



Volume 15

Number 3

May - June 2003

PREZ SEZ

Hi everyone. Hope you're having a good month. Considering the situation we are in in the Middle East, we as a nation have had a fairly successful several weeks. The whole thing remains scary, with a lot of high-risk situations remaining where bad things can still happen. We must continue to keep the leadership and troops in our thoughts and remain faithful with our prayers for all of them and their families.

We have a big event coming up in May and my hope is that we will have a good crowd. It is the one time of the year that it seems everyone makes a special effort to attend. We have a number of fellow retirees who are able to attend this meeting only and often it is the only time we can see them all year. It's really hard to keep up with what is going on with those you worked with and were close to for many years, and this is an opportunity to do some catching up. I hope you are planning to attend and you will come early and stay late, and take full advantage of the chance to visit.

There will be a brief meeting of the board of directors at the Pelham Civic Complex at 11 a.m. prior to the general meeting. Officers and directors

please plan to attend. I promise we will meet for only a few minutes.

Warren Glover

ANNUAL PICNIC LUNCHEON FOR SCS AND SOUTHERN NUCLEAR RETIREES TO BE MONDAY MAY 12 AT PELHAM

This event is sponsored annually by the Southern Company in appreciation for prior active service by retired employees of the Birmingham offices of Southern Company Services and Southern Nuclear. The 2003 event will be held at the Pelham Civic Complex on Monday, May 12 beginning at 10:30 a.m. and lasting until 2:00 p.m. There is no charge for retired employees and their guests. A plated meal consisting of: grilled lemon herb chicken and fixings including a dessert will be served at noon. A reservation is required and one can be made and/or cancelled by calling Dora Brandt at (205) 956-0502 no later than May 2nd. Please honor your reservation.

The program will feature inspirational humorist William A. Davis, Jr., known around these parts as "Junior." He is a graduate of the University of Alabama where he earned a BS degree in Industrial Arts with a minor in Physical Education. At Alabama he played football for legendary coach Paul "Bear" Bryant and later for three years as a professional player for Coach John Madden and the Oakland Raiders.

Junior's business experiences have taken him to a number of positions such as managing a Ryder Truck Company, where he began with a fleet of over a hundred trucks and turned it into the largest truck rental business in the United States. He did the same thing with another truck rental company going from zero dollars to over five million in only five years. At present he owns a multimillion dollar business selling promotional products, a business that had its start fifteen years ago in the trunk of his car.

Junior coached high school football in his community, as well as counseled youth in career planning and positive thinking. He was instrumental in forming the "First & Ten Club," an organization for

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college athletes making the transition from athletics to the workplace. Currently, in addition to running his promotional products and service business, Junior is widely recognized as a motivational speaker and it is for that reason that we are very fortunate to have him as the speaker at our Annual Picnic Luncheon. Don't you dare miss this one.

Jay Dorrance, Program Chairman

REMAINING MEETINGS

The meeting schedule for the rest of this year is as follows:

July 14, program: Terry Oden, Former US SS Agent;
September 8, program: W.C. Gibbson, Retired Police Chief of Irondale; November 12 (Wed.), program: Ken Jackson, President of Dudley C. Jackson, Inc.

Jay Dorrance

WELCOME NEW MEMBERS

Over the last two months SCS Retirees has added a number of new members and welcomed back a couple of former members. Let's all give a big welcome to the following.

Robert Beason, retired from SCS in 2001

Frank Brewer, retired from I&C in July 1994

Gale Dougherty, retired from SCS in 1993

Jerry Fields, retired in 1995

Gerald Grainger, retired from Earth Science and Technology in 1996

William Harrison, retired from Research in 1987

Robert Haubein, retired in May 2002

Joseph Leamon, retired from SNC in 2002

Ronald Meade, retired from Fuel Services in 1993

William Ponder, retired from SCS Vogtle Project in October 2002

Hugh Turner, retired from SCS Procurement in 2002

Ron Wedge, retired from SCS Mail Center in February 1993

Norma Young, retired from SNC in 1991

Gene Kachelhofer

**SCS RETIREE LEADERSHIP
FOR 2003**

Officers

President	Warren Glover 822-5753
Vice President	Brooks Young 833-7310
Secretary	Pat Moore 979-3353
Treasurer	Henry Garrett 853-6079

Directors

Buddy Coggin	785-5992
Don Jackson	680-9125
Elliene Jackson	680-9125
J.D.Narramore	629-7075
Sid Varagona	942-5047
Carol Williams Yeager	822-5506
Charles Hickman	823-4597
(ex-officio)	

Committee

Chairpersons

Arrangements	Dora Brandt 956-0502
Audit	George Burson 681-7882
Fellowship	
Finance	Tom Steele 836-1904
Membership	Gene Kachelhofer 991-8604
Newsletter	Dan & Myrna Wise 942-2336
Nominating	Jerry Vandegrif 967-3672
Program	Jay Dorrance 663-2828
Sunshine	Nell King 822-7562

SUNSHINE COMMITTEE REPORT

Ann Micklewright's mother, Vera Skelton-Densmore, died March 23. She was 103-1/2 years of age (and not old). Ann had been taking care of her precious mother for some time. She will be missed.

