

Cycles

Spring 2011

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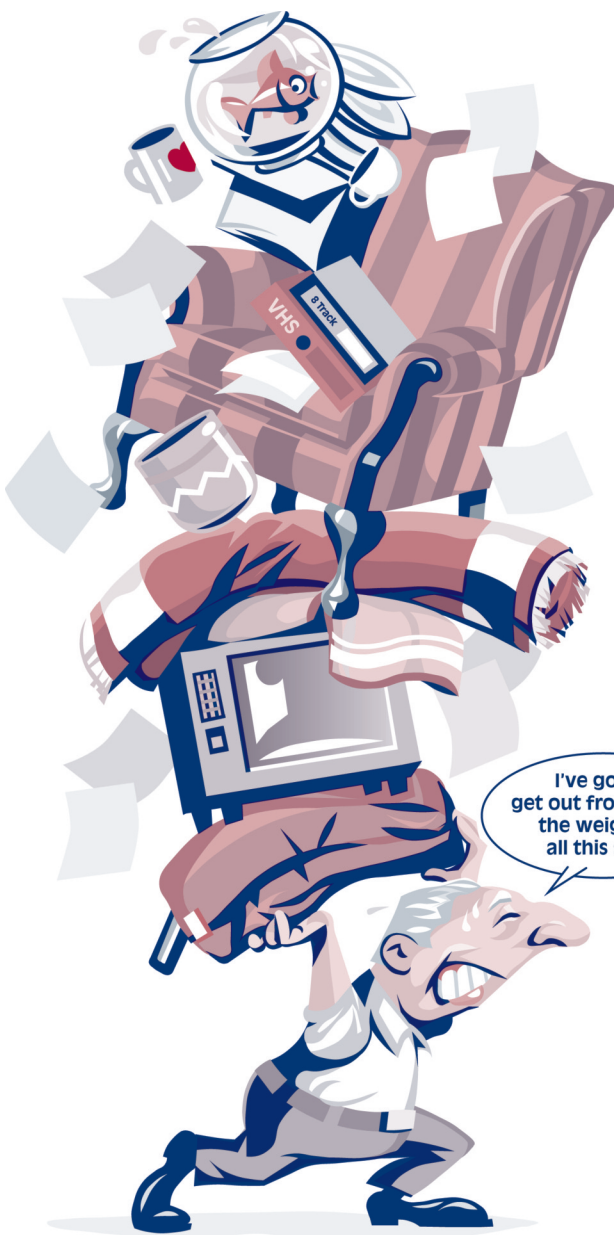
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What to do if your stuff is driving you up the wall

Unclutter your life in 8 organized steps



*It's in the closet
It's in the garage
It's under the bed
It's in the basement
It's on the patio
It's in the desk
it's under the sink
It's on the bookshelf
It's even in your purse and wallet
It creeps, it blends, it hides, it lunges at
you when you try to evade it.
Ar-r-g-h — It's clutter!*

Do you save empty boxes, outdated eyeglasses and spare parts to unknown things? Is your basement filled with derelict lawn furniture and tires for cars you no longer own?

Imagine how great you'd feel if you ran your home instead of your home calling the shots. Here, then, are eight rules to help you control the clutter in your life.

1. Will you soon need a forklift?

According to Lynda W. Warren, professor of psychology at California State University in San Bernardino, the most common excuses for keeping clutter are: "I might need it someday" and "It reminds me of someone I love or someplace I've been."

In reality, it's easier to buy a new screw than to pick through all the nails, tacks, push pins, and picture hangers

you've saved over the years. Besides, even if you find three matching screws in your collection, the project will require four.

Sentimental items you should keep out of a sense of joy they give, not out of guilt. If you saved every token of the people or places in your life, you'd soon be living in a warehouse, lacking only a forklift.

2. But I plan to use it. How do you decide what to keep and what to toss? Simple: if you're not regularly using something, get rid of it. If you haven't put up preserves since 1974, despite your best intentions, you can safely give away your canning jars.

