

# STAR

Resident Newsletter :: Summer 2012

A publication of the South Dakota Housing Development Authority  
PO Box 1237 :: Pierre, SD 57501-1237 :: (605) 773-3181

## Walking for a Cause

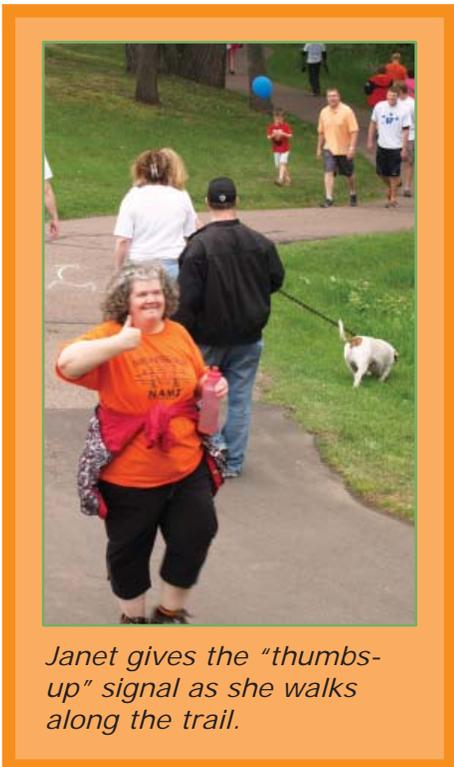
Janet DeGroot, a resident at Canyon Ridge in Yankton, puts her walking shoes on once a year and walks for a cause. This is the fourth year Janet participated in Yankton's annual *NAMI SD Walks*, which was held on Saturday, May 19.

The National Alliance on Mental Illness (NAMI) South Dakota, founded in 1987, is a non-profit organization dedicated to improve the lives of persons affected by mental illness. Their mission is, "To provide education and support for individuals and families impacted by brain-based disorders (mental illnesses), advocate for the development of a comprehensive system of services and lessen the stigma in the general public."

Janet walks for NAMI because, "I want to raise awareness on mental illness and get rid of the stigma. Mental illness is no different than an



Janet holds the Individual - Business Team trophy for Most Dollars Raised.



Janet gives the "thumbs-up" signal as she walks along the trail.

illness like diabetes or heart disease and we are no different than anyone else," stated Janet.

Janet served as the team captain for the Yankton Bridge Builders this year. As a team captain Janet was responsible for registering her team, recruiting other team members, setting fund raising goals, tracking the team's fund raising progress and participating in the walk. Janet stated, "Being the team captain was hard work, but it was worth it."

The Yankton Bridge Builders team raised the most money during this year's walk. Janet personally raised the most individual contributions, totaling \$5,015. Janet's fund raising efforts included visiting businesses in Vermillion, Avon, Yankton and Tyndall. "It's not easy getting donations and sometimes you want to throw in the towel, but it does get easier year after year," commented Janet. For her fund raising efforts this year, Janet earned a Kindle Touch 3G. Janet has a talent for fund raising. In 2011 she also won an award for Most Dollars Raised by an Individual for a Business.

Due to the dedication of people like Janet, *NAMI SD Walks* had their best year since the walks began, raising \$58,456. Congratulations Janet and the Yankton Bridge Builders!

# Social Security: Frequently Asked Questions

The STAR Coordinators compiled a list of Social Security questions. Here are the answers, provided by Kathy Petersen, Public Affairs Specialist for the Social Security Administration.

## ***I am about to turn 62 and plan to file for Social Security. How do I get started?***

You can apply for Social Security retirement benefits when you are at least 61 years and 9 months of age and want your benefits to start in the next three months. You can apply on the Internet at [www.socialsecurity.gov/retireonline](http://www.socialsecurity.gov/retireonline). You also can call 1-800-772-1213 between 7 A.M. and 7 P.M., Monday through Friday, to make an appointment for your application to be taken over the telephone or at a Social Security office.

## ***If I remarry, can I still collect Social Security benefits based on my deceased first husband's record?***

If you remarry before you reach age 60 (50 if disabled), you cannot receive benefits as a surviving spouse while you are married. If you remarry after you reach age 60 (50 if disabled), you will continue to qualify for benefits on your deceased spouse's Social Security record. However, if your current spouse is a Social Security beneficiary, you may want to apply for spouse's benefits on his or her record. If that amount is more than your widow's or widower's benefit, you will receive a combination of benefits that equals the higher amount.

