



What's inside this Winter 2015 issue:

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2014 TAXES: WATCH YOUR MAIL

If you haven't already, you should be receiving a year-end 1099R tax form for your pension benefit from the Bank of New York Mellon (BNY Mellon). All forms should have been mailed by January 31, 2015. If you have any questions, call BNY Mellon at **1.800.634.7936**.

Building better relationships in 2015

Here's some tips to enhancing your relationships this year

- **Be Kind!** Believe it or not, one of the best predictors for a satisfying relationship is if partners are kind and polite to each other.
- **Accept differences.** Most relationship difficulties are a result of trying to change our partner to act, think, and feel the way we do. Learn to appreciate the unique "blueprint" your partner brings to the relationship.
- **Remember, it's not always greener.** All couples have, on the average, five to ten relationship issues they will never resolve. If you switch partners, you'll get five to ten new issues to deal with.
- **Focus on your own behavior.** The main reason couples get stuck in negative patterns is that each individual is focusing on changing their spouse's behavior rather than their own. Significant positive changes can occur in relationships by looking into your own behavior changes.
- **Joke around.** Playful teasing, silliness and just having an uproarious time together can be particularly nourishing to relationships.



- **Show interest.** Be actively interested in what your partner is saying by utilizing eye contact, turning off the TV and by asking questions about the topic at hand.
- **Be affectionate.** You can show affection to your partner in low-key ways through subtle acts of tenderness: hugs after work, holding hands while walking, winking or blowing a kiss.

Source: Intermountain Employee Assistance Program



Wanting a reverse mortgage?

Five things to keep in mind before moving forward

A reverse mortgage loan can be a great financial tool for homeowners age 62 and older who have built up significant equity in their home. Borrowers who take a reverse mortgage loan may receive payments in the form of a lump sum, monthly payments or a line of credit, and they can use the funds however they would like.

This can be beneficial for senior homeowners who are having trouble making ends meet, need extra cash to fund home repairs, to pay for medical costs or even just to save for a rainy day.

A reverse mortgage loan is still a loan, and there are some potential pitfalls that should be considered. We have created a list of some top concerns that should be reviewed before one considers a reverse mortgage loan.

- Reverse mortgage loans can be confusing. Some key factors that are considered for a reverse mortgage loan include the value of the home, the age of the potential borrower and how much the potential borrower still owes on their mortgage. Fortunately, a good lender will discuss the entire process with a potential borrower before the loan process begins so borrowers should be aware of the timeline and requirements.

- Reverse mortgage loans can be expensive. There are origination fees, other closing costs, mortgage insurance premium (MIP), interest, and servicing fees. With a reverse mortgage, the loan balance accumulates over the life of the loan. A majority of the fees are included in the reverse mortgage itself, so the only out of pocket expense is the Department of Housing and Urban Development (HUD) counseling fee.

- Reverse mortgage loans must be paid back. A reverse mortgage is still a loan which must be repaid. Commonly, the loan is repaid through the sale of the house when the borrower passes away or moves out. If the borrower's heirs choose to keep the home, then they must repay the loan.

- Reverse mortgage loans are best suited for homeowners who plan to stay in their home long term. If a homeowner is strapped for cash,

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Retired nurse reflects on 100 years of life

One hundred years ago, in the year 1915, Babe Ruth hit his first home run, Albert Einstein formulated the theory of relativity and Intermountain Healthcare retiree—Mary Smith— was born in Sunnyside, Utah.

This optimistic woman, who dedicated her life to nursing and caring for others, never imagined living long enough to see her 100th birthday. But now that she has, she admits that her secret to living a long life is simple: Hard work.



Celebrating *our* Centenarians

“Being 100 years old is hard to take,” Mary said.

“I am glad that I am retired but I wish I was working.”

Mary received her nursing degree from the University of Utah and worked as a nurse for decades. The love for her career enabled her to work for many, many years. “I loved the ability to help people, to watch them recover and to meet so many different people,” she said.

Although many people can't wait to retire, Mary said she would be working today if she were able. As advice to anyone thinking about retiring, she added, “Think again! It's quite an adjustment.”

Born on February 4, 1915, Mary grew up the small city of Sunnyside located

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Peace of Mind Making an emergency supply kit

When preparing for disasters, the “pre” is important to stress: Gather emergency items in advance, put them all in one place, and let everyone in the family know where they are. If an emergency occurs, you’ll be ready to fend for yourselves for a few days, if needed.

When making up an emergency kit, pack items in containers that are easy to grab and carry, such as a duffel bag or one or two camping backpacks.

Keep the supplies in a cool, accessible spot, and replace the food and water every six months. The Federal Emergency Management Agency suggests that you check the kit once a year to keep up with your family’s changing needs.

For more ideas—including additional items to pack and what else to consider during emergencies and evacuations—visit the American Red Cross at redcross.org.

