card you can't identify, call your card issuer right away. There's a strong likelihood it's a "test" by a credit thief to learn if your card is good. If the micro charge goes through uncaught, it could be the prelude to a spending binge on your card or the theft of your financial identity.

—Kiplinger's Personal Finance

Cycles direct deposit

## Breakneck speed of 15 mph

"Man was not meant to travel at the breakneck speed of 15 mph," bel-lowed defenders of the Erie Canal against the incursion of railroads.

Progress won. But whether you live in Albany, Buffalo, or Midvale, there's something to be said today for getting your retirement check to your bank at... oh, about the speed of light.

When you sign up for URS Direct Deposit, your check is in your bank account instantly. It's never touched by human hands and it can't get lost or delayed. And did we mention this service is free?

To sign up or ask questions, please call 801-366-7770 or 800-695-4877. Or you may access and print the forms at [urs.org](http://urs.org).



Cycles health

## "Sir Calcium"— Cancer fighter

The combined results of several studies over seven years and nearly a half million subjects show that persons who average 1,500 mg of calcium per day are less likely to develop cancers of the digestive tract than those who consume the least calcium, say researchers at the National Cancer Institute, Bethesda, Md. Women who averaged 1,881 mg of calcium daily were 23% less likely to develop gastro-intestinal cancers. The safe maximum was 2500 mg. Men who consumed 1,530 mg daily ran a 16% lower risk. Higher amounts may elevate prostate cancer risk.

The average American gets 200 mg of non-dairy calcium a day. Good calcium sources include dairy products, leafy vegetables, navy beans, calcium-enriched juices, sardines, and over the counter supplements.

*Example:* a single meal consisting of 3-4 oz of salmon, a half cup of broccoli, an English muffin with a slice of firm cheese, and an 8 oz. glass of milk would supply more than 900 mg of calcium.

As one columnist put it: "Calcium may be our next paladin against known cancers."

**A semi-trailer carrying cheesecakes overturned, blocking a major Pennsylvania highway. The event was reported in next morning's news as: "Cheesecake clogs artery."**

## Were you there when...

**1930s:** An American company discovered a seemingly endless supply of this in Arabia.

**1940s:** He was insuring his nose for \$50,000.

**1950s:** This first toy to be advertised on TV in 1952 is still popular today.

**1960s:** This 16-year-old boy won the U.S. Chess Championship.

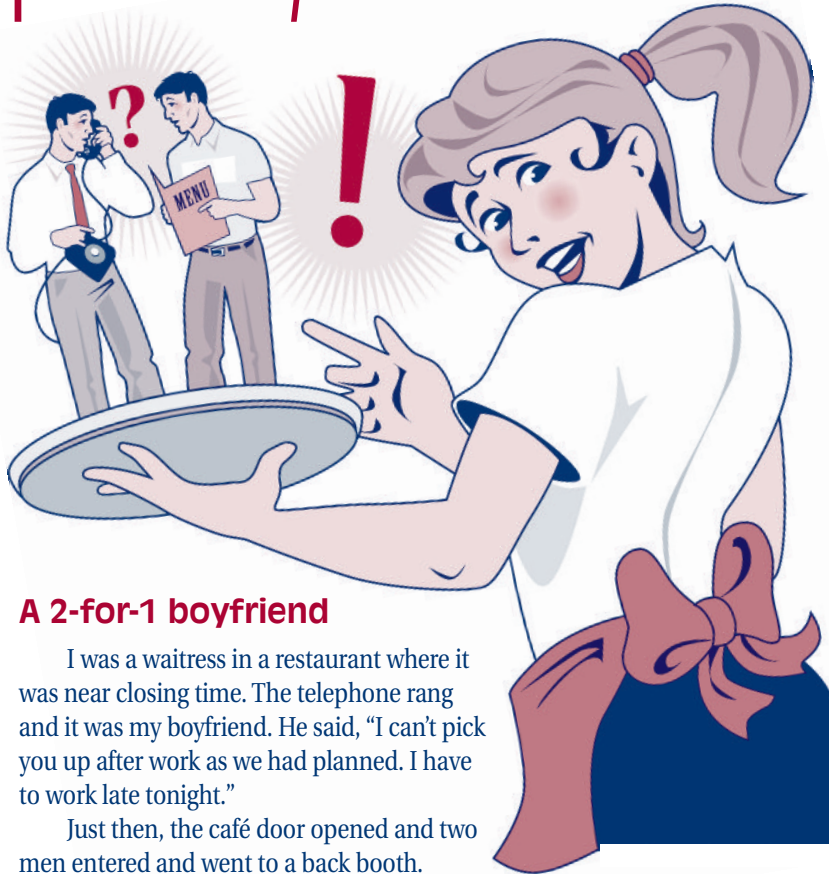
**1970s:** This country lost half its 8 million population to disease, starvation, and massacre.

