

STAR

Resident Newsletter :: Fall 2012

A publication of the South Dakota Housing Development Authority
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Hobby Fills Homes with Unique Treasures



Cal Olson stands next to a photo screen he created.

Cal Olson, a resident of Grand Valley in Newell, is a handy man to have around. He spent many hours next to his father, a farmer, who had developed good carpentry skills. Back then there were no power tools or instruction manuals to help get the job done. All of his father's work was done by hand with very few tools. Cal's own interest in woodworking started in his teen years, but it wasn't until his late 20's that he started woodworking in earnest.

Over the years Cal has worked as a farmer, at the uranium mill and with Sinclair Oil. He never worked as a full-time carpenter, but was well-known as a carpenter and took on many jobs. He was particularly known for his cradles and over the years had a number of pregnant women ask him to build them a cradle. He attended a few craft fairs but found it just did not work out. "People pretty much wanted me to give things away," recalled Cal.

Cal has a great sense of humor, and says that he learned pretty much on his own how to make many items. With a chuckle Cal stated, "The mistakes went into the fire." One of the most challenging projects Cal tackled was a rocking horse. "There was so much fitting on it that it required close attention to detail," said Cal. He has made a variety of items, from dining tables and chairs to picture frames and clocks. His home is filled with items he made for his wife Leona, including a folding step stool that has come in handy several times. "I find working with wood enjoyable and relaxing," stated Cal. "I prefer oak because it stains well. I have also worked with cedar and enjoy the scent, but I got plumb sick of it after a while!"

It is hard for Cal to choose one favorite item that he has made, but he says he really enjoyed making children's toys. "I've made wooden trains, planes, trucks, oil rigs and a small child's size cook stove," recalls Cal. He has made toys for his children and grandchildren and is ready to make more for the next generation. His tools and a few of the larger furniture items he made are in storage and he would like to retrieve them soon. "I long to get back into woodworking but right now I don't have a workshop available to use," said Cal. Hopefully he will soon be back working at the craft he loves.



This unique corner shelf holds family photos.

STAR Service Coordinators

Available to Assist You

The STAR program provides supportive services at 28 properties targeted to seniors and people with disabilities affiliated with the South Dakota Housing Development Authority. STAR Coordinators visit each building and assist residents with the necessary services to enable them to live independently, comfortably and safely. Some examples of STAR Services include:

- Information and referral to programs such as Low Income Energy Assistance, Homemaker Services, Supplemental Nutrition Assistance Program, Senior Commodity Box Program, community transportation services, Lifeline and the Telecommunication Equipment Distribution Program;
- Bringing services on-site such as foot care, flu shots or blood pressure screenings;
- Education on Medicare and Medicare D, health and safety issues;
- Creation and implementation of new services as needs arise; and
- Open and mainatian communication with property management.

STAR has three Service Coordinators working throughout South Dakota to assist you:



Lee Alter is the STAR Coordinator for western South Dakota. Lee was born in Winner and was raised in Greeley, Colorado. Lee has a Masters Degree in Gerontology. Lee has been with the STAR Program for 12 years. She enjoys spending time taking drives through Wind Cave and Custer State Park.



Jill Baldwin is your STAR Coordinator for eastern South Dakota. She was born and raised in Mitchell and moved to Sioux Falls after college graduation. Jill, her husband, and two daughters live with a cat and one very large dog. She spends her free time outside and with friends and family. Jill joined the STAR Program in March 2010.



Lindsay Bruckner was born and raised in Pierre and provides STAR Services in central South Dakota. Lindsay has been with STAR since February 2010. She has a degree in Human Services and Sociology and is currently pursuing a Master's degree in Social Work. She enjoys spending time with her family and her two dogs, along with reading, painting, fishing, camping and boating.



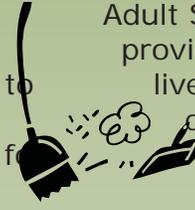
Fall brings Medicare Part D Open Enrollment

Shorter days, cool evenings and descending leaves are signs of fall that serve as reminders that it is time to review your Medicare Part D prescription drug plan for 2013. Medicare Part D is responsible for paying the costs of prescription medications.