3. Like with like and near at hand. Be sure that items you use most often — scissors, can opener, etc. — are stored in the most accessible places, such as top drawers. Don't waste convenient spots on rarely used items. And keep like things together. Knowing exactly where to look for what you want can be a gratifying experience.

4. Once and done. Jeff Campbell, author of "Clutter Control" (Dell) and a leading house cleaning expert points out that the moment you say, "I'll set this here until I can get to it" means you're going to handle it more than once, thus doubling your work. Leave nothing in temporary holding.

When mail arrives don't just shuffle

Continued on page 2.

Continued from page 1.

through it and lay it aside; instead, stand next to a trash can as you toss the junk and file the keepers. You can almost always tell junk mail by its postage. If it's first class it's usually worth opening.

5. Pass it along. Are you over-booked? Reluctant though you may be to dispose of any book, consider it a loan, permanent of course, for someone else's enjoyment. Charities, libraries, some prisons, and second-hand stores often welcome clean, used books. Spread the word at your church or group that you're lightening your bookshelves. Hospitals and nursing homes will appreciate your magazines.

Cycle the shoes, scarves, ties, shirts, etc., you no longer wear by way of a charity into the hands of someone who needs them. If you think something has monetary value, have someone help you advertise it on ebay.com, if you don't know how. You might not get big bucks for that WWI bayonet, but you never know.

6. Inventory control like the pros. A mug on my kitchen counter overflows with pens and pencils. My solution: Keep the three best of each, then pack ten apiece into zip-bags for the neighborhood yard sale.

Magazines — limit your keepers to the last two issues. If you save boxes for packaging, pick, say, four of varying sizes to be stored inside the largest one.

7. Top drawer for this. Bottom drawer for that.

Every home needs a file cabinet as organized storage for bills, important papers, warranties, instruction booklets, receipts and more. Get the kind with a built-in metal frame and a supply of hanging folders.

8. Ready for finals? Walk through each room in your house. Eye every shelf, table, dresser, mantel, and window sill. Items you see in your house should have a credible function or good looks. If it no longer functions or is no longer attractive, it doesn't pass the test. If you're not sure what to do with some items, put them in storage for a month and see if you really miss them. If not, you may have won your first victory over clutter — just in time for — what better? — a spring garage sale.

America leads the world
in the use of
refrigerator magnets.
Thought you'd like to know.

In a letter to "Dear Abby," a military officer explained how his wife packed all their belongings by herself when he was reassigned to the Pentagon.

"A year later, I was bragging to guests about how my wife handled everything.

'Yes,' she replied, 'it gave me the opportunity to throw out the junk Bill had been carrying around all these years.'

Shocked, 'Just what did you throw out?' I asked.

'Tell me what you're missing,' she said, 'and I'll tell you if I threw it out.'

Try as I did, I couldn't identify a single item I missed."

Once I've converted to a Roth IRA, are my withdrawals tax free?

Withdrawals from a Roth IRA are completely tax free if the distribution is "qualified." So what makes a distribution qualified?

A qualified distribution from a Roth IRA is one made:

1. after 5 years — (measured from January 1 of the year for which you first made any Roth IRA contributions, including rollover or conversion contributions, and ending on the last day of the fifth year); and
2. a. on or after you attain the age of 59½;
b. because you are disabled;
c. after you die; or
d. to buy, build or rebuild your first home (\$10,000 maximum).

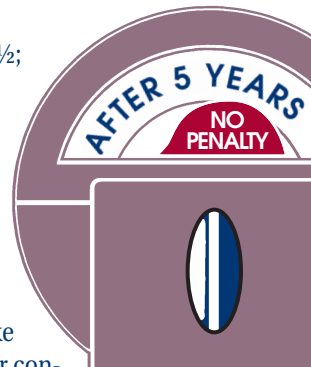
When you convert money into a Roth IRA the 5-year period for determining whether a distribution is qualified is measured from the year you make the conversion, unless you made a prior contribution to any Roth IRA. In that case, the 5-year period starts with the first day of the tax year for which you made a regular Roth IRA contribution to any Roth IRA.