**1980s:** Fired as president of Ford Motor Company, he went on to rescue Chrysler.

Answers on page 7.



# "People will say we're in love"



## A 2-for-1 boyfriend

I was a waitress in a restaurant where it was near closing time. The telephone rang and it was my boyfriend. He said, "I can't pick you up after work as we had planned. I have to work late tonight."

Just then, the café door opened and two men entered and went to a back booth.

I gathered menus and water and went to take their orders. I couldn't believe my eyes! Here was my boyfriend and another man. I said, icily, "S-o-o-o...you had to work late tonight?" They looked at me with raised eyebrows, and my boyfriend said, "Whatever do you mean?" I replied, "We were going out after I got off work, remember?"

While filling their orders, I overheard the men murmuring. "What does she mean? I don't know her," said my boyfriend. I served their orders, and setting them down hard I departed, wondering why he was acting this way.

Finishing their meal and paying for it, they looked at me quizzically.

The next day my boyfriend called me to go out with him. I exploded. "How can you ask that, after coming into the café last night, when you were supposed to be working, and acting like you didn't know me?" My boyfriend tried to convince me he did work late that night. "Talk to my boss." His boss confirmed it.

"If it wasn't you, who could it be?" After some thought, he said, "When I was in the army, there was a new guy in my division who looked like me, including the scar between my eyes. Because it was confusing, the commander transferred him to another unit.

Two years later we got married and were on a train to my home town. Looking around, a troop train was pulling out next to us. There on the train was my husband's double. Mystery solved.

Marie J. Cox • Brandon, FL

## First kiss at the top of the Ferris wheel

Eugene and I had met briefly over two or three years, but we had never had any conversations. He never seemed to be interested in me, until we met on the dance floor with our dates while he was home on leave from the army. The World War II was over by then. He called me after that, and we wrote for the next six months.

The day after his discharge from the army, he called me. My parents were already planning a swimming party and a picnic at our local park and pool for my older married brothers and their wives. Of course, I invited him to join us.

We all had a lot of fun in the water, and enjoyed a wonderful lunch. After lunch, he and I wandered over to the Ferris wheel and decided to ride.

For some reason the wheel stopped near the top, so we began to talk. This is when he told me that this day was his birthday. Well, under the circumstances, what else could I do? I kissed him right there on the Ferris wheel! We were married seven months later.

Adona Nye • Ogden, UT



## Ski instructor was Mr. Romance

The winter of 1962 my husband decided I needed ski lessons, but only by the best. He hired Bill Sullivan for \$10 an hour, but it lasted just one lesson.

My husband and I divorced after 10 years and three children. In 1973 I remarried a wonderful man and we were about to celebrate our 25th anniversary when he died. Doubtful I'd find such a good person again, I planned on remaining a widow.

A short time later, however, I met Bill when he was selling pizzas at a fund raiser at our church. I had become an Oblate of St. Benedict in the Community of Mt. Benedict Monastery in 1997, and Bill became a candidate to begin that process. We would see each other at oblate meetings and social activities and exchange friendly conversation.

After awhile he invited me to the construction site of Mt. Benedict Monastery that he was overseeing, and several times after that. I began to wonder why no one else was ever invited. Duh! After one such visit, he invited me to dinner. Another time he offered to help me get my motor home repaired. That evening he invited me to his home and fixed dinner for me. As we later sat on the couch listening to his favorite western music, he took my hand. I needed to get home early, so I suggested he take me. I gave him a big hug to show my appreciation. Surprisingly, he responded with a big kiss! We were married 15 months later.

