

STAR

Resident Newsletter :: Spring 2011

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Neighbors become Family at the Evans

If you visit Hot Springs' Freedom Trail, it is likely you will run into Karleen Kirchner from the Evans Apartments. Karleen is out on her scooter almost every day, even in the winter. When it was time to move from her home into an apartment, she chose to live in the Evans. The Evans is a sandstone building modeled after the King David Hotel in Jerusalem. "I enjoy Hot Springs very much, with its warm springs and fine old architecture," said Karleen.

Karleen grew up in Ruthton, Minnesota. She graduated from Augustana College in Sioux Falls, South Dakota, with a Bachelor of Science degree in Physical Education, with minors in chemistry and biology. "Kinesiology was my favorite area of study," stated Karleen. She taught high school physical education, chemistry and biology in Minnesota and Illinois. She completed graduate work at the University of Wisconsin, Stanford University and South Dakota State University.

"One of the high points of my career was being asked to serve on the faculty of Augustana College," stated Karleen. "I considered working at Augustana a great privilege."

While in Sioux Falls, Karleen served as President on the founding Board of Directors of the Girls Club. Later she became the director of the Girls Club. "With the help of many others, the Sioux Falls Girls Club became the largest club in the United States at that time," reflected Karleen.

Karleen moved to Hot Springs 30 years ago. She became involved in the community. She served the citizens of Hot Springs for eighteen years, first on the Hot Springs

Common Counsel and also as Mayor. Karleen also served on the Board of Directors for the Mammoth Site for 11 years.

Now that Karleen is retired, she takes trips out to Wind Cave to enjoy the scenery and view the wildlife. "I also like to read and work on the computer," said Karleen. "I love to cook and try new recipes!"

"When I moved into the Evans I had neighbors. Those neighbors soon became my friends," said Karleen. Later some of her special friends became her family.

One member of Karleen's family from the Evans is Annabelle Petersen, who moved to the Evans four years ago from Casper, Wyoming. They met at a March birthday party. "We talked that day and we have not stopped," exclaimed Karleen.

The two of them share a keen sense of humor and are often heard laughing together. They both feel God had a plan for them to meet and call the Evans home.



(l) Annabelle and (r) Karleen's friendship blossomed at the Evans.



Kathy Petersen, the public affairs specialist with Social Security, visits with the residents of Grand Valley Apartments.

Electronic Payments *...safe...secure...coming soon*

For years, Social Security has stressed the convenience, security and safety of getting benefit payments deposited electronically into recipient's bank accounts. Soon electronic payments will not only be the best way to receive Federal benefits, electronic payments will be the only way.

That's because the U.S. Department of the Treasury announced a new rule that will extend the safety and convenience of electronic payments to millions of Americans and phase out paper checks for Federal benefit and non-tax payments by March 1, 2013. Effective May 1, 2011, all new recipients of Federal benefits, including those filing for Social Security and Supplemental Security Income (SSI), must receive their payments electronically.

Electronic payments are safer, easier, more reliable, cost less and are good for the environment. If you still receive Federal benefit checks in the mail you can visit www.godirect.org to sign up for direct deposit or Direct Express, call Social Security at 1-800-772-1213 or ask your STAR Coordinator for assistance.

Join the Paperless Movement
...sign up today

Be Food Safe

Spring is a good time of year to give your refrigerator a thorough cleaning. Use or throw out items that are losing their quality or have spoiled and check for unnoticed spills. Once you have a clean refrigerator, follow these tips for proper handling of food and leftovers to keep the food you eat safe.

Follow the 2 hour rule:

Discard all perishable foods such as meat, poultry, eggs and casseroles left at room temperatures longer than two hours; one hour in air temperatures above 90°. The clock starts ticking the moment your food is done cooking. When dining out consider the time the food is at the restaurant and the time you travel home.

Keep hot foods hot:

Once food is cooked it should be kept hot at an internal temperature of 140° or above. Keeping foods warm (between 40° and 140°) is not safe.

Keep cold foods cold:

Cold foods should be kept at 40° or below. Refrigerate perishable foods within two hours of preparation.

Store leftovers properly:

Store all leftovers in airtight, leakproof clear containers or wraps.

Divide leftovers into small, flat containers so that they cool faster.