## ***How is my Social Security benefit calculated?***

Social Security benefits are based on your lifetime earnings. Your actual earnings are adjusted or "indexed" to account for changes in average wages. Social Security calculates your average indexed monthly earnings during the 35 years in which you had the highest earnings. A formula is applied to the earnings to arrive at your basic benefit or "primary insurance amount" (PIA). This is how much you would receive at your full retirement —age 65 or older, depending on your date of birth. You can use the retirement estimator at <http://www.socialsecurity.gov/estimator/> for an estimate based on your actual Social Security earnings record.

## ***Can I collect Social Security and unemployment compensation at the same time?***

Unemployment benefits are not counted under the Social Security annual earnings test and do not affect Social Security benefits. However, the unemployment benefit amount may be reduced by the receipt of a pension or other retirement income, such as Social Security.

## ***I am 63 and collecting Social Security. If I work, will my benefits be cut?***

In 2012, a beneficiary under full retirement age can earn \$14,640 a year and not lose any benefits. Social Security deducts one dollar in benefits for every two dollars earned above \$14,640. A beneficiary at full retirement age can earn \$38,880 a year before benefits are

adjusted. One dollar is deducted for every three dollars earned above \$38,880. For earnings test purposes only gross wages and net earnings from self-employment are counted. Income from investments, pensions, IRA distributions or inheritance payments does not count.

## ***I am 56 and receive Social Security Disability benefits. At what point will I switch to regular Social Security? Will the monthly amount change?***

When you reach full retirement age your benefit automatically converts to a retirement benefit. You do not need to take any action. Starting with the month you reach full retirement age you will get your benefits with no limit on your earnings.



*Kathy Petersen visits with Dianne Lape of Canterbury Apartments. Kathy has been visiting STAR properties to assist tenants with Social Security questions.*

# Senior Meals Program: Food for Body & Soul



Senior Meals are an affordable way to help maintain your health. The Senior Meals program offers hot and nutritious noon meals every weekday. By serving a variety of delicious foods, Senior Meals meet one-third of an older person's dietary needs. Senior

Meals also offer an opportunity to meet others in a group dining atmosphere and provides social contact for those who are homebound.

The Seniors Meal Program is available to persons age 60 and older through the Older Americans Act Title III-C. Senior meals are served in a group setting such as a senior center or community building, or are delivered to individuals who are homebound. Others who may be eligible for the meals program are people with disabilities who live in congregate housing facilities designed primarily for the elderly where a congregate meal site exists, or those who live with a guardian who eats at Senior Meals.

Fifty-two percent of the program's cost is covered by local support: a combination of participant donations, matching funds or additional community resources. Some communities provide the building and

the utilities for preparing and serving the meals. Many hours of volunteer time are donated to the program in dining room preparation, kitchen assistance and service, as well as delivery of the home-delivered meals.

Congregate meals are served in a group setting such as a senior center, school, elderly housing facility, community building, church or restaurant. There are 218 Senior Meals sites in 66 of 67 South Dakota counties. The Congregate Meals program provides daily fellowship in a group dining atmosphere. Opportunities are also available to volunteer and help others by assisting with the program. A reservation for Senior Meals can be made one day in advance by calling the site.

A person who is at least 60 years old and is homebound because of physical incapacity; emotional, mental or social condition; or isolation is eligible to receive home delivered meals. The spouse of a homebound person or a person under age 60 who is dependent on a homebound person is also eligible to receive a home delivered meals. To register to receive home-delivered meals or for more information on eligibility criteria and the cost of the program, please contact your STAR Coordinator or your local Senior Meals site.

*Source: South Dakota Department of Social Services*



*Maureen, Lorraine and Betty, residents of Maplewood in Rapid City, enjoy the benefits of the Senior Meals program.*

# Health Spotlight :: Dental Care

There is a vital connection between a healthy body and a healthy mouth. If you want to feel good, stay healthy and look great throughout life, you might be surprised what a difference a healthy mouth makes. By adopting healthy oral habits at home, making smart choices about diet and lifestyle and seeking regular dental care, you can help your teeth last a lifetime.

As you know, your teeth are important for speaking, smiling, chewing and appearance. With regular dental visits and overall healthy habits, you can take control of your oral health—whether you have your natural teeth, implants or wear dentures. Below are some tips for taking care of your pearly whites and how to get the most out of your dental visits.

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## Brushing and Cleaning

Brushing and flossing your teeth is just as important now as it was when you were a youngster. Brush your teeth twice a day with a product featuring the American Dental Association Seal of Acceptance. Choose a toothbrush with soft bristles. If you have limited ability to move your shoulders arms or hands, you may benefit from using an electric toothbrush. Clean between teeth daily with floss or other interdental cleaners such as picks or brushes.

## Toothbrush

Replace your toothbrush every three or four months, or sooner if the bristles becomes frayed. A worn toothbrush will not do a good job of cleaning your teeth.

## Dentures

Bacteria stick to your teeth and also to full or partial dentures. If you wear dentures, remember to clean them on a daily basis. Take your dentures out of your mouth for at least four hours every day. It's best to remove your full or partial dentures at night. To stay healthy, the lining of your mouth needs to rejuvenate after prolonged contact with dentures. Your dentist will provide you with instructions about how long your dentures may be worn each day. Use denture cleaning products like denture cleansers and overnight soaking solutions to help keep dentures fresh and clean.



## Water

Consuming optimally fluoridated water helps prevent tooth decay no matter how old you are. If you choose bottled water, check the label for fluoride content. Talk to your dentist about what is best for you.

## Quit Smoking

Smoking increases problems with gum disease, tooth decay and tooth loss. It also affects healing after dental procedures and the retention of dental implants. There are tobacco cessation programs, over-the-counter products and prescription medications that your dentist may prescribe or recommend that can help you quit smoking.

## Visiting the Dentist

Visit your dentist regularly. Your dentist can help evaluate problems that medications may create for your mouth. To get the most out of your dental visit, please bring the following items to your dental checkup:

- An up-to-date list of your medications including vitamin supplements;
- An up-to-date list of your medical conditions and allergies;
- Information about your health care providers, including all of your doctors and their phone numbers;
- Information about your emergency contacts;
- Dental insurance or Medicaid cards; and
- Dentures or partials—even if you aren't currently wearing them.

Source: American Dental Association

# Split Pills Properly



The Food and Drug Administration called splitting pills a “risky practice” and does not encourage doing it. If you have to split your pills, please follow these tips:

- Talk with your doctor or pharmacist first. Not all drugs are safe for splitting. Some pills such as aspirin are usually safe to split, but other pills may not have the medication distributed equally through the pill. You may not get an even dosage of medication in each pill half.
- If you must split a pill, use a pill splitter rather than a knife. Studies have shown that pill splitters come closest to dividing medications into equal halves. You can usually purchase a pill splitter for less than ten dollars at a drugstore.
- Don't split pills in advance. Split your pill right before you take it. This prevents drugs from deteriorating due to exposure to heat, moisture and air.
- Drugs that are time-released or long-lasting or pills that contain a combination of medicines should never be split because it is difficult to ensure a proper amount of the active ingredient in each half of the pill.
- Pills with coating to protect your stomach, such as ibuprofen, along with capsule and gel pills should never be split.

Source: *Consumer Reports on Health*, May 2011

## Taking the Pain Out of Choosing Pain Killers

Making sense of all the over-the-counter pain relievers available at the store is enough to give you a headache. Although they all essentially serve the purpose of relieving pain, they do so in different ways. Understanding the difference between these over-the-counter pain medications is important, because using the wrong one could have harmful consequences. Use this information wisely and always follow the directions listed on the medications. Remember, it's always best to consult your doctor before you decide to take any over the counter pain medications or if you experience pain over a prolonged period of time.

**Ibuprofen:** The common brands that contain ibuprofen are Motrin and Advil. Ibuprofen is considered a Non-Steroidal Anti-Inflammatory Drug (NSAID) which basically means along with its pain relieving and fever reducing properties it also helps reduce swelling in the body which causes pain. Ibuprofen is considered the most effective anti-inflammatory, so if you are suffering from any kind of swelling which causes pain, ibuprofen is your best bet.

**Acetylsalicylic Acid:** The common brands that contain acetylsalicylic acid are Aspirin and Buffrin. Like ibuprofen, acetylsalicylic acid is also considered a NSAID, so it can also be used to help reduce swelling of the body. Acetylsalicylic acid is most effective as a blood thinner, and is typically taken in low doses as a daily regimen to help prevent heart attacks and strokes. Its blood thinning capabilities

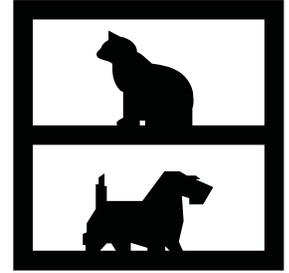
reduces the chance of blood clots in the circulatory system, which is the typical cause of heart attacks and strokes.

**Naproxen Sodium:** The common brand that contains naproxen sodium is Aleve. Naproxen sodium is also part of the NSAID family. It is an effective analgesic that also reduces fever. Naproxen relieves pain associated with arthritis, head aches, tooth aches and muscles.

**Acetaminophen:** The common brands that contain acetaminophen are Tylenol and Excedrin. Acetaminophen is not considered a Non-Steroidal Anti-Inflammatory Drug, and is not effective for reducing swelling. Acetaminophen's main benefit is it is milder on the stomach than Ibuprofen or Acetylsalicylic Acid. If you suffer from ulcers, or suffer from frequent digestive problems Acetaminophen is the best option for you.

## Be Good to your Pet and your Neighbors

Having a pet can be one of the most fulfilling experiences of a lifetime. Often a pet is like a child and they depend on you for care, food, grooming and shelter. Your pet may be your best companion, but your neighbors may be less appreciative of them. Be good to your pet and be a good neighbor by following these simple steps:



- **Control your pets.** Have a leash for your dog or cat when taking them outside of the apartment. Not everyone in your building may be as fond of animals as you are, so keeping your pet close will keep you in good standing with your neighbors. Many apartment buildings require pets to be leashed when walking through the building. You need to monitor your pet's activities in your apartment to make sure they are not scratching up doors or chewing up the carpet.
- **Make sure your pet is house trained.** Keep your cat's litter box clean or take your dog outside frequently. If your pet does have an accident in the apartment, clean it up immediately. Always clean up your pet's waste outside, too.
- **Make sure your pet does not bark or meow loudly in your apartment.** If your dog barks every time a neighbor walks down the hallway, you may need to get some help from your veterinarian. If you are unsure of whether or not your dog barks when you are not home, check with your neighbors so you can address the problem.
- **Keep your pet healthy.** Schedule annual veterinary exams, making sure all vaccinations are current. Most apartment buildings require residents to provide a copy of the rabies vaccination certificate on file.
- **Groom your pet regularly.** Brush your pet and bathe them as needed based on the breed.

Following these simple steps can ensure happiness for you, your pet, your neighbors and your landlord.

## Keep the Fresh Veggies Growing

### create a fall container garden



As the summer heat begins to fade, many veggies and flowers are just beginning to shine. Did you know that some vegetables do better in cool weather? Try planting broccoli, beets, cabbage, cauliflower, collard greens, leaf lettuce, radish or spinach in mid-July for a harvest of late fall vegetables.

Your container should be at least 14 inches in diameter and made out of non-porous material so it does not crack during a cold spell. Larger containers have greater volume and offer better insulation against cold weather. Make sure that the container has good drainage holes.

Place containers in a bright, protected location away from strong winds. Be prepared to cover the container or move it inside if frost is in the forecast.

Use a potting soil that has good drainage and mix a slow release fertilizer in the potting soil or add ¼ strength water-soluble fertilizer each time you water. Have fun and enjoy the harvest!



# SUMMER

## WORD SEARCH

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

**BEACH**  
**BASEBALL**  
**ICE CREAM**  
**SWIMMING**  
**PICNIC**  
**VACATION**

**SUNFLOWER**  
**WATERMELON**  
**SANDCASTLE**  
**HEAT**  
**BOATING**  
**POOL**

## Summer Olympic Games

### July 27 to August 12

The 2012 Summer Olympic Games, officially known as the Games of the XXX Olympiad, are scheduled to take place in London from July 27 to August 12, 2012. London will become the first city to officially host the modern Olympic Games three times, having previously done so in 1908 and in 1948. Listed below are other Olympic fun facts:

- Total number of medal events at Summer Olympics 2012 is 302.
- The first Olympics Games in America were held in St. Louis, Missouri, in 1904, the same year as the St. Louis World's fair.
- At the first modern Olympic Games in Athens in 1896, silver medals were awarded to the winners and bronze to the second place finishers.
- More athletes than spectators attended the 1900 Paris Olympics.
- The oldest woman to compete in the Olympics was British Equestrian rider Lorna Johnstone. She was 70 years old when she participated in the 1972 Olympic Games.
- The oldest man to compete was Oscar Swahn of Sweden. He participated in shooting, earning a gold medal in 1912 at the age of 64 and a silver medal in 1924 at the age of 72.