With a combined six children and thirteen grandchildren, we're looking forward to our tenth wedding anniversary.

*Joan Sullivan • Ogden, UT*

## A strange Mexican kitchen and "my man"

Twenty youth from the USA had assembled in a Mexican kitchen for a Christian service project in the town of Monterrey, Mexico. All were post-college and I was one of five girls chosen for this summer adventure.

Our host, a resident missionary, had furnished cold cereal and milk for breakfast, but the strange kitchen was our first challenge before we could eat. We girls were pulling out every drawer and opening every cupboard, looking for bowls and spoons. The boys hovered in the doorway, waiting for us girls to produce! All except one, that is. Yes, one boy was actually helping the girls try to find eating utensils!

"Impressive," thought I. I quickly checked out his frame. At the bottom of my eye scan I found bare feet. All of us had shoes on except him. "Now there's a man who thinks for himself," thought I.

Later, during a group discussion, I noticed another girl checking out "my man." I decided to take action! Late afternoon when the group walked downtown for chow, I just "happened" to fall in beside this guy. And that was the beginning of the end!

We have just celebrated our 55th wedding anniversary. He still is helpful in the kitchen and is a man with a strong, good character and thinks for himself.

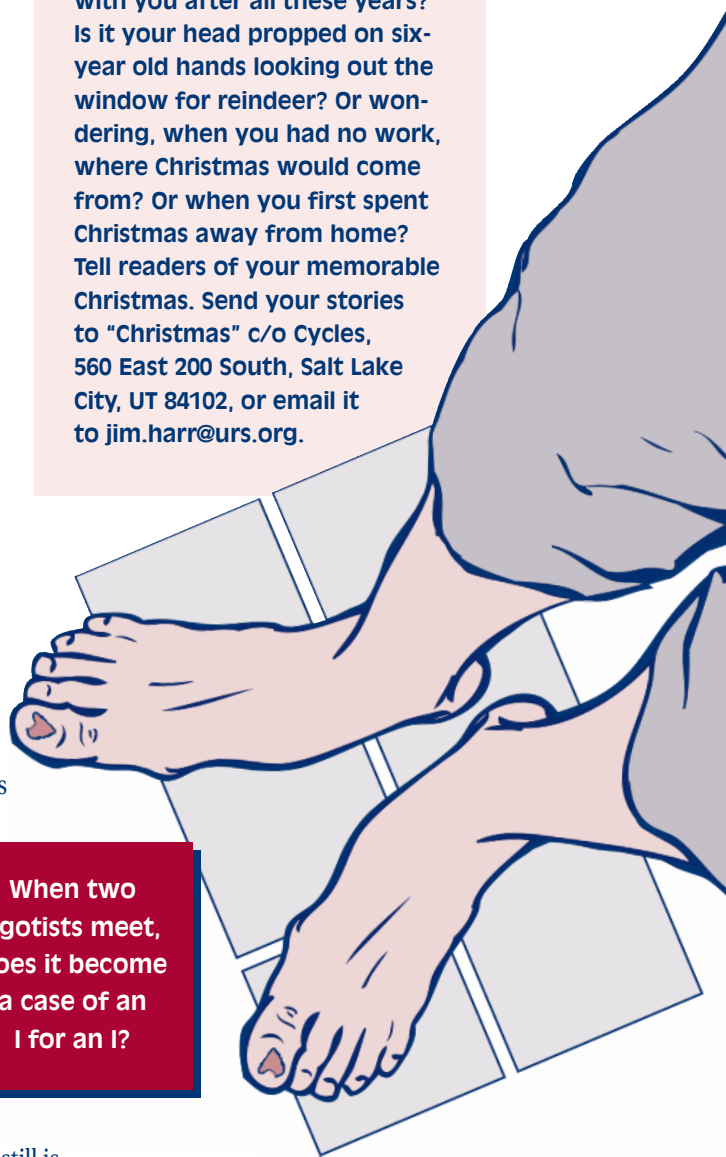
*Betty Whitlock • Farmington, UT*



### Holiday Cycles

### "Once upon a time..."

What Christmas memory is still with you after all these years? Is it your head propped on six-year old hands looking out the window for reindeer? Or wondering, when you had no work, where Christmas would come from? Or when you first spent Christmas away from home? Tell readers of your memorable Christmas. Send your stories to "Christmas" c/o Cycles, 560 East 200 South, Salt Lake City, UT 84102, or email it to [jim.harr@urs.org](mailto:jim.harr@urs.org).