Example: Joe contributed \$50 to a Roth IRA at his local bank in 1999. In 2010 Joe converted \$25,000 of his URS 401(k) to a URS Roth IRA. Two years later (2012) on Joe's 60th birthday he decided to take a full withdrawal of the Roth IRA. By that time Joe's account had grown to \$30,000. Because Joe is over 59½ and because he had a Roth IRA contribution in 1999, the withdrawal is completely tax and penalty free.

However, if Joe had not made a contribution to a Roth IRA until his conversion in 2010, the \$5,000 in earnings Joe made on his conversion would be subject to income tax. If Joe wanted to take out the full balance of his IRA without any taxes he would have to wait the 5-year qualifying period which would end on January 1, 2015.

Will I get a penalty for converting to a Roth IRA?

Converting to a Roth IRA does not by itself create a penalty. However, certain situations associated with a conversion could. Example: Let's say you convert to a Roth IRA and you decide to have taxes withheld from the conversion to cover state or federal income taxes. If you're under age 59½, a penalty on the amount withheld for taxes is likely. If you're over age 59½, no penalties apply.





The 2 family will times 2

Did you wed later in life? Or remarry? Do both of you have assets? Families? How should you construct a will to provide well for both sides?

As you know, a husband typically leaves his assets to his wife. Should he then die first, upon her subsequent death the combined assets are hers to distribute as she desires. The reverse is also true.

Could his — or her — family members and interests, whether through disagreement or ignorance, be overlooked? Enter the joint will and mutual wills.

The Joint Will

A joint will, prepared and signed by both spouses, generally provides that when one of them dies, all of his or her property, or a considerable portion of it, goes to the survivor, upon whose death the now combined assets will pass to the heirs of each spouse in the amounts or proportions agreed upon.

The main advantage of the joint will is that both spouses can make full provision for the survivor, knowing their own relatives, friends, and charities will not be bypassed.

The Mutual Will

Mutual wills are separate instruments prepared by each spouse after they've agreed how assets will be handled at death. One spouse in effect agrees to bequeath certain amounts or proportions of his property in a specified manner in return for the other spouse's agreement as to how she will leave her property. The two wills are similar in all provisions substituting only "husband" or "wife" as applicable.

In the event of simultaneous or close interval deaths of each spouse, assets would go to beneficiaries in the manner you've designated.

This article is for information only. See an experienced attorney for legal advice.

Legal help for seniors

Utah Legal Services, 205 North 400 West, Salt Lake City, Utah 84103
801-328-8891 • www.aging.slco.org/html/legal_overview.html

Life-changing events...

...such as marriage, children, divorce, and death will change your URS beneficiary needs.

Unfortunately, too many members fail to update this information with us, creating hardships for those left behind.

To ensure that your wishes are met, check your beneficiary designations annually (they're shown on your URS statement). To make a change you can print a **BENEFICIARY DESIGNATION form** at www.urs.org or call us at 801-366-7700 or 800-365-8772 and we'll mail you one.

Testamentary arrangements can be touchy and potentially complex, especially if only a specified amount or proportion of each spouse's property will go to the survivor, or wherein a detailed apportionment is specified at the death of the second spouse.

Possible solution: Some couples solve this by naming a charity, church, school, or foundation instead.

Only for the honest

A possible weakness of mutual wills is that even when the agreed dispositions have been reviewed by both spouses and the lawyers, one spouse could write a new will, specifically annulling any previous will and its agreed-to commitments.

Possible solution: Consent to be bound by the wishes of the other spouse can be made in a separate legal document.

Were you there when...

1930s: Moses, Louis, and Jerome won fame as...

1940s: This sitting vice president missed being United States President by 82 days.

1950s: Willie Shoemaker set a 400-win record in this sport.

1960s: For 12 hours the northeast U.S. suffered near total electrical failure during "The Great _____."

1970s: The conquering army renamed the South Vietnam city of Saigon as...

1980s: "Sunflowers" by this artist was sold for \$39 million.

Answers on page 7.

Need URS tax forms?

The quickest way to get your tax and account information is to visit www.urs.org and log in to myURS. If it's your first time, click on "Sign up for myURS" and establish a PIN. Once you're at the myURS home page, locate the Document Center on the left hand side of the page. Under the Document Center heading, click on "Tax Documents." You can then select and print whatever account or tax information you need.



No Tennessee for these waltzers

My best girl friend, Helen, and I had just graduated from East High School in June. And were looking forward to entering the University of Utah as freshmen students in the Fall. We thought we were pretty sophisticated! So when in September our church held a dance for the young men and women, we thought it would be “cool” to show how “bored” two soon-to-be college students were, going to a church dance. We took some red yarn and knitting needles with us. When asked what we were doing, we answered “Oh, just knitting red woolens for the bishop.”

Then a young man there asked me to dance. He was a senior at the University and a star player on the church basketball team, but I had never met him personally. He swept me off my feet. It was love at first sight, and after the dance he took me home.

We were married four years later and have celebrated decades of anniversaries. We are still in love, and some Saturday evenings, when an old re-run of Lawrence Welk is playing “our kind of music” on TV, we quietly dance together, alone in our family room, remembering the night we met.

Wanda West Badger • Salt Lake City, UT

Months later, I got a phone call. “Hello, I’m Dick Backman. Would you go to our ward dinner and dance with me on New Year’s Eve?” I said yes.

Next day at school I said to my friend, “Guess who asked me out for New Year’s. Dick Backman.” “What?”, she says. “Don’t you know who he is?” Just the cutest boy in school, and he just happens to be our class president. I said, “I thought his name sounded familiar.”

We dated that year, and the following year he was nominated president of the East High School student body. We were quite an item; they even put our pictures side by side in the yearbook. That fall we both entered the U, and dated through our college days. We married during Christmas break. December was our 60th wedding anniversary. Our secret for success: You have to laugh a lot.

Gloria Sorenson Backman • Salt Lake City, U

Lessons of the heart... with home delivery

I was a widower and decided to purchase my daughter’s home. She was moving to another city. A short time after my move I was called to be a leader in my new ward.

A dainty, well-dressed woman caught my eye during attendance at church meetings and I decided I needed to meet her.

Due to my new position I knew who was her home teacher and I realized he had not been functioning very well. One day I bravely called her and announced that I was her new home teacher and may I make an appointment to visit her. She agreed and an appointment was made.

I started making regular visits which gravitated to personal visits and eventually to rides into the country. About 4 or 5 months later we were married in the Salt Lake Temple for time and eternity. It was a fast courtship but, oh, how successful.

Robert J. Williams • Richfield, UT

18 miles in the cold

After I graduated from Manti High School in 1936 I attended Snow College. It helped that a local bus picked up students from surrounding towns. After one English class a boy from Spring City introduced himself to me. He followed me to my locker and always found me in study hall.

Many activities brought students together. At the Freshman Hop Austin took my dance card and put his name in 3 places! At the Fall picnic we enjoyed walking through fallen leaves. Founder’s Day was special. I rode on a float in the parade while Austin marched behind in the band.

We sang in the school choir and learned the “Messiah” and sang at meetings in nearby towns on Sunday nights. On one such Christmas trip Austin and I were sitting in the back of the bus when he leaned over and kissed me.

I “tingled” all night. Later, on our first “date,” Austin got my address and drove 18 miles on a cold night to take me to a movie in Manti. The rest is history. We graduated in 1938, I taught school in Manti, and we were married in 1941.

Norma Erickson • Bountiful, UT



Is your mattress keeping you from sound slumber?



Sometimes sleeplessness comes with the stage of life, or because of a health condition. But just maybe...could it be the mattress you've long taken for granted?

Your body is certainly interested in finding out. But if you've listened to mattress commercials lately, you may wonder how buying a mattress got to be so complicated. How can you know which mattress is right for your body? It can be confusing.

Maybe we can help. Setting aside the old adage that "firm" is the best answer to any question, the right mattress should be:

- *Firm enough* to support you from neck to ankle, but not so firm you feel you're sleeping on a board.
- *Soft enough* to welcome your tired frame, but not so soft you feel yourself sagging.

Physical therapists pinpoint the aim of any mattress: It should allow your body to relax while supporting the

normal S-curve of your spine. This should be your measuring stick. So, where do you start?

Get used to lying

To find the right mattress while you're shopping, you should plan on lying on the mattress for at least 10 minutes in all the positions you normally sleep. If you don't feel relaxed — and soothed — the mattress is probably too firm. If your shoulders and hips sink too far, or your spine feels out of line, the mattress is too soft. (There will be fewer of these.)

There are four main types of mattresses: Traditional coil, coil with a pillow top, foam, and air. Here's a brief profile of each of them.

Traditional coil

Coil density counts. The smaller and more flexible the mattress's coils are (about 680 per mattress) the better your body will feel. Heavier people may prefer larger but fewer coils.

Pro: The most popular mattress, both as to lower cost and satisfactory comfort.

Con: Not as adaptable for special body needs.

Pillowtop coil

Pro: Provides firmness for shoulders and hips and a cushiony top layer for general comfort. A popular upgrade.

Con: Additional cost for the pillow construction. Also, the pillow raises the

Two wheel memories

What adventures, embarrassments, tricks, scares and scars while riding your bicycle do you still recall? (Rounding a corner in your car on two wheels doesn't count!) Maybe you bought or made your own scooter. Did you get your thrills on a motorcycle? What made your two wheel memories enduring? Share your recollections with the rest of us. Mail your story (250 words or so) to URS, attn: Cycles, 560 E. 200 S., Salt Lake City, UT 84102. Or email them to jim.harr@urs.org.



bed height; shorter or physically limited people may have more difficulty getting in and out of bed.

Memory foam

Pro: As latex foam warms, it follows the contours of the body. Good for sleepers who don't move around a lot or for those with arthritic joints, etc.

Con: Remains firm until body warms it up. Takes getting used to the feel; Somewhat harder to get up off the bed.

Inflatable air pocket (sleep number)

Pro: Firmness is adjustable. Good for orthopedic needs. Each sleeper can select individual settings. Longer warranty. Popularity growing.

Con: Can be expensive. Need to maintain consistent air pressure. Has sense of a middle barrier in a double-bed. Takes getting used to.

If you need an in-home sleep trial to confirm your choice, make sure you have a free 30-night return privilege.

USEFUL WEBSITES

Get a head start on gardening from one of the country's top extension services. www.gardening.cornell.edu

Rekindle your romance at specially selected bed-and-breakfast inns. www.bbbonline.ciom/romance.html