Begin with these basic emergency supplies:

- A three-day supply of water (about one gallon per person, per day) and nonperishable food
- A can opener and utensils for cooking and eating
- Sanitation and hygiene items, such as toilet paper
- A flashlight and extra batteries
- A hand-held crank or battery powered radio
- Extra clothes and shoes
- Photocopies of important documents such as emergency contacts, insurance policies, birth certificates and a list of medications.
- A first-aid kit
- A multipurpose tool
- Blankets or sleeping bags
- Duct tape and plastic sheeting that can be used to create a shelter
- Any special items such as medications, baby formula and pacifiers or food and water for pets

Source: www.redcross.org



Awaken your green thumb

Top five house plants to help de-stress



Aloe Plant

The gel of the aloe plant has a number of healing properties and the plant can help clear the air of pollutants found in chemical cleaning products, and when the amount of harmful chemicals in the air becomes excessive, the plants' leaves will display brown spots.

English Ivy

NASA scientists listed the English Ivy as the number one best air-filtering houseplant, as it is the most effective plant when it comes to absorbing formaldehyde. It's also incredibly easy to grow and adaptable -- try it as a hanging or a floor plant.



Rubber Tree

Rubber trees are good for cleaning the air and are one of the easiest plants to grow, as they thrive even in dim lighting and cooler climates. The low-maintenance plant is a powerful toxin eliminator and air purifier.

Peace Lily

The beautiful peace lily plant is a wonderful low-maintenance flower to keep in the home. Peace lilies do well in shade and cooler temperatures, and they can reduce the levels of a number of toxins in the air.



Snake Plant

Snake plants don't need much light or water to survive, so they're an easy choice for any corner of your home. The plant absorbs carbon dioxide and releases oxygen during the night (while most plants do during the day), so add one to your bedroom for a clean-air boost.

Source: huffingtonpost.com

LiVe Well in 2015

Attend a health fair near you

Mark your calendar and plan to attend one of 46 LiVe Well Health Fairs in February, March, or April. The fairs will include a chance for you to learn more about:

- good nutrition and staying active,
- saving for your future and becoming more financially secure,
- mindfulness and finding focus in our stressed-out, multi-tasking culture, and
- your blood pressure and body fat percentage.

Select dates are listed to the right. Contact your local Intermountain facility for times, dates and locations near you. You must be an active employee to be eligible for the prize drawings.



Select Upcoming Health Fairs

- **Utah Valley:** Feb. 10, 6 a.m. - 2 p.m.
- **Riverton:** Feb. 18, 7 a.m. - 3 p.m.
- **Dixie:** Feb. 23, 8 a.m. - 4 p.m.
- **Valley View:** Feb. 27, 10 a.m. - Noon
- **Intermountain Medical Center:** March 2, 7 a.m. - 4 p.m.
- **Alta View:** March 4, 7 a.m. - 1 p.m.
- **Primary Children's:** March 19, 6:30 a.m. - 2 p.m.
- **Park City:** March 26, 10 a.m. - 2 p.m.
- **McKay-Dee:** April 7, 8 a.m. to 4 p.m.
- **Bear River:** April 9, 11 a.m. - 2 p.m.
- **Logan:** April 21, 2 p.m. - 7 p.m.

We are working closely with the Employee Discount Program team to develop user-friendly online access for employees and retirees alike that will be available in 2015.



In the past, we have notified you of ways that you can access EDP online, but personal internet settings and other unforeseen technical problems have made it difficult for many of our retirees to access the EDP website. We apologize for any inconvenience this may have caused you.

Please watch your Retiree Connection Newsletter in the coming months for updates on accessing EDP. In the meantime, you can still take advantage of the hundreds of discounts by calling your local businesses and ask if they participate in the program. Please keep in mind that not all merchants offer discounts to retirees.

Reverse mortgage

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but plans to move in a couple years, a reverse mortgage loan is probably not their best option due to the costs of originating the loan.

- Potential borrowers should do their own research. Potential borrowers should meet with a trusted financial advisor to discuss their financial goals and other options. All reverse mortgage borrowers must meet with a reverse mortgage advisor who will explain the process, the costs and will answer any questions the borrower has about the loan. In addition, all borrowers must meet with a HUD approved counselor.

While reverse mortgage loans are not appropriate for all homeowners, they can be suitable financial tools for others. Potential borrowers will need to weigh their options and make an educated decision based on their needs and financial goals.

Source: reverse.org



Ready in: 5 minutes
Serves 4
Source: allrecipes.com

Recipe: Quick & Easy Hummus

Ingredients: 1 can garbanzo beans (drained, liquid saved), 1Tb lemon juice, 1Tb olive oil, 1 minced garlic clove, 1/2tsp ground cumin, 1/2tsp salt, 2 drops sesame oil

Instructions: Blend garbanzo beans, lemon juice, olive oil, garlic, cumin, salt, and sesame oil in a food processor; stream reserved bean liquid into mixture as it blends until desired consistency is achieved.

Centenarian

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in Carbon County Utah. She remembers life was much simpler back then, playing kick the can, ring around the rosie and baseball with her sister and two brothers.

Comparing life back then to today, she said, "It has been quite

a change." She is amazed at how technology has changed, including in the field of nursing. People recover much faster nowadays.

As a mother of three boys, Mary raised her children alongside her husband of 63 years, Jacob Vurge Smith. She has 10 grandchildren and currently resides in Bountiful, Utah.