When two egotists meet, does it become a case of an I for an I?



### O-my-O! Digital dating in Ohio

I met Les on E-harmony three years ago. After conversing by E-mail for about 4 months we finally met in person. Our first

date was at the Cincinnati Museum where there was a show called "Bodies." The scientific display showed the working of the human body with actual bodies donated from China. Because of his interest in early aviation, Les had moved to the Dayton area ("the birthplace of aviation"). I moved to Cincinnati from Washington DC to be closer to my grandchildren. We are amazed how a retired professor from Duluth, Minnesota and a government administrator from Salt Lake City, Utah got together in Ohio with the help of technology.

Sandra Feldt • Tipp City, OH

### Kwai survivor found love at Bataan meet

Widowed for two years, I had moved to the St. George area for a change of scenery. Reading the local paper, I noticed an article about a reunion of the survivors of the Bataan Death March to be held at a local hotel. I decided to go for the comradeship, even though I was not a survivor of that particular prisoner group; however, I was a Japanese prisoner of war for three and a half years in Burma/Thailand (the Kwai River Death Railway).

Across town a lady named Connie (also a widow) read the same article and decided to attend the reunion, as her brother died in that death march. She wanted to mingle with the men who had survived. We met and talked for an hour or so.

A year later at the grocery store this lady stopped me and asked, "Is your name Jacob?" I said yes. She identified herself as the lady at the Bataan reunion. We exchanged telephone numbers this time, and between "dates" to Tuacahn and the County Fair and four months of steady telephone chats we married in December of 2000. What a wonderful life these nearly ten years have been!

Jacob Hendrikse • Washington, UT

Cycles received more stories that it could print this issue. They will be saved for future use.

## What rights come with my burial plot?

When you buy a cemetery lot, you're buying a property right, better described as an easement or license to make burials in your plot for as long as the land remains a cemetery.

Your burial plot is a legal estate and is entitled to protection from violation. Of course, it's also subject to the powers of government and the rules of the cemetery.

Generally speaking, the cemetery (a municipality, memorial association, corporation, etc.) cannot prevent a plot owner from interring family members in the plots they own or from placing identifying markers. Certain markers, however, may carry a fee that covers "perpetual care" where more maintenance is required. *Make sure you understand the permissions that are associated with your site.* Unless specified otherwise in the contract, a marker is the property of the person who buys and places it at the gravesite, and its ownership passes to this person's heirs. If a durable monument was placed prematurely and remains *uninscribed*, a memorial company may agree to repurchase it.

Where assets are few and their distribution is clear, it's not uncommon for a person to forgo making a will. In this case, called intestacy, an unoccupied burial plot passes by law to heirs in the same manner that other personal property passes in the absence of a will.

*Cemetery issues can differ by law or contract from those discussed here. Consult the cemetery or memorial corporation for specific provisions, rights, and exclusions when buying or selling a burial location.*

### Popular planning brochures

The Retirement Office offers two free estate planning brochures, listed below, which you can order free of charge.