December 2011

Adams Nellie J	3	Jensen Reed John	31	Anderson C O'Neil	7
Adams Raymond H	31	Johnson Douglas H	24	Barber Nora Wilcox	28
Allen Marian B	3	Johnson Larry B	13	Barker Hazel A	16
Allen Richard	1	Jones Robert William	8	Beazer Edith O	1
Alvey Betty R	2	Jones Weston K	12	Bennett Esther	8
Arellano Albert R	11	Jorgensen Jeneal B	28	Brady Lavere C	11
Barlow Anthony H	1	Julander Barbara	17	Brenchley Fay A	6
Barton Adina W N	23	Koch Malcolm G	4	Bryson Robert C	3
Bascom		Lagant Gerald M	29	Church Marylyn W	30
Raymon Owen	24	Lewis Jack L	24	Clyde Calvin G	19
Baxter Glen J	28	Lindgren Carl A	27	Coates Aleda J	23
Beagley Maureen L	30	Litchfield Susan S	9	Conger Daryl R	10
Bingham Glenda H	12	Loader Archie K	12	Cook Maurine S	31
Bjanson Glen Henry	23	Lott Sadie G	12	Cox Anne B	7
Boone Daniel B	19	Lundgreen A Kathryn	29	Crawford Patsy B	15
Booth Keith D	22	Lunt Nancy A	9	Cullimore Lily M	26
Bosh Jerry Allen	10	Lye William F	14	DeHaan Barbara	24
Brailsford Jack W	11	Maness Elmo M	4	Dehlin Robert P	16
Braithwaite Linda	18	Mascaro William T	29	Dehm Traute C	19
Breinholt Maxine L	27	Maughan		Dibblee Carol M	19
Brown F Fred	17	Margaret M	21	Dimond Ruth U	20
Missy Francis C	15	McKnight William C Jr	17	Draper Franklin R	9
Byington Donald H	24	Meachan Sharon		Dyer Ruth W	24
Cade Annie S	21	Howard	29	Eleby Lillian Louise	28
Call Wayne E	16	Michaelson Jay R	31	Ellis Dorothy M	23
Cammack Beulab C	19	Moss Theron A	22	Forsgren Edith B	18
Cannon Virginia C	4	Nakamura Mary L	28	Fugal Alene	12
Carlson Norma J	13	Nichols Arlene C	17	Gale G Alan	5
Carter Alvin R	1	Norris Kenneth L	28	Gubler Lorraine L	10
Cave Douglas F	19	Nye Maurine B	5	Gwynn Woodruff C	3
Chido Leon J	19	O'Brien Mary Maxine	31	Hamblin Obid A	7
Clarke Rosalie B	18	Orton Joy W	28	Hammerschmid	
Clegg Daris Ray	6	Patel Shanti	27	Carol M	2
Clove Thelma	30	Patten Frank E	2	Harpot Terry Eugene	3
Conrad Afton H	15	Poulson Joyce A	24	Hilton Jack F	29
Cook David B	17	Reese Inga-Lill	20	Hogan Gladys M	19
Crittenden Marvel	14	Reynolds Temple A	24	Jackson Gwen N	23
Dean Kenneth Wm	11	Rodriguez Miguel	31	Jensen W Leon	4
Durrant Wanda Faye	24	Roth Donald G	18	Johansen Louise B	1
Dyches Burdell	19	Ryan Mary Lou	20	Johnson Gloria	16
Edmunds Jack K	29	Ryan Patrick J Jr	22	Jones Aleen H	21
Englehardt Gloria D	4	Sagers Glen	23	Kennedy Ronald E	30
Evans W Lynn	4	Salazar Lois S	5	Knight James N	3
Everett Afton Snow	6	Scheffrahn Katy A	9	Knowlton Edna R	22
Faircloth Dora L	13	Schoenfeld Larue L	4	Koplin Robert W	1
Felman William D	2	Shaw Virginia F	22	Lake Boyd C	30
Fullmer Evelyn		Shoell Mae Dean G	11	Larsen Rendel Jay	18
Berniece	25	Sjoblom Paul L	1	Laser Theodore J	24
Gardner Raymond W	22	Slater Virginia B	1	Lauritzen Rdean L	29
Gaufin Ruth L	24	Smith Katherine		Layton Irvin C	21
Gillard Elizabeth B	10	Emma	28	Lee Virginia B	1
Gnadt Howard W	9	Stagg Robert D	20	Liston Helen M	12
Gould Ruth E	10	Taylor Kevin L	5	Littlefield Ruth L	20
Greenwood Mary B	1	Taylor Oral C	2	Littleford Marie G	23
Gregan Kathe M	25	Thornley Norma Mae	19	Lloyd Edith Ann	9
Guymon Fred E	15	Tingey Doris S	7	Lott Beverly S	21
Halgren Leon Aldous	17	Vanwagoner		Low Howard	27
Halladay Terril J	16	Drew Arthur	5	Maughan Ella G	22
Hambleton Beth	18	Waggener Dol	26	Maxfield Lois M	5
Hanni Kenneth M	13	Wayman John Allen	6	McCallum William	22
Harper Don S	30	Weight J Ormon	6	McQuown Paula R	6
Harris Beth C	28	Wharton John R	2	Mickelsen Dorothy S	17
Hawkins Lorin R	10	Whitaker Ray P	28	Mikolash	
Herzog Lois Kelsey	18	Wilkerson Marianne W	2	Howard Joseph	7
Hill Joseph S	6	Willey Marie P	10	Miller Beatrice R	27
Hillyard Glen Williams	13	Wimmer Nona S	26	Millikan Clark H	25
Hoehne Bettie L	10	Wisn Beatrice R	5	Morris	
Hoggan Marvin	1	Zanbos Theodore J	7	George Charles	21
Holman Larry Dee	2			Myers Garth G	4
Hone Larue Y	31			Nelson Frank Brown	12
Jacobson		January 2011		Nielsen David W	20
Gwendolyn J	27	Adair Warren Richard	17	Nowers Seldon K	19
		Adams Geniel N	5	Ostler Ferry J	17
		Allen Elaine N	24		