Medicare beneficiaries are encouraged to review their current drug plan and determine if it is the best plan for their needs. This year's open enrollment period runs from October 15 to December 7. Since medications and prescriptions can change throughout the year, now is the time to check with your STAR Coordinator or a SHIINE representative to determine if your current plan will continue to fit your needs and your budget in 2013. A representative will do an analysis of your current medications and compare them with available plans so you can see the options available to you.

Medicare offers a subsidy program for Medicare Part D which is called "Extra Help." This income-based program assists beneficiaries by paying a portion, or possibly all, of the monthly premium cost for Part D. If you have questions about "Extra Help" or Medicare Part D, please contact your STAR Coordinator.

Service Spotlight :: Homemaker Services



Adult Services and Aging (ASA), a division of the Department of Social Services, provides opportunities which enable adults with disabilities and older South Dakotans to live independent, meaningful and dignified lives while maintaining close family and community ties. Through various programs, ASA provides or purchases services for adults with disabilities and older persons who are determined eligible for their programs.

ASA promotes in-home and community-based services to prevent or delay premature or inappropriate institutionalization. In-home services are available to those who need assistance with routine household tasks. Recipients of these services may be recovering from an illness or have physical limitations.

ASA field staff provide assessment and case management services to evaluate individual needs. Based on the assessment, appropriate services are authorized and an Individual Care Plan is developed. Social workers may also work with community groups and organizations to identify needs of people with disabilities and older citizens.

Homemaker Services is one of the programs Adult Services and Aging offers. Do you find it harder to keep up with cleaning your apartment? Have you wondered how your neighbor found someone to clean their apartment? Consider contacting the Department of Social Services about Homemaker Services. Upon your request for assistance, an Adult Service Social Worker will assess your need for a homemaker. They will then work to set up services to aid you in completing your housekeeping tasks.

Some residents find it hard to have a stranger come in to clean their home. Have you heard a neighbor state that they have to clean because their homemaker is coming? Though funny, it is common for us to want to present our best appearance for those coming into our home. Sometimes though, we physically or mentally just do not have the strength to complete our household chores. Rather than allowing this to be an embarrassing situation, consider allowing yourself the opportunity to make use of assistance available to you. The goal is to help you maintain your home and remain independent as long as possible. If you are interested in having a homemaker, contact your STAR Coordinator or the Department of Social Services ASA office at 1-866-854-5465 for more information.

Source: South Dakota Department of Social Services

Preventing Medication Errors

Every year there are an estimated 700,000 visits to the emergency room due to drug reactions from pills taken incorrectly. Senior citizens are more than twice as likely to visit the ER for this reason and are seven times more likely to be hospitalized after an ER visit. Here are some tips for managing multiple medications successfully:

Meet with a pharmacist. People taking multiple medications or being treated by multiple doctors should sit down with a pharmacist with their complete prescription list to ensure that none of the medications will interact with each other. A pharmacist can also discuss any questions or concerns

about over the counter and prescription medications.

Make and carry a current medication list with you at all times. This is very helpful in an emergency situation, when you are traveling and for doctor's visits.

Use a weekly pill organizer. There are many different types of pill organizers. Some have divided compartments labeled for morning, noon and night times. There are even pill organizers with alarms to remind you when to take your pills.

Be mindful of expiration dates. When a medication has expired, it generally starts to lose its effectiveness.

Source: seniorjournal.com

Seasonal Flu and You

Know the Difference between Cold and Influenza Symptoms

Influenza, also known as the flu, is a contagious respiratory disease caused by different strains of viruses. In the United States, there is a flu season that begins every fall and ends every spring. The type of flu people get during this season is called seasonal flu.