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



**June 2010**

Ackley Jolyn C 10  
 Aikau Ned K 16  
 Allred Eugene F 22  
 Andersen Joan O 27  
 Barlow Velma E 22  
 Baxter Lowell J 19  
 Beecher Marlene W 10  
 Bigelow Lois L 1  
 Bonner Fae D 22  
 Bosch Margaret W 7  
 Boydston Elynn D 27  
 Brennan Eleanor Lee 3  
 Brennan Illa D 30  
 Brian Pat B 28  
 Brinkerhoff Darlos T 16  
 Brown Merrill C 16  
 Bullock Marjorie K 16  
 Butterfield Weston M 30  
 Candland Maxine 16  
 Child Carol M 13  
 Christensen Jana 27  
 Cloward Leona 3  
 Cluff Owen L 12  
 Coleman Robert J 12  
 Colunga Cruz 26  
 Cornia Billie Lou 19  
 Crossley Perry H 6  
 Curtis Lura 25  
 Dahl Helen M 30  
 Davis Wayne M 6  
 Dean Twila B 16  
 Drazan Helen M 18  
 Engleberg Berenice 29  
 Florez Bobby 22  
 Fowers George  
 William 28  
 Fugal Maxine R 1  
 Fullmer Bette Deane 26  
 Galley Katherine Marie 11  
 Gale Ellen C 2  
 Glade Irene L 24  
 Graham Lance 21  
 Green Betty Lane 28  
 Hadean Kenneth R 15  
 Hamson Lear 5  
 Hanks Ina 4  
 Hansen Loa Youd 26  
 Hansen Omar M 1  
 Hardy Mae Andersen 29  
 Barney Linda M 10  
 Ipson Sammy T 22  
 Jensen Grant Ray 12  
 Jensen Susie B 27  
 John Lucy M 8  
 Jones Myrle B 21  
 Judd C Demont Jr 25  
 Judge Cleo H 17  
 Kalawaia Shirley S 7  
 Kenworthy Betty S 11  
 Kerkman Fred W 4  
 Liechty Seymour K 26  
 Lindsay Richard P 4  
 Martin David L 21  
 Mason Emma G 28  
 McBride Jack W 28  
 McCarrel Aubrey Allen 4  
 Merkle Philip W 12  
 Mottishaw Brian  
 George 14  
 Munson Frank D 18  
 Nelson Marjorie B 2  
 Newman Joan G 26

Nielsen Larry M 12  
 Ohlweiler Alan K 16  
 Paddock Ralph  
 Vernon 8  
 Petersen Cleone S 7  
 Proctor Jay 11  
 Pullum Ruth W 26  
 Ralphs Lee W 2  
 Rice Betty P 13  
 Roberts Earl T 30  
 Rose Dolores C 10  
 Rueckert Shirley 28  
 Scow Nelma Gubler 29  
 Searle Patricia 20  
 Seegmiller Barnard H 15  
 Southam Thomas V 16  
 Staker John L 19  
 Sutherland James A 18  
 Taylor Richard Alan 4  
 Teeples Melba 11  
 Thacker Paul Ken 2  
 Thayne David C 14  
 Thorne Ruth A 19  
 Todd Leonard V 23  
 Tucker Verla H 20  
 Turner James 21  
 Tyler Charles J 8  
 Warren Kent Melvin 14  
 Weeks Calvin J 1  
 Wegkamp Linda Ann 2  
 Whitlock Sylvia J 19  
 Williams D R 24  
 Williams Wilma F 17  
 Woodard Jay L 10  
 Yardley Neucile D 19

**July 2010**

Adams Afton 30  
 Adams Marion Taylor 17  
 Allen Murray F 28  
 Allred Jim D 29  
 Anderson Norman L 1  
 Ashby Maxine 7  
 Barker Carol 27  
 Bell Victor V 17  
 Bennett Virginia Marie 2  
 Bonner William Gene 5  
 Bosch Jeanine T 1  
 Bowden Wayne L 27  
 Burbank Gary J 4  
 Bywater Mary M 20  
 Cammack Ronald C 15  
 Carson Thelma B 20  
 Christensen Joyce 16  
 Conder Ranae N 15  
 Deller Harold W 22  
 Dennis Kate Keating 9  
 Denos George W 14  
 Dinning Suzanne L 9  
 Earl Ruth F 31  
 Edwards Norma Olsen 27  
 Eidson Frances L 7  
 Ekins Hannah M 10  
 Erickson Bruce G 1  
 Eskelsen Keith Leroy 22  
 Evans Shirley B 29  
 Feland Cheryl L 3  
 Flamm Bryce C 24  
 Florence Frank Edward 27  
 Ford Jassamine S 6  
 Fullmer Virginia B 10  
 Gee Virginia W 20  
 Gubler Genevieve H 30  
 Haley Johnny B 5