Refrigerate leftovers within two hours of cooking. There is no need to wait for piping-hot foods to cool down before storing them. Modern refrigerators can handle the heat.

Don't refrigerate leftover foods in cans. Once a can is opened, residual metal on the rim can leach into food and leave a metallic taste.

Don't stuff the refrigerator too full. Cool air needs to circulate to keep food at a safe temperature.

Sources:

www.usda.gov
www.foodsafety.gov
www.realsimple.com



Eye Care America Provides Vision Care Assistance

Eye Care America, a public service program offered by the Foundation of the American Academy of Ophthalmology, provides eye care through volunteer Ophthalmologists at no cost to qualifying individuals.



The program is open to citizens of the United States who have not had an eye exam in three or more years. The program is especially beneficial to recipients 65 years of age or older, because they may qualify for a comprehensive medical eye exam and up to one year of eye care for any eye disease diagnosed during the initial exam. If you are under 65

years old and are determined to be at a higher risk for glaucoma due to age, race or family history and you have not had an eye exam in 12 months or more, you may be eligible to receive a free glaucoma eye exam.

In order to apply for services you must complete a short screening tool on the Eye Care America website (www.eyecareamerica.org). The application takes less than five minutes to complete and asks for basic information such as your health history, when you had your last eye exam and your contact information. After completing the screening tool, you will find out instantly if you qualify to receive services. A letter will be sent to you within one week with

the name and contact number of the volunteer Ophthalmologist assigned to you.

The volunteer Ophthalmologist may not be located in your town, so you may have to travel to the Ophthalmologist's office. Patients that have insurance coverage through Medicare or Medicaid must show their insurance cards when checking in at the office. If you qualified for a comprehensive eye exam, the doctor will accept your Medicaid or Medicare as payment in full. However, if you only qualified for the glaucoma portion of the exam, your insurance will be billed for the rest of the exam and any co-payments or additional fees will be your responsibility. Also, the cost of an eyeglass refraction exam is generally not covered by insurance or under this program and may be the responsibility of the patient.

The Eye Care America Program is intended to provide access to quality eye care for those who need assistance. People who receive services under this program must remember the cost of eye glasses are the responsibility of the patient.

If you have additional questions about what services are covered, please visit with the staff of your volunteer Ophthalmologist prior to your appointment.

If you would like see if you qualify for services through Eye Care America, please contact your STAR Coordinator for additional information.

Source: Eye Care America Program, www.eyecareamerica.org

South Dakota Sales and Property Tax Refund for the Elderly and Disabled

The bill to fund the South Dakota Sales and Property Tax Refund for the Elderly and Disabled was signed by Governor Daugaard. Income limits have not changed from last year:

- Single member household: \$10,250 or less per year
- Multi member household: \$13,250 or less per year

If you applied and received a refund last year, the Department of Revenue will send you an application for this year. Applications will be sent out around May 1, 2011. If you would like more information about the sales and property tax refund program please visit with your STAR Coordinator.

Social Security and SSI Disability Benefits

What you Need to Know About Getting Older

What we now think of as Social Security only paid retirement benefits to the primary worker when the Social Security Act was passed in 1935. A 1939 change in the law added survivors benefits and benefits for the retiree's spouse and children. In 1956 disability benefits were added. Social Security began to administer the Supplemental Security Income (SSI) program in 1972. The SSI program provides benefits for disabled and elderly individuals with limited income and resources.

Over the years additional legislation has made Social Security America's "family protection plan." Here's information you need to know about Social Security and SSI as you get older.

If you are receiving Social Security disability benefits when you reach full retirement age, 66 for people born between 1943-1954, your benefits won't change. For Social Security purposes your benefits will be called "retirement benefits" instead of "disability benefits." 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.

You need 40 Social Security credits, about 10 years, of employment to qualify for retirement benefits. The Social Security benefit amount depends on your lifetime earnings. If your Social Security benefit is low enough, you may be able to receive SSI in addition to monthly Social Security benefits.

If you receive only Supplemental Security Income (SSI) disability benefits, you may need to file for Social Security retirement benefits when you turn age 62. SSI is based on need, so program rules also require you to file for any other benefits for which you are eligible. If you qualify for Social Security retirement benefits, you will need to submit an application to the Social Security Administration.