Flu viruses spread from person to person when people who are infected cough or sneeze. Adults may be able to infect others one day before getting symptoms and as long as five days after getting sick. The best way to prevent the flu is by getting a flu vaccination each year and practicing good hygiene skills. This chart explains the different types of symptoms associated with colds and influenza.

SYMPTOM	COLD	INFLUENZA (Influenza A, B and H1N1)
FEVER	Fever is rare with a cold.	Fever is usually present with the flu in up to 80% of all cases. A temperature of 100°F or higher for 3-4 days is associated with the flu.
COUGHING	A hacking, productive (mucus-producing) cough is often present with a cold.	A non-productive (non-mucus producing) cough is usually present with the flu, referred to as a dry cough.
ACHES	Slight body aches and pains can be part of a cold.	Severe aches and pains are common with the flu.
STUFFY NOSE	Stuffy nose is commonly present and typically resolves spontaneously within a week.	Stuffy nose is not commonly present with the flu.
CHILLS	Chills are uncommon with a cold.	60% of people who have the flu experience chills.
TIREDNESS	Tiredness is fairly mild with a cold.	Tiredness is moderate to severe with the flu.
SNEEZING	Sneezing is commonly present with a cold.	Sneezing is not common with the flu.
SUDDEN SYMPTOMS	Cold symptoms tend to develop over a few days.	The flu has a rapid onset within 3-6 hours. The flu hits hard and includes sudden symptoms like high fever, aches and pains.
HEADACHE	A headache is fairly uncommon with a cold.	A headache is very common with the flu, present in 80% of flu cases.
SORE THROAT	Sore throat is commonly present with a cold.	Sore throat is not commonly present with the flu.
CHEST DISCOMFORT	Chest discomfort is mild to moderate with a cold.	Chest discomfort is often severe with the flu.

Source: American Red Cross

Hand-washing: Do's and Don'ts

Frequent hand-washing is one of the best ways to avoid getting sick and spreading illness. Hand-washing requires only soap and water or an alcohol-based hand sanitizer, a cleanser that doesn't require water. As you touch people, surfaces and objects throughout the day, you accumulate germs on your hands. In turn, you can infect yourself with these germs by touching your eyes, nose or mouth. Although it's impossible to keep your hands germ-free, washing your hands frequently can help limit the transfer of bacteria, viruses and other microbes.

How to Wash your Hands

It's generally best to wash your hands with soap and water. Follow these simple steps:

- Wet your hands with running water.
- Apply liquid, bar or powder soap.
- Lather well.
- Rub your hands vigorously for at least 20 seconds. Remember to scrub all surfaces, including the backs of your hands, wrists, between your fingers and under your fingernails.
- Rinse well.
- Dry your hands with a clean or disposable towel or air dryer.
- If possible, use your towel to turn off the faucet.



How to use an Alcohol-based Hand Sanitizer

Alcohol-based hand sanitizer, which does not require water, is an acceptable alternative when soap and water is not available. If you choose to use a hand sanitizer, make sure the product contains at least 60 percent alcohol, then follow these simple steps:

- Apply enough of the product to the palm of your hand to wet your hands completely.
- Rub your hands together, covering all surfaces, until your hands are dry.

Antimicrobial wipes or towelettes are another effective option. Again, look for a product that contains a high percentage of alcohol. If your hands are visibly dirty, wash with soap and water.

Source: mayoclinic.com

Flu Shot Clinics Available Soon! Watch for Information regarding Dates and Times

Influenza Facts

Annually in the United States, 5 to 20 percent of the population gets the flu.

More than 200,000 people are hospitalized from flu complications.

36,000 people die from flu-related causes.

Older people, young children and people with certain health conditions, are at high risk for serious flu complications.

More than 90 percent of the deaths and 60 percent of the hospitalizations occur in patients over 65.

Ways to Stay Healthy

Wash your hands often with soap and water, especially after you cough or sneeze. Alcohol-based hand cleaners are also effective when soap and water aren't available.

Cover your nose and mouth with a tissue or sleeve when you cough or sneeze. Throw the tissue in the trash after you use it.