We are happy to say that we have had no other reports of new illness or injury of our membership. Please remember to call me when you have information that should be reported.

On a happy note... Mary Saunders is planning to marry her longtime friend, Joe Romano, May 31. They will be honeymooning in Bermuda.

Nell King

OBITUARIES

To the best of our knowledge, there are no other deaths of members or their loved ones to report in this issue. Let us all be thankful for this gift and rejoice.

Jay Dorrance

BIRTHDAYS

"There are times when, regardless of the score, just to be ALIVE is to be winning."

For May: 3 - James Rimel, 4 - Kate Self, 5 - Ed Williamson, 6 - Evelyn Creamer and Betty Windhorst, 17 - Rachel Hubbard, 18 - Bob Hart, 23 - M. C. "Brick" Brickell, 25 - Bill Guthrie and 26 - Sam Bowman.

For June: 1 - Bill Gaskell and Warren Glover, 6 - Betty Williamson, 10 - Edna Wright, 12 - Mary Dougherty and Houston Welch, 14 - John Thies & Bob Winter, 18 - Pat Moore, 20 - Wayne Walton, 22 - Beverly Vincent, 23 - Joyce Steele, 24 - Leon Anderson, 26 - Gleendean Swearingen and 29 - Judy Coggin.

From all of us to all of you, HAVE A HAPPY BIRTHDAY!! Be sure that we have your birthday. Call Jay Dorrance at 663-2828.

ATTENDANCE

Attendance for the March 10 meeting was 54

IN THE SPOTLIGHT BETTY HENDRICKS

Betty Hendricks, widow of Walter Hendricks, became one of the first Associate Members of SCS Retirees, and she has remained a loyal participant in our activities. Betty was born in Greenville, Alabama, and grew up on a farm, and, as she noted, "I enjoyed every minute of it." Her education includes a bachelor's degree in education from Troy State University and a master's degree from UAB. She was certified in elementary education and taught for over 20 years. After short stints at Dixie Junior High School and Ramsey High School, she taught for 18 years at Chelsea Elementary School.

Betty retired in 1985, and based on the number of trips she described to me, it appears she does not miss daily employment. Europe has been on her itinerary a number of times, and countries such as Switzerland and Austria were recalled because of their beauty. Other European countries visited include England, France, Germany, Belgium and the Scandinavian area. Canada has been toured from sea to shining sea; Nova Scotia to Victoria. The Panama Canal and a few South American countries have been visited. You should ask her about her experiences on some of these trips. Interesting!

Walter was employed in the Mechanical Design Department from 1951 to 1985 and enjoyed working with other engineers such as M. C. Brickell, Frank Doar, Bill Gaskell and Jim Hire. One of Walter's favorite hobbies was cultivating bonsai trees, which takes a great amount of effort and dedication. Betty and Walter were blessed with two children, a son employed at AmSouth Bank and a daughter employed at Rich's. Their two children, along with four grandchildren, live in the Birmingham area.

Charles Hickman

TREASURER'S REPORT

We had cash inflows from dues, interest on bank accounts and other miscellaneous income of \$2210.41. Cash outflows for the first quarter included outlays for meeting arrangements, program expenses, Sunshine Committee expenses and a minor contingency expense, for a total outflow of \$194.84. For the period we had a net inflow of \$2015.57.

Henry Garrett

A FEW THOUGHTS ON LIVING TRUSTS

Most people who created highly popular "living trusts" assume their estate planning is complete, yet their heirs may well end up in probate court because of their attorney's incompetence or unethical behavior, experts say.

Many living trusts -- up to 75 percent by one expert's estimate -- are put together wrong. An estate's assets must belong to the trust, so everything must be retitled to the plan's name. It's called "funding" the trust, but many attorneys fail to direct their clients through that process, experts say, due to oversight or to generate more legal fees to remedy the problem later.

"That is definitely the number-one problem happening with trusts," said Janko, executive director of the National Association of Financial and Estate Planning. "It is fairly uncommon for us to find a client who has their assets titled in the name of the trust," he said.

Any assets not titled to a living trust are subject to probate, and avoiding that often costly and time-consuming process is one of the main drivers of living trusts' popularity. People also like the greater asset control trusts offer compared to wills.

Janko estimates there are "several million" living trusts now in effect, and that number is increasing 10 percent every year. But about three-fourths won't work as intended, he said.

The reason trusts are not funded varies. Some attorneys mislead their clients by telling them funding the trust is unnecessary, according to financial

advisers. The lawyers can then collect both the trust set-up fee and the probate fee, after the trust fails to work and the estate defaults to court proceedings.

But most attorneys who fail to fund the trust are only doing what's expected of them, California-based estate-planning lawyer Arnold Fitger Williams said.

"The bar association doesn't say the lawyer has to fund anything," he said. "And that is their focus: What is my professional responsibility?"

Williams requires his clients' trusts to be funded through his office to make sure it gets done correctly, but most lawyers simply advise their clients about what needs to be done, and leave it to them.

"People walk away thinking that the document will solve everything and when it doesn't their families tend to be very unhappy," Williams said. "I require my clients to tell me where they have their assets, how they are held, and we prepare letters and follow-up telephone calls to the people who hold these assets."

Living trusts are not for everyone. One of their main benefits is that they allow the estate to avoid often-costly probate, but for people with small estates, and for those living in states with streamlined probate proceedings, drawing up a will and going through probate can be cheaper.

Also, living trusts are not regulated by a government entity, so consumers should be wary before proceeding when faced with high-powered sales tactics from a door-to-door salesman or at a seminar.

For those who decide a trust is right for them, the following are some tips to help ensure your trust works as you expect it to.

Stick to an attorney who has expertise in estate planning. "With all due respect to my partner, a litigator, he'd be dangerous if he tried to draft these documents. He'd mess them up and he's been practicing law 20 years," said Memphis-based estate-planning attorney Stephen McDaniel. Look for an attorney who will counsel you rather than simply push papers, Williams said. "If the guy you're talking to is charging you just for documents, you might have the wrong guy. After all, Staples sells documents," he said. Each situation is different and requires different advice, he said.

Parents should discuss their living trust with their heirs to help ensure their plans proceed as intended. "The only way it can be monitored is by the family. The heirs need to be looking into this right along with their parents, the grantors," Janko said. Remember that retirement accounts, often the biggest portion of an estate, cannot be placed into the trust, but you can make the trust the beneficiary of withdrawals. "To take advantage of the trust you would want such accounts to be payable to the trust," said certified financial planner and attorney Michael Palermo.

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— CBS.MW Online News

DAY BY DAY BY DAY

Adapted from an article in the Journal of the Scottish Rite, March 2001.

During the time between the Jewish holiday of Passover and the Feast of Pentecost (*Shavuos*), those of the Jewish faith each day say a blessing: "Blessed are you oh God, King of the Universe, who has sanctified the counting of the *Omer*." We then proceed to count the days: "Today is the fourth (or fifth, sixth, etc.) Day of the *Omer*." *Omer* has been defined as the period of time from leaving the captivity of Egypt (Passover) to the receiving of the Ten Commandments (the Law) on Mt. Sinai 50 days later.

Time cannot be increased or diminished; one cannot truly "lose" time nor "gain" time. What, then, is the purpose of counting time or declaring "today is the fourth day of the *Omer*," the fifth day of the *Omer*," and so forth? It is to indicate the preciousness and great worth of each and every day. This is further emphasized by pronouncing the blessing each day, thus indicating that each day's counting is in fact a separate, distinct recognition of God and all His works, even though today's observance seems to be identical with that of yesterday and tomorrow.

What is called the *Sefiras Ha'Omer*, the counting of the *Omer*, teaches us a powerful lesson, that time is precious and that with each day we face a choice. Either the day can remain unconnected with "Who has sanctified us with His commandments and has commanded us," or it can be a day dedicated to a

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higher, spiritual, enlightening purpose, the observation of what is around us and what is the measure of time.

There were two songs not too long ago, "The Best of Times Is Now," from the musical *La Cage aux Folles*, and "What a Wonderful World," sung by Louie Armstrong. Each song accented the importance of today as different from the memories of yesterday or the promises of tomorrow. The directive of the *Sefiras Ha'Omer* does not allow us the complacency of "I'll have time tomorrow—or the day after." Rather, it teaches that every day is a complete microcosm, a separate world to be conquered with a distinct meaning found within its own blessing. And what about tomorrow? Tomorrow has its own purpose and its own challenge. In fact, it is only through completing the challenge and the prayer of today that each of us is fully equipped to handle the task of elevating the morrow. Just as in counting the *Omer*, you can say the blessing tomorrow only if you have fulfilled the blessing of today. Each moment, each hour of each day counts, whether it be counting the *Omer* or fulfilling life itself.

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Indeed, the "best of times is now," and we do live in "a wonderful world." So let us use God's gifts wisely. Then each of us, when our day is over, may know we have spent our time fully and lived each day "counting the *Omer*."

— Melville H. Nahin

ACTUAL NEWSPAPER HEADLINES

Plane Too Close to Ground, Crash Probe Told
Miners Refuse to Work after Death
Juvenile Court to Try Shooting Defendant
Stolen Painting Found by Tree
Two Soviet Ships Collide, One Dies
Two Sisters Reunited after 18 Years in Checkout Counter
Killer Sentenced to Die for Second Time in 10 Years
Never Withhold Herpes Infection from Loved One
Drunken Drivers Paid \$1000 in '84
War Dims Hope for Peace
If Strike isn't Settled Quickly, It May Last a While