Hansen Raymond N 22  
 Harger Samuel E 7  
 Harris Shirley J 27  
 Hawkins Briant E 6  
 Hill Thomas W 26  
 Himmelberger  
 Maxine S 9  
 Hirschi Deon C 14  
 Hunter Kenny M 27  
 Jacobsen Leroy A 30  
 Jeppson Ilene 17  
 Jorgensen Gerald B 9  
 Laco Frank L 26  
 Larsen Reese L 26  
 Lazalde Geronimo 27  
 Leader Marsha H 10  
 Linares Nohemy E B 12  
 Locke Loretta C 5  
 Lott Calvin C 7  
 Maddock Garth L 2  
 Madsen Wayne P 10  
 Manwaring Betty J 19  
 Marsh Phillip D 4 10  
 Maughan Nolan G 10  
 Mayhew Ray C 9  
 McMillian David J 28  
 Middlemiss Ina A 5  
 Moon Vernon 2  
 Morris Lavon V 2  
 Moser William Ronald 16  
 Nelson Alva Wm 19  
 Nelson Reva J 8  
 Nezos Hilda A 4  
 Nielson Charles W 1  
 Oaks Barbara F 5  
 Ogden Marvin J 22  
 Orton Grant G 19  
 Orton Jerry E 25  
 Payne Mark I 17  
 Pearson Winifred S 24  
 Peters John J 18  
 Petersen Karlyn Z 20  
 Petty Rulon H 26  
 Phillips Marian P 8  
 Pitchforth Shirl H 26  
 Prestwich Nina Luke 17  
 Prince Kenneth Leon 21  
 Redden Beatrice W 1  
 Reilly Renee 5  
 Rich Homer 15  
 Ricks Dora C 11  
 Riding Max D 20  
 Roderick Lou Dean 30  
 Rogers Patricia A 18  
 Ross Coy J 17  
 Rowley Myrel B 28  
 Rubalcava Rachel 29  
 Sagers Paul 3  
 Salisbury Marjorie A 12  
 Schetselaar Frank 29  
 Sconfianza Frank M 30  
 Scott Eugene A 24  
 Searle Boyd Clark 16  
 Sherwood George W 30  
 Smith Charles R 20  
 Smoot Carol M 19  
 Sondrup Keith D 31  
 Squires June W 2  
 Stratton Margo 24  
 Tripp Donald W 4  
 Tsagaris Evelyn 31  
 Walker Irene B 23  
 Webb Newell 14

Webster Isabel 6  
 Dorothy 6  
 Whittaker Floyd M 4  
 Willardson Vivian B 12  
 Willden Bert D 31  
 Williams Lola H 8  
 Wilson Ross D 11  
 Workman Floyd E 4  
 Zimmerman Cheryl A 30  
 Zolintakis Nick 15

**August 2010**

Aagard Betty D 31  
 Algier Emma G 23  
 Amundsen Helen 6  
 Anderson Thomas M 31  
 Aoki Tadao 3  
 Ballard Dennis H 11  
 Barker Lorene Crook 16  
 Barnard Alta R 13  
 Beck Joanne C 13  
 Bishop Lone 31  
 Borden Carol Ann 18  
 Brinkerhoff Fax C 1  
 Brixey Glen 17  
 Brown James E 5  
 Buckley John C 10  
 Burningham David C 15  
 Christensen Gerald N 9  
 Cleverly Raymond J 17  
 Cook Albert 9  
 Cook Larae 12  
 Cropper Richard N 21  
 Cruz Silvester R 31  
 Curtis Margaret  
 Maxine 28  
 Dame Carlene S 20  
 Davies Madge M 22  
 Dawson John R 19  
 Dowdle Leda A 14  
 Duran Daniel L 26  
 Earl Janet H 17  
 Erickson Paul 16  
 Erickson Philip J 2  
 Farley Louise C 10  
 Farrell Ray 9  
 Feller Nola P 19  
 Felsted James A 24  
 Ferkovich Ardith 12  
 Fillmore Anna Petty 30  
 Gabardi Lily F 11  
 Gill David R 14  
 Hadden Margaret C 24  
 Hall Janet W 5  
 Hancock Cora B 1  
 Hardy Lujean 3  
 Hinds Roger 28  
 Howell Arlea H 15  
 Hudson Rodney 17  
 Hunt Charles Eldon 26  
 Hunt Nina 6  
 Huntsman Delilah 22  
 Irene Donna D 19  
 James Carolyn 7  
 James John Monte 21  
 Kempton Rene S 22  
 Knowlton Richard W 23  
 Law Ora F 30  
 Lenox Frances K 4  
 Malmgren Joberta A 3  
 McClure Sharri G 18  
 McQueen Elsa B 10  
 Mears Wallace D 15  
 Montague Cecil Ivan 31

