



## What's inside this Summer 2016 issue:

- Apps for boomers
- High cost of credit card debt
- Recipe: Baked kale chips
- Better backyard burgers
- Update your pension online



## 100 years: Time to celebrate for free

### The National Park Service turns 100 years old this month

Pack your bags! To celebrate its centennial year, the National Park Service will be waiving entrance fees to all visitors on August 25-28.

Utah is home to five national parks — Bryce Canyon, Zion, Capitol Reef, Arches and Canyonlands. But you can find a national park near you by visiting [nps.gov](http://nps.gov).

This month's fee-free days are just four of 16 total free days in 2016. If you're not able to visit a national park in August, you can still get in for free on the following dates:

- Sept. 24 - National Public Lands Day
- Nov. 11 - Veterans Day

organization's website. The parks, monuments, recreation areas, battlefields and seashores collectively contain more than 18,000 miles of trails, 27,000 historic and prehistoric structures and 247 species of endangered and threatened wildlife.

"Fee-free days provide an extra incentive to visit a national park, especially during next year's centennial celebration," said NPS director Jonathan B. Jarvis. "We added extra fee-free days so that everyone has a chance to join the party. With locations in every state, finding a national park is easy. The hard part might be deciding which ones to visit."

Source: [ksl.com](http://ksl.com)



The National Park Service was founded on Aug. 25, 1916, and since then, 84 million acres comprising of 409 sites — 58 of which are national parks — have been established across the U.S., according to the

*Did you know individuals age 62 and older can purchase a lifetime national parks pass for only \$10? Just visit [nps.gov/planyourvisit/passes.htm](http://nps.gov/planyourvisit/passes.htm)*





## Millennial apps for boomers

### Money transfers, meal delivery and more

- **Venmo.** This digital wallet transfers money from one person to another. Money is transferred via a debit from the user's bank account or credit card. It's often used at restaurants: One person pays the bill and the other diners transfer their share of repayment via the app.
- **Seamless.** Come mealtime in big cities, the streets are swarming with delivery people dropping off food orders placed on Seamless and similar apps from hundreds of restaurants.
- **Spotify.** The app allows users to play music directly from the cloud rather than downloading it. The social media feature is popular for sharing curated playlists.
- **WhatsApp.** Users can send texts, images and videos for free using Wi-Fi instead of their data plan. There's also a "send your location" feature.
- **Foursquare.** The newly revamped app finds restaurants based on food preferences within a certain area. Becker recently visited Seattle and Portland and downloaded lists for coffee shops, pizza places and beer bars, as well as cuisine-specific restaurants.
- **Keeper.** This app securely stores passwords
- **Flashlight.** And finally, this app turns your phone into a beacon of light.

Source: aarp.org



### Annual enrollment coming up!

Watch your mail for your 2016 Retiree Annual Enrollment packet which includes information about changes to your retiree health and/or dental insurance for next year.



## Drug Dos and Don'ts

These drug DOs and DON'Ts can help you make sure that your medication works safely to improve your health.

### 5 Drug DOs...

- DO take each medication exactly as it has been prescribed.
- DO make sure that all your doctors know about all your medications.
- DO let your doctors know about any other over-the-counter medications, vitamins and supplements, or herbs that you use.
- DO try to use the same pharmacy to fill all your prescriptions, so that they can help you keep track of everything you're taking.
- DO keep medications out of the reach of children and pets.

### 5 Drug DON'Ts...

- DON'T change your medication dose or schedule without talking with your doctor.
- DON'T use medication prescribed for someone else.
- DON'T crush or break pills unless your doctor instructs you to do so.
- DON'T use medication that has passed its expiration date.
- DON'T store your medications in locations that are humid, too hot or too cold. For example, the bathroom cabinet may not be the best place for your medication.

Source: WebMD



## Did you know?

**Ninety percent of retirees in the U.S. are enjoying life,** according to a survey released in April 2016 by the nonprofit Transamerica Center for Retirement Studies.



# The high cost of credit card debt

## Understand the dangers of carrying credit card debt



Today, credit is offered to almost everyone — sometimes with little regard for their ability to repay their debt. Banks, credit unions, credit card companies, and many retailers spend generously to market their credit cards. Why are they so interested in getting you to sign up for their credit card? They will make money — lots of it. You may spend more, and you may also pay interest on the money used for your purchase.

It's easy to get caught up in spending more and more because it's so easy, fast, and convenient. The downside is the "credit hangover" that comes when your bill arrives if you don't have the money to pay it.

### Here's an example of the cost of credit card debt.

Jane has a \$5,000 balance on her credit card, at 18% interest. She is no longer making any purchases or charging anything else on this credit card and wants to pay it off as soon as possible.

- If she pays the minimum monthly payment of \$100, it will take her 7 years, 10 months and she will pay \$4,301 in interest.

- If she pays \$150 per month instead, she will pay only \$1,983 in interest and pay the balance off in 3 years, 11 months.

### Are you paying credit card interest?

If you're paying credit card interest and carrying a balance from month to month, don't despair. Take charge. Evaluate your personal situation and develop a plan to manage your credit card debt. Understanding how credit cards work and the effect of compounding interest on your account will help you to realize that carrying credit card balances is rarely a wise money management strategy.

Start by making a list of all your debts with the balance, the monthly payment, and the interest rate. From there, you can choose the High-Low Method (paying of the debts with the highest interest rates first) or the Snowball Method (paying off the smallest balance first so you can put the payment from that debt toward other debts).

Source: Intermountain LiveWell Newsletter



*"Beef burgers add up fast in the fat department — especially saturated fat, which is important to keep track of for cardiovascular health and your waistline."*

## Build a better backyard burger

Backyard barbecues and summertime go hand-in-hand but biting into a juicy burger isn't the best for your health. Follow these tips for a better-for-you burger:

- **Go organic.** To avoid additives and hormones, shop your local farmer's market for locally-sourced, organic meat products.
- **Opt for lean turkey meat over beef.** "Beef burgers add up fast in the fat department — especially saturated fat, which is important to keep track of for cardiovascular health and your waistline," says Keren Gilbert, MS, RD, founder and president of Decision Nutrition. "Lean turkey meat has half the saturated fat of beef; make sure the label says at least 93 percent lean."
- **Increase moisture.** "Lean turkey burgers tend to be dry since the fat content is low," says Gilbert. "To up the moisture of your burger, I suggest adding onions, shredded zucchini, shredded carrots, or spinach." These veggies also up the fiber content, helping you to feel more satiated, Gilbert adds.
- **Add a healthy binding agent.** Breadcrumbs are the most popular

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# Update your pension info online

## Manage your pension info with the click of a button

*Making changes to your Intermountain pension benefit just got a little bit easier with our new online process.*

The Intermountain Retirement Program wants to make managing your pension benefit a little bit easier. That's why we've made it possible for you to make updates to your address, tax withholding and bank information online.

### How to begin

Just visit the following website:

<https://intermountainretiree.pensionpath.com>

In order to sign in to Pension Path, you will need to create a username and password if you haven't done so already. Once you are signed in, follow the prompts to update your address, tax withholding or bank information.



### Questions?

*Call the Intermountain Retirement Program at 1.800.528.7845. Representatives are ready to help Monday through Friday, 8 a.m. to 5 p.m.*

## Social Security statements are now available online

If you're interested in taking advantage of the convenience of keeping tabs on your social security benefits from the comfort of your own home, all you have to do is sign up to access your statements online. To do that, just follow the steps outlined below.



- Visit [www.ssa.gov](http://www.ssa.gov) and click create a user ID and password.
- Answer a number of multiple choice questions that will confirm your identity.
- Finally, you will create your own user ID and password to access your account.

Source: [www.seniorific.com](http://www.seniorific.com)

## Backyard burgers

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ingredient for binding ground meat, but Gilbert suggests swapping them for fiber-rich oats. Another option: Chia seeds, which are a great binder that also ups the nutritional profile of your burger. She recommends using 1/2 cup of either ingredient to 1 pound of turkey.

- **Season smart.** Up the flavor of your patty with calorie-free flavorings. Gilbert suggests hot sauce, chili powder, garlic powder, cumin, or paprika.
- **Condiment swap.** "Even a lean, healthy burger can take a turn for the worse when topped with bacon, cheese, or creamy sauces," says Gilbert. She suggests passing on the caloric add-ons in favor of salsa, mustard, or veggie toppings like peppers and onions.

Source: [everydayhealth.com](http://everydayhealth.com)



## Laughable lines

Somewhere an elderly lady reads a book on how to use the internet, while a young boy googles "how to read a book".

Source: [onefunline.com](http://onefunline.com)



Prep time: 10 minutes  
Cook time: 10 minutes  
Serves 6  
Source: [allrecipes.com](http://allrecipes.com)

Recipe: Baked Kale Chips

Ingredients: 1 bunch kale, 1Tb olive oil, 1tsp salt

Instructions: Preheat an oven to 350 degrees. Line a non-insulated cookie sheet with parchment paper. With a knife or kitchen shears carefully remove the leaves from the thick stems and tear into bite size pieces. Wash and thoroughly dry kale with a salad spinner. Drizzle kale with olive oil and sprinkle with seasoning salt. Bake until the edges brown but are not burnt, 10 to 15 minutes.