Organize your life and future — free

The Retirement Office offers two popular brochures for organizing your papers and locating your assets:

1. **Record of Important Papers and Valuable Property** guides your executor or family to the critical papers, properties, and obligations of your estate. Once completed, it's also useful as your own guide to the location of your documents.

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

Order by calling 801-366-7372 or toll-free 800-753-7372.

Painter Marion Clifton	29	Carson Larue F	6
Peacock Jesse J	14	Carver Ruth D	3
Phillips Ray William	20	Christensen Wilma P	2
Rasmussen Welden A	8	Cloud Beverly Anne	19
Raynes Joseph L	10	Conder Mauna L	18
Richman William L	5	Condie Lorraine H	26
Riordan Anne B	22	Cooper James A	14
Rufener Betty D	11	Cullimore Louise Y	5
Salmon Erma	12	Davis Beatrice B	7
Schultz Reed S	7	Donoviel Diann W	6
Shoell Larry B	1	Dugger James M	23
Smith Steven L	31	Durtschi Maren A E	15
Sperry Judi R	10	Farmer Lillian W	3
Stanton Phyllis	21	Finch Vernon J	20
Steiner Larue	31	Fonnesbeck	
Stevens Paul R	20	Paul Vance	18
Stringham Delores O	24	Frank Lucille O	2
Tensmeyer Arlene R	14	Funk Evelyn S	7
Thomas Helen C	3	Gibbs Robert F	25
Tingley John E	1	Glenn Alice Aston	12
Tolman Leslie R	21	Grace Joshua	16
Tucker Connie A	29	Greer Fern J	3
Vernieu Paul D	6	Griffiths Daniel J	3
Walker Reed L	27	Halliday Ariene M	4
Walsh Mark O	6	Halls Don W	7
Westergard Claudia B	8	Hansen Quentin W	19
Whitaker Judy		Healey Jessie J	8
Erickson	10	Hebden Bernice M	17
Wilhite Claudia Ann B	6	Hood Norma M	28
Williams		Howell Varon L	3
Lawrence J Jr	16	Hudson Patricia T	16
Wilson Helen	25	Hulce Ila Ann	14
Wittke Joanne P	2	Humphrey Charles D	12
Wyss Richard D	26	Humphreys Farrell J	25
		Hunsaker Janet B	27
February 2011		Ingram Dick L	20
Adamson Don Dee	24	Jansen Lawrence C	6
Albrecht Reva H	14	Johnson J Everett	14
Allen Stephen Carl	13	Johnson Nan E	20
Anderson Glade	14	Jones Stephen D	23
Andrew Marilyn C	16	Kenyon Douglas	24
Bailey James Agustus	18	Kidd Ruby F	9
Barksdale Dixie L	14	Larsen Glen R	9
Baxter Andrew	17	Larson Marilyn C	20
Bennett Horace D	13	Latham Carol	12
Black Clessa	7	Lauber Robert A	8
Bradford James L	12	Lloyd Douglas R	4
Brady Margaret F	15	Longmore Iris	3
Braithwaite		Martin Anitra	5
Leona Emma	1	Massey Mildred Jeanine	1
Brunson Marilyn	27	Masters Ray	17
Butler Gerald M	14	McConkie Beulah D	13
Butler Margaret Ann	12	Means William W	1
Campbell Una J	8	Mellor Carole B	10
Carlson Bruce A	9		
		Muir Clyde H	27
		Nelson Ronald A	5
		Nichols Murray L	11
		Nielson Ralph D	24
		Olsen Beverly A	7
		Park Boyd Lorin	27
		Park Georgina K	10
		Parker Donna Gene	1
		Parkin Pamela C	28
		Parrish Joel H	20
		Paxton June Leone M	6
		Pedroza Beverly Nilsson	4
		Pusey Sarah	5
		Reaveley Clyde J	23
		Ricci Kathryn Heaton	22
		Roberts Mae L	3
		Robinson Judith C	11
		Rogers William B	19
		Saccomani Mario N	6
		Shea Rhea A	27
		Shurtz Helen	24
		Smith Donna N	24
		Snow Robert D	17
		Sorenson Karma S	2
		Stark Lavar E	25
		Stevenson Keith	6
		Talbot Theodore F	23
		Tanner Orin L	5
		Taylor Shirley H	3
		Teinert Roy F	1
		Thompson Dolores	14
		Udink Herman	14
		Walker Mary Louise R	27
		Watterson Alma E	4
		Way Terry G	6
		Webb Willard L	14
		Wilson Charles Chaffin	21
		Wilson Jeanne E	21
		Wing Nelda Ann	22
		Young Dolly G	6

They say the income tax has made more liars out of the American people than golf ever has.

Publisher's note: In Memory is a courtesy feature of *Cycles* in which the name of the deceased is shown as recorded on the records of the Retirement Office. To maintain the integrity of this feature, we will publish only the names we have on file at press time for any given issue. We won't later print names that were omitted from a particular issue.

"Were you there?" Answers — 1930s: The Three Stooges 1940s: Henry A. Wallace 1950s: Horse Racing 1960s: Blackout 1970s: Ho Chi Minh City 1980s: Vincent Van Gogh


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Ring tones? We had'em first

Don't you get a kick out of the clever ring tones you hear coming from mobile telephones today? If like this editor you remember another era of telephone ring tones, you should explain it to the younger set before it's forgotten altogether.

You know what I mean: cranking two longs and a short on the phone meant the Joneses would answer; three steadies and the Smiths would pick up. There was no line privacy; anyone could eavesdrop on a conversation. Today, we'd call it conference calling. Why, Mabel, Ruth, and Edna could ring one another and together discuss an upcoming event — or the latest news. Frankly, crank phones had virtues that today's cell phones can't touch: You couldn't put one to your ear while driving or have it go off during a concert!

Cycles retirement office

Welcome new board members

Governor Gary Herbert has appointed two new members of the Utah State Retirement Board.

Sheri K. Nelson is a program specialist for the Gunnison Prison Warden in the Department of Corrections. Ms. Nelson has been actively involved in various employee associations and was vice-chair of the URS Membership Council until her appointment to the board.

Scott Berryessa is a Jordan School District educator and a member of the UEA Board of Directors. He served four years as president of the Jordan Education Association, two terms on the Utah Professional Practices Commission, and is in his tenth year on the District Insurance Committee.

Cycles direct deposit

Check found — 50 years later

Having recently acquired a well-preserved 1955 DeSoto, Don Morris of Missouri was vacuuming the interior of his new find. Removing the rear seat revealed a bobby pin, a grocery list, two nickels, a screwdriver, and an envelope.

Hm-m-m, what could be in that envelope? Opening it, Don found a Social Security Check for \$51.42 and a deposit slip from 1962 that never made it to the bank.

Had something like URS Direct Deposit been around, the check would never have touched human hands, never required a deposit slip or a trip to the bank, and never been lost. All for free.

If you're looking for safety, convenience, and speed for your monthly retirement check, sign up for URS Direct Deposit today by calling 801-366-7770 or 800-365-8772. (Even if you're just curious.)