In 2011, the basic SSI payment for an eligible individual is \$674 per month. The

basic SSI payment for an eligible couple is \$1,011 per month. If your countable income is over the allowable limit, you will not be eligible for SSI benefits.

Medicaid is linked to receipt of SSI benefits in most states. Medicaid is a state-run program that provides hospital and medical coverage for people with low income and few resources. Therefore, if your SSI stops, your Medicaid entitlement may end. If your Medicaid ends, you may qualify for Medicare when you are 65.

Medicare is associated with your entitlement to Social Security benefits. Medicare does not usually start until you are 65 or until you have drawn Social Security disability benefits for 24 consecutive months. States pay the Medicare premiums for people who receive SSI benefits and are eligible for Medicaid. If you are not receiving SSI, states have Medicare Savings Programs for people with limited income and resources. The savings program may be able to help you pay your Medicare premium.

If you get SSI and have Medicare, you will be eligible for Extra Help with Medicare Prescription Drug Coverage without filing a separate application. If you do not receive SSI, you can file with Social Security for the Extra Help to pay the premiums and copayments.

Contact your STAR Coordinator or one of the following agencies for more information about Social Security, Medicare and Medicaid benefits:

Social Security Office:

website: www.socialsecurity.gov

telephone: 1-800-772-1213

SD Department of Social Services

website: www.dss.sd.gov

telephone: 1-877-486-2048

Senior Health Information and Insurance Education (SHIINE) Representatives

website: www.shiine.net

telephone: 1-800-536-8197

Guest article by Kathy Petersen, Public Affairs Specialist, SSA, Denver Region, Rapid City, SD. Kathy can be reached at 1-866-354-1123 ext 23519

Vaccinations for Adults

You're NEVER too old to get immunized!



Keeping up-to-date with your immunizations can be difficult. From when you had your last tetanus booster to whether you should get the flu vaccine, it's easy to lose track of which vaccinations you've had and which you need.

You should keep tabs on your immunization history. Better to do it now than wait until after you step on that rusty nail or find yourself with adult chickenpox. Getting immunized is a lifelong, life-protecting job. Don't leave your healthcare provider's office without making sure you've had all the vaccinations you need.

Adults who never received childhood vaccinations can experience serious complications from these diseases as an adult. Vaccines contain dead or weakened germs that trigger the immune system to respond and build immunity. Ask your doctor which of the following shots you may need.

	19 – 49 years	50 – 64 years	65 years & older	Does Medicare cover this vaccine?
Influenza	You need a dose of this vaccine every fall or winter for your protection.			Part B covers 1 shot per year.
Pneumococcal	You need 1 dose if you smoke cigarettes or if you have certain chronic medical conditions. You need 1 dose at age 65 if you have never been vaccinated.			Part B covers 1 shot, which usually lasts a lifetime.
Tetanus, Diphtheria, Pertussis	You must get a 1 time vaccination if you are younger than 65 years. You need to have a Td booster shot every 10 years.			Part D covers this vaccination.
Hepatitis A	You need this vaccine if you have a specific risk factor for this disease or if you wish to be protected from this disease.			Part D covers this vaccine if you are at high risk.
Hepatitis B	You need this vaccine if you have a specific risk factor for this disease or if you wish to be protected from this disease.			Part B covers this vaccine if you are at high risk.
Measles, Mumps, Rubella	You need at least 1 dose if you were born in 1957 or later.			N/A
Varicella (Chickenpox)	If you've never had chickenpox or were vaccinated and only received 1 dose, talk to your healthcare provider to find out if you need another dose of this vaccine.			N/A
Shingles		If you are age 60 years or older, you should get this vaccine now.		Part D covers this vaccination.

Sources: Immunization Action Coalition www.vaccineinformation.org
Centers for Medicare & Medicaid Services www.cms.gov

Be Good to Your Bones

Did you know that the month of May is National Osteoporosis Prevention Month? Osteoporosis has been called the silent thief. Osteoporosis, or brittle bone disease, currently affects ten million Americans. Of that number, eighty percent are women. Osteoporosis affects bone density and health, and can affect any bone in the body though the most commonly affected bones are the wrist, hip and spine.