Munk Keith M 12  
 Murray Ralph C 13  
 Nelson Afton J 11  
 Nielsen Spencer D 30  
 Nielson Beal L 9  
 Nielson Patricia M 15  
 Oliphant Elizabeth A 31  
 Olson Helen M 16  
 Ossmen Barbara K 23  
 Owens Lillian E 15  
 Pace Carl A Jr 21  
 Parkes Charles A 13  
 Peart Barbara Rees 27  
 Phelps Barbara P 30  
 Privett Idell L 23  
 Pugh Marsha L 25  
 Rasmussen Paul K 26  
 Russell Clair F 9  
 Siskowski Freddie B 10  
 Sorensen Andrew 1  
 Taylor Colleen 8  
 Thayne Dea W 11  
 Thorpe Laneve  
 Norinne 7  
 Toone Phillip A 27  
 Turpin Michael L 11  
 Vanhouten Roy L 24  
 Vawdrey Thomas  
 Lamar 11  
 Wooten Ann Marie 3  
 Wrathall Aletha L 20  
 Young Ardeth G 22

**Publisher's note:**  
 In Memory is a courtesy  
 feature of Cycles. To  
 maintain its integrity,  
 we will publish only  
 the names we have  
 on file at press time.  
 We won't later print  
 names that were  
 previously omitted.



**Useful website**

**Deals for your dollar.** When's the best time to buy ketchup, get an oil change, shop for shoes? Answers to these, plus an invitation to purchase an entire book of "best times to buy" can be found at <http://buyketchupinmay.com>.

**"Were you there?"  
 Answers**

- 1930s: Oil**
- 1940s: Jimmy Durante**
- 1950s: Mr. Potato Head**
- 1960s: Bobby Fischer**
- 1970s: Cambodia**
- 1980s: Lee Iacocca**


**UTAH STATE RETIREMENT OFFICE**

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## Cash for coins. Without the fee.

Notice those big coin-counting machines in your grocery store? They charge about 10% of the value of the coins you give them to convert into cash.

**How to get full value for your coins:** Put the value of your coins on a retail gift card good at, say, Amazon, iTunes, Lowe's or other stores. To locate a machine near you, visit [locator.coinstar.com](http://locator.coinstar.com).

iTunes

\$15

### Cycles retirement office

## Post-retirement employment could restrict 401(k)/457 withdrawals

If after retiring you set up withdrawal payments from your 401(k) or 457 plan(s) and you are then rehired by a participating employer, URS must cancel your payment(s) unless you meet the eligibility for withdrawals:

- *Under the 401(k) plan* you are eligible for withdrawal if you are still working and have attained age 59½.
- *Under the 457 plan* you are eligible for withdrawal if you are still working and have attained age 70½.

The good news is when you go back to work you may enroll, as permitted by your employer, and start deferring into these plans once again. Questions? Please call 801-366-7720 or 800-688-4015.

## Looking ahead to re-employment?

If you're planning to return to work for a participating URS employer after your retirement, contact the Defined Benefit Retirement Department at 801-366-7770 or 800-695-4877 before you begin this employment. You must also complete and file a POST-RETIREMENT EMPLOYMENT form (Form RTRT-27a) with our office before you are re-employed. This form can be located at [www.urs.org](http://www.urs.org) under FORMS or you may contact our office to request that a form be sent to you.