Sources: [Wikipedia](http://Wikipedia), [funtrivia.com](http://funtrivia.com) and [topendsports.com](http://topendsports.com)



## It's a Birthday Party!

Residents of the Lamro Apartments in Winner celebrated Kevin Peppel and Rita Stroschine's March birthdays with a St. Patrick's Day theme party. Cake and conversation were enjoyed by the attendees.

# STAR Recipes

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## Quick Pizza Snack - Mark Way, Lamro Apartments

1 package English muffins                      1 jar pizza sauce  
Assorted meats, cheeses, vegetables

Take a package of English muffins and toast them. Spread with pizza sauce. Add meat, cheese, vegetables and any other toppings that you like to the English muffins. Place muffins in the microwave long enough to melt the cheese.

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## Cheese Buttons – Viola Heinrich, Bicentennial Apartments

Dough:  
2 cups flour                                              2 eggs  
½ teaspoon salt                                      water to make stiff dough

Filling:  
2 cups dry cottage cheese                      ½ teaspoon salt  
2 eggs                                                      ¼ teaspoon pepper

Mix above ingredients together. Place one teaspoon cottage cheese onto one square of dough, fold and press ends together. Place buttons in two quarts of boiling water and one tablespoon of salt. Cook for ten minutes. Remove and fry.

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## Honey Spice Cake - Viola Heinrich, Bicentennial Apartments

1 cup shortening                                      2 cups honey  
2 eggs, well beaten                                      1 cup sour milk or buttermilk  
4 cups flour                                              2 teaspoons soda  
2 teaspoons cinnamon                                      1 teaspoon nutmeg

Cream shortening and honey. Add the well beaten eggs. Sift flour twice, add soda and spices. Gradually add milk and the dry ingredients alternately to creamed mixture. Bake at 350° until done. This makes a large cake.

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## Diabetic Berry Lemonade - Iva Mohr, Bicentennial Apartments

6 cups cold water, divided  
1 12 oz. package frozen unsweetened raspberries  
1 tub lemonade flavor sugar-free low calorie drink mix

Place three cups of the water, raspberries and drink mix in blender container; cover. Blend on high speed until smooth; stir in fruit mixture to remove seeds. Pour into large plastic or glass pitcher. Stir in remaining three cups of water.

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## Diabetic Orange-Pineapple Drink - Iva Mohr, Bicentennial Apts

1 tub orange sugar-free drink mix                      ice cubes  
1½ cups unsweetened pineapple juice                      4 cups cold water

Place drink mix in large plastic or glass pitcher. Add water and juice; stir to dissolve. Serve over ice cubes.

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*Please submit items for the Fall 2012 Newsletter to your STAR Coordinator by September 1, 2012.*

**LEE ALTER**  
**PO BOX 331**  
**HOT SPRINGS, SD 57747**  
**PHONE: 605-295-0542**  
**E-MAIL: lee@sdhda.org**

The Evans, Hot Springs  
Gold Mountain, Lead  
Grand Valley, Newell  
Green Valley, Newell  
Homestead Heights, Bison  
Lookout Mountain View, Spearfish  
Maplewood, Rapid City  
Meadowlark Plaza, Belle Fourche  
Senechal, Philip

**JILL BALDWIN**  
**PO BOX 57**  
**STOIX FALLS, SD 57103**  
**PHONE: 605-201-2108**  
**E-MAIL: jill@sdhda.org**

Beadle Plaza, Sioux Falls  
Canterbury, Sioux Falls  
Canyon Ridge, Yankton  
Collins, Sioux Falls  
Four Winds, Flandreau  
Heritage Estates, Brookings  
Olive Grove, Sioux Falls  
Prairie View I & II, Madison  
Towne Square, Armour

**LINDSAY BRUCKNER**  
**PO BOX 1237**  
**PIERRE, SD 57501**  
**PHONE: 605-773-4522**  
**E-MAIL: lindsay@sdhda.org**

Bicentennial, Aberdeen  
Pheasant Valley Courtyard, Milbank  
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**TRACY LAQUA**  
**PO BOX 1237**  
**PIERRE, SD 57501**  
**PHONE: 605-773-5311**  
**E-MAIL: tracy@sdhda.org**