Osteoporosis mainly affects elderly people and can be very serious because it is often difficult for an elderly person's bones to heal properly. The medical care and rehabilitation services necessary to mend a broken bone can be very costly. The group most likely to be effected by osteoporosis seems to be women over the age of 50 who have already experienced menopause. Doctors believe the reason for this is that the female hormone estrogen seems to play a part in protecting bone health and keeping osteoporosis at bay until the post menopausal years.

Osteoporosis tends to sneak up on people because they cannot physically feel their bones getting weaker. Many times a person does not know that they have osteoporosis until they break a bone. Fortunately there are several tests available that can detect

osteoporosis, such as the bone density test, fracture risk assessment tool and biochemical marker tests.

If you are concerned about osteoporosis, there are several things that you can do to keep your bones healthy and strong. One of the easiest ways to protect bone health is to get enough calcium and vitamin D. The general recommended dose is 1000mg of calcium per day and 400 IUs of vitamin D. Another important way to protect bones is to watch your diet and exercise regimen. Exercises such as walking and aerobics are great for strengthening bones. Controlling your weight with a low calorie diet plenty of fruits and vegetables can be beneficial to your bones. Some doctors also agree that a diet free of carbonated beverages and alcohol is best because both can contribute to severe bone loss.

If you feel that you may be at risk for developing osteoporosis, visit with your doctor about having a bone density test. You can also review your medications with your doctor as some medications are known to be hard on bones. Ask your doctor if it would be beneficial to you to supplement your diet with calcium and vitamin D and follow their recommendations.

Source: *The National Osteoporosis Foundation* www.nof.org



Don't Let Electrical Cords Create a Danger in Your Home!

Overloaded outlets and undersized electrical extension cords can cause a fire or electrocution danger. Follow these tips to use electrical cords safely:

- *Never overload electrical cords or power strips.*

Electrical cords and power strips have a designated load capacity. Be sure the total amount of energy used by appliances and lights plugged into the strip does not exceed that capacity.

- *Extension cords should not be used as a substitute for permanently wired outlets.*
Electrical cords must be the proper wire size for the load they serve. Overloaded cords will become hot and can start a fire.
- *Avoid permanent use of extension cords.*
Appliance cords and extension cords are susceptible to physical damage from foot traffic, furniture, pets, swinging doors and other causes, so protect them from damage.
- *Inspect appliances regularly for frayed or damaged cords.*
Damaged appliance cords can cause the appliance to burn out, injure people and pets or start a fire.

Source: www.buildingsafetymonth.org

I Feel Like a Change

by Duncan MacKellar

I've had a funny **feeling**
 It's been with me all day,
 That **maybe** I could learn to fly
 One **sunny** day in May.

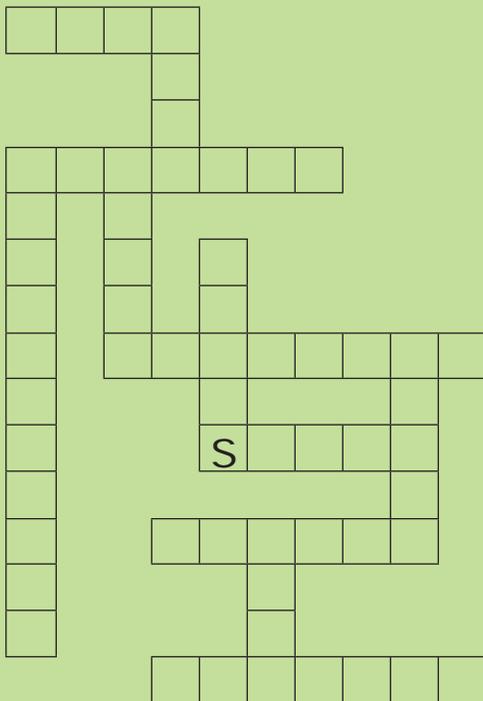
I'm only a **caterpillar**,
 So **what** am I to do?
 There seems no way I could fly away
 And yet, I know it's **true**.

I don't know why I'm **certain**,
 One day I'll **reach** the sky.
 It's very strange but soon I'll change,
 Into a **handsome** butterfly.

Meanwhile, I'll just take a nap,
 Let's see what **nature** brings.
 you never know, I just might **grow**,
 Some brightly painted **wings**.



Are you ready for a challenge? Use the bold and italicized words in the poem above to complete the puzzle below.