Avoid touching your eyes, nose or mouth. Germs spread that way.

Avoid close contact with people who are sick.

If you get sick, stay home and limit contact with others to keep from infecting them.

Source: American Red Cross 5

Stop Unwanted Credit Card Offers

Prior to the holiday shopping season, offers for credit cards flood mailboxes. Are you tired of receiving preapproved credit card offers? These offers are based on criteria set by the credit card companies, gathered from your credit report, that indicate you are a good candidate for a new credit card. You can opt out of receiving the offers for five years or opt out permanently.

To Opt Out for Five Years:

Visit www.optoutprescreen.com or call, toll free, 1-888-5-OPTOUT (1-888-567-8688). The phone number and web site are operated by the major consumer reporting companies.

To Opt Out Permanently:

You may begin the permanent opt out process online at www.optoutprescreen.com. To complete your request, you must return the signed Permanent Opt Out Election form, which will be provided after you initiate your online request.

When you call or visit the web site, you'll be asked to provide certain personal information including your home telephone number, name, Social Security number and date of birth. The information you provide is confidential and will be used only to process your opt out request.

If you don't have access to the Internet, you may send a written request to permanently opt out to each of the major consumer reporting companies. Make sure your request includes your home telephone number, name, Social Security number and date of birth.

Experian

Opt Out
P.O. Box 919
Allen, TX 75013

TransUnion

Name Removal Option
P.O. Box 505
Woodlyn, PA 19094

Equifax, Inc.

Options
P.O. Box 740123
Atlanta, GA 30374

Innovis Consumer Assistance

PO Box 495
Pittsburgh, PA 15230

Calling the opt out line or visiting the web site will stop the prescreened solicitations that are based on lists from the major consumer reporting companies. You may continue to get solicitations for credit or insurance based on lists from other sources. Opting out won't end solicitations from local merchants, religious and charitable associations, professional and alumni associations or companies with which you already conduct business. To stop mail from groups like these, as well as mail addressed to "occupant" or "resident," you must contact each source directly.

Source: ftc.gov

Help the pilgrim find the turkey for his thanksgiving feast through this maze.



Source: printactivities.com

Fall Word Search



R A C O R N X S N
N E F A E L Q C I
D U T Q X U V A K
H U T A I C H R P
A C C R E S U E M
P D R K A W R C U
P E N U S A S R P
L C Q I K U W O E
E S N E W J A W A
K C A T S Y A H R

ACORN
APPLE
DUCKS
HAYSTACK
LEAF
NUT
PEAR
PUMPKIN
RAKE
SCARECROW
SQUASH
SQUIRREL
SWEATER
WIND

Source: www.kaboose.com

Oldies But Goodies

Clippings from the Past

Do you have a newspaper clipping tucked away in a drawer, folded in your billfold or stuck on the refrigerator? Let your STAR Coordinator make a copy of the article so we can print it in a future newsletter. The column below was submitted by Fay Simek from Canyon Ridge.

Prayer for Middle Aged

To Dakota Farmer: I enjoyed reading Mrs. Susie Brown's letter, "Grow Old Gracefully." This copy of a prayer for Middle Age might be helpful.

O Lord, Thou knowest better than I know that I am growing older and will someday be old. Keep me from the fatal habit of thinking that I must say something on every subject on every occasion.

Release me from craving to straighten out everybody's affairs. Make me thoughtful, but not moody; helpful but not bossy.

With my vast store of wisdom, it seems a pity not to use it all, but Thou knowest, Lord, that I want a few friends in the end.

Seal my lips on my aches and pains. They are increasing and the love of rehearsing them is becoming sweeter as the years go by.

I dare not ask for improved memory, but for growing humility and a lessening cocksureness when my memory seems to clash with the memories of others.

I dare not ask for grace to enjoy the tales of their pains, but help me to endure them with patience.

Teach me the glorious lesson that occasionally I may be mistaken.

Keep me reasonably sweet, mindful that a sour person is one of the crowning works of the devil.

Give me the ability to see good things in unexpected people and give me the grace to tell them so. --

Mrs. W. W., Wolsey, S. D.



5th Avenue Apartment residents in Aberdeen cared for this container garden during the growing season. Pictured enjoying the area is George Rohrbach and his pup. Other caretakers were: Lee Ackerman, Lucy Davidson, Delores Hilgemann, Arlene Schneiderman and Helen Steiger.



Vera, Jill and Jim gather to enjoy a potluck meal at Homestead Heights in Bison.



Melissa Wood from the Senior Medicare Patrol visited Maplewood Townhouses in Rapid City to inform residents about the latest fraud cases affecting the state and how to protect themselves from fraud and identity theft.



Kathy Petersen, SSA employee, visited with the residents of Bicentennial Apartments in Aberdeen about the upcoming Part D open enrollment period and the "Extra Help" available to pay for Part D premiums and copays. Social Security's financial solvency and the trust fund reserves of \$2.7 trillion were also discussed.

STAR Recipes

Delicious Pie - Alice Williamson, Four Winds

1 box sugar free gelatin 2 6 oz. lite yogurts same flavor as gelatin
1 graham cracker crust 1 8 oz. light whipped topping

Boil ¼ cup of water. Mix in gelatin. Once gelatin is dissolved, stir in yogurt. Then fold in whipped topping and pour into the graham cracker crust. Chill until set.

Baked Spinach & Artichoke Dip – Beth Todd, SDHDA Staff

1 small bag of fresh spinach 2 cups shredded Parmesan cheese
1 brick cream cheese, softened ⅔ cup sour cream
⅓ cup mayonnaise (no substitutions) 2 teaspoons minced garlic
1 14 oz. can chopped or quartered artichoke hearts
1 packet Knorr Vegetable Soup/Dip Mix

Preheat oven to 375°. Finely chop the spinach and sprinkle half of it on the bottom of a lightly greased 9x9 glass baking dish. Combine all ingredients with the other half of the chopped spinach and blend well. Add to baking dish. Bake for 30 minutes, or until slightly brown on top. Serve with crackers, pretzels or beer bread.

Frosty Freeze Pie - Nancy Butler, Gold Mountain

1 8 oz. package cream cheese 1 7 oz. jar marshmallow creme
2 cups whipped topping
1 cup lime, orange or raspberry sherbert
1 9" prepared chocolate crumb crust

Combine cream cheese and marshmallow creme, mixing with an electric mixer at medium speed until well blended. Add sherbert, mix well. Fold in whipped topping. Pour into prepared crust. Freeze until firm. Makes 6-8 servings.

Rio Grande Salad - Nancy Butler, Gold Mountain

1 cup chopped celery ½ cup chopped onion
1 chopped green pepper 1 2 oz. jar minced pimento
1 1 lb. can small green peas, drained
1 1 lb. can French cut green beans, drained
1 1 lb. can small white corn, drained
salt to taste

Dressing:

1 cup sugar ½ cup salad oil
¾ cup cider vinegar 2 tablespoons water

Mix the salad ingredients in a large bowl. Mix together dressing ingredients and pour over salad. Cover and put in icebox overnight. This salad keeps well and is good with, or over, fresh peas and beans.

*Please submit items for the Winter 2013
Newsletter to your STAR Coordinator by
December 1, 2012.*

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Collins, Sioux Falls
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5th Avenue, Aberdeen
Gateway I & II, Kadoka
Missouri View, Pierre
Old West, Ft. Pierre
Presho Courts, Presho
River Ridge, Mobridge
Sherman, Aberdeen

STAR Resident Newsletter is provided by the South Dakota Housing Development Authority for your interest and enjoyment. If you need any assistance with services, referrals or have special questions, please contact your STAR Coordinator. Suggestions for future articles or news items can be directed to Lee, Jill, Lindsay or Tracy Laqua, newsletter editor.

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