Residents posing with their projects are front row: Pauline Wendt, Anne Hagen and Alma Skillingstad. Back row: Marg Van Vugt, Marg Knodel, Aileen Stavnes and Milo Le Beau.

River Ridge Residents Celebrate St. Pat's and Hobbies

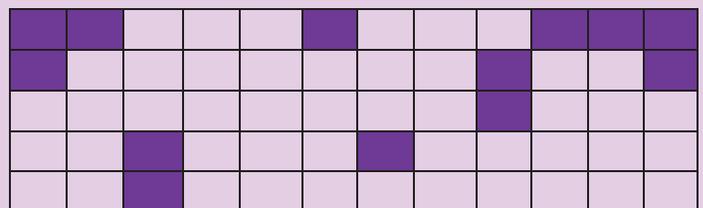
The residents of River Ridge Apartments in Mobridge had a St. Patrick's Day social on March 17. Those in attendance visited about what they do in their spare time.

Six residents brought some of the crafts they are working on or have completed. The residents have many different hobbies including embroidering, painting, photography, quilting, knitting, canvas sewing, reading, watching sports, baking and playing cards.

Refreshments for the social had a green theme. Nina Dillman, Residential Site Manager, served the group cake with mint chocolate chip ice cream, coffee and lime green punch.

Fallen Phrase Puzzle

This issue's fallen phrase puzzle has to do with things green and growing. You will find the answer on the bottom of page 8. Happy Spring!



Y L H
 F O R E T S D F
 I N L O H S O S E A D Y
 T O A L W R R E R E A E
 O F M T E E T W E O R S

All Star Recipes

Strawberry Freezer Jam - Deb Torgerson, The Evans

3 cups fresh crushed strawberries 5 cups sugar
1 ¾ ounce box of pectin 1 cup cold water

Measure sugar and strawberries into a large bowl. Mix well. Allow to stand about 30 minutes, stirring occasionally to dissolve the sugar.

In a saucepan dissolve pectin in cold water. Bring to a rolling boil and boil for two minutes. Add pectin syrup to berries and sugar. Stir two minutes or until well blended. Ladle jam into sterilized glasses, filling to ½" from rim. Store in freezer. Yield: 7 cups.

Good Meat Loaf - Dotty Sundstrom, Green Valley

1 envelope onion soup mix 1 cup sour cream
2 eggs, slightly beaten 1½ pounds hamburger
1 cup bread crumbs

Combine all ingredients together and shape into a loaf. Bake at 375° for 1 hour.

Chicken Pot Pie - Dotty Sundstrom, Green Valley

2 cups chopped chicken breast 2 hard boiled eggs, sliced
½ cup thinly sliced carrots ½ cup frozen peas
1 can cream of chicken soup 1 cup chicken broth
salt & pepper to taste 1½ cups biscuit mix
1 cup milk 1 stick butter, melted

In a greased 2-quart casserole layer the chicken and vegetables. Mix the soup, chicken broth, salt and pepper. Pour over chicken and vegetables. Stir the biscuit mix and milk together. Pour this over the casserole. Drizzle the butter over the top. Bake at 375° for 30 to 40 minutes until golden brown.

Homemade Ice Cream in a Bag - Claire Martin, Sherman

1 tablespoon sugar ½ cup milk or half and half
¼ teaspoon vanilla 6 tablespoons rock salt
Pint plastic food storage bag ice cubes
Gallon plastic food storage bag

Fill the large bag half full of ice and add the rock salt. Put milk, vanilla and sugar into the small bag and seal it. Place the small bag inside the large bag and seal it carefully. Shake until the mixture is ice cream, which takes about five minutes. Wipe off the top of the small bag and then open it carefully. Enjoy!

Sugarless Oatmeal Cookies - Joanne Sutherby, Grand Valley

3 bananas, mashed 2 cups uncooked quick cooking oats
½ cup raisins ⅓ cup reduced calorie margarine, melt
¼ cup skim milk 1 teaspoon vanilla extract

Combine all ingredients, beat well. Let stand five minutes so the oats absorb the moisture. Drop by heaping teaspoon full onto ungreased cookie sheets. Bake at 350° for 15 to 20 minutes.

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River Ridge, Mobridge
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Sherman, Aberdeen

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All the flowers of tomorrow are in the seeds of yesterday.
Puzzle Answer: