STAR

Resident Newsletter :: Fall 2009

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Resident Spotlight. . . Lorraine Robins

Service Coordinator Lee Alter asked Lorraine Robins, who is 93 years young, to share a short story of her life.

I was born in 1916 in Cottonwood, South Dakota. Our family grew up during the Depression years. We had no telephone. It was the time of Model T Fords, gravel roads and one-cent postcards.

Our home was the town's playground. We had a creek for swimming, a baseball diamond, horses to ride and dancing every weekend.

After graduating from high school in Cottonwood, I went to Spearfish to attend Black Hills Teachers College which is now Black Hills State University.

Lorraine enjoys a serenade by Daniel O'Donnell at a show in Branson, Missouri, last November.

Attending BHSU is somewhat of a family tradition, with my mother, sister, son, daughter-in-law and granddaughter all going there at some point in their lives.

While I was teaching in Oelrichs, WWII started. I got a job with the Army Air Corp in Sioux Falls. From there the government sent me to St. Louis University to radio school where I learned, and then taught, Morse Code and radio procedure to radio operators on missions throughout the world. I taught Airmen at Sioux Falls; Scott Field, Illinois; and Biloxi, Mississippi, where I met and married an Airman and started my travels.

We lived in France and Germany, then retired to the states to reside in Cape Cope, Massachusetts. Later we moved to South Dakota to care for my parents. We retired again, sold everything and traveled in our camper throughout the United States for six years. We wound up in San Antonio, Texas.

When I returned to South Dakota I did not know anyone so I became involved in the Senior Companions Program where I made many friends. I have been blessed with good health, a wonderful family, many great friends and the gift of my faith.

As you get older, you need to laugh and have fun. One of my most recent fun experiences was going to a Daniel O'Donnell show. He sang a favorite song I requested, "Take me Home to the Black Hills of Dakota."

When Lorraine isn't traveling, she resides at Maplewood Townhouse Apartments in Rapid City. Thank you Lorraine, for sharing your story.

Extra Help Qualifications to Change

More People may Qualify for the Benefit

Extra Help or Low Income Subsidy (LIS) has been available since the beginning of the Medicare Part D drug program. Extra Help assists Medicare beneficiaries by paying for all or part of the monthly premiums, annual deductibles and prescription copayments of their prescription drug program.

Officials have determined that many Medicare beneficiaries that could qualify for Extra Help have not applied for the benefit. As medication costs rise, it would be beneficial to determine if you qualify for this option. For an individual to qualify for Extra Help in 2009, your resources are limited to $12,510 and annual income limited to $16,245. For a couple living together the resource limit is $25,000 and income limit is $21,855.

Beginning January 1, 2010, changes in the Federal law will make it easier for some people to qualify for the Extra Help benefit. The Social Security Administration will no longer count any life insurance policies as a resource, nor will it count the financial help a person receives regularly from someone else to pay household expenses as income, in determining eligibility for Extra Help.

If you currently have life insurance or someone helps you with household expenses, see how those items affect your current resource and income status. If your resources are below the eligibility limit even with the life insurance, and your income falls below the eligibility limits even with the help with your household expenses, you should apply for Extra Help now.

If removing your life insurance from your resources or help with household expenses from your annual income brings you at or below the income limits listed above, you need to apply for Extra Help after January 1, 2010. Applying prior to January 1, 2010, will cause your application to be denied and you will have to redo the application in January.

It is easy to apply for Extra Help. You can apply online at: www.socialsecurity.gov, call Social Security at 1-800-772-1213, visit your local Social Security office or ask your Service Coordinator for assistance.

If you currently receive the Extra Help benefit, Social Security ***may*** review your eligibility for the Extra Help benefit. Reviews are completed annually, usually at the end of August. If you do not complete and submit the review form to Social Security, your Extra Help will be terminated in January 2010. Your Service Coordinator can also help you complete the annual review form.

Changes are Coming to Medicare D (prescription) Coverage for 2010

The Centers for Medicare and Medicaid Services (CMS) has announced that Medicare Prescription Drug Plan premiums will increase slightly for 2010 and some Medicare beneficiaries may need to enroll in new plans. It is still too early to make any change, but some people may need to take steps to ensure they have the coverage they need when the open enrollment begins later this year.

The majority of beneficiaries enrolled in the prescription drug plans should see only small changes in their Part D premiums or benefits in the coming year. Officials are recommending that everyone compare their current coverage with the plans that will be offered in 2010 when the information becomes available in October. The information will be online at Medicare.gov and also listed in the Medicare & You 2010 handbook.

In particular, some beneficiaries who receive the low-income subsidy to pay their premiums and lower their copayments will need to move to a new plan to ensure that they can remain in a zero-premium plan. There may be premium changes for 2010 that would price their current plan premium past what the government will pay. CMS plans to notify all individuals in this situation and make sure they are aware of their options.

Open enrollment for enrolling in the Medicare Prescription D plans for 2010 is from November 15, 2009, through December 31, 2009. This is the time frame when everyone should review their current medications and determine the best Part D plan for the year 2010. Your pharmacist, your family or your Service Coordinator may be able to help you.

Protect Yourself from Influenza

Flu season is upon us once again and the new Flu H1N1 is a concern for many. It is the predominant flu strain circulating nationally. The symptoms are similar to seasonal flu although people report more instances of diarrhea and vomiting with the H1N1 virus. H1N1 is spread in the same way as seasonal flu viruses, mainly from person to person through coughing or sneezing. Sometimes people may become infected by touching something with flu viruses on it and then touching their mouth or nose.

The seasonal flu shot you normally take will not cover the H1N1 virus. Pregnant women, young children and those with chronic health conditions appear to be most at risk for H1N1. Elderly seem to be less affected and may have some immunity due to previous exposure to similar viruses. The H1N1 vaccine will be administered to priority groups first.

Stop It - Don't Spread It!

- Get your flu shot
- Wash your hands often with soap and water
- Use antibacterial hand gel
- If you cough or sneeze, cover your mouth
- Don't touch your eyes, nose or mouth
- Avoid being around sick people
- Stay home if you are ill

Flu Shot Clinics Coming Soon

The Service Coordinator for your building will be organizing flu shot clinics in the upcoming months.

Please watch for specific information and sign up sheets. The flu shot is covered by Medicare Part B.

Avoid Common Self-Care Mistakes

Treating common illnesses at home isn't complicated. You don't want to call your doctor over every little fever or sniffle, but you want to make wise health care decisions. Here are steps to take to avoid some common self-care mistakes:

Watch the Dose: Don't take more medication than the label recommends. Some people think if one dose is good, then two must be even better. Dosage recommendations on the package are there to protect you.

Treat the Cause: Don't treat symptoms without treating their cause. One danger of self-treating with over the counter drugs is you may confuse symptom relief with a cure. Your underlying health problem may continue or worsen even as you start feeling better.

Call your Doctor: Don't treat too long before calling your doctor. You don't always save money by not seeing the doctor. A doctor visit could keep a small problem from becoming a big one.

Don't Borrow Medications: Don't use someone else's prescription medications. It is common for people to give friends or family members their medications. Some drugs require a prescription because they may not be safe for everyone, may need special monitoring and may interact with other medications.

Don't Keep the Leftovers: Don't use leftover prescription medications. Your symptoms may be the same from a previous illness, but the condition, and its appropriate treatment, may be different.

Caution on Herbal Remedies: Don't take herbal or other alternative medicines without telling your doctor. Herbal remedies can raise blood pressure, thin the blood or interact with other medications you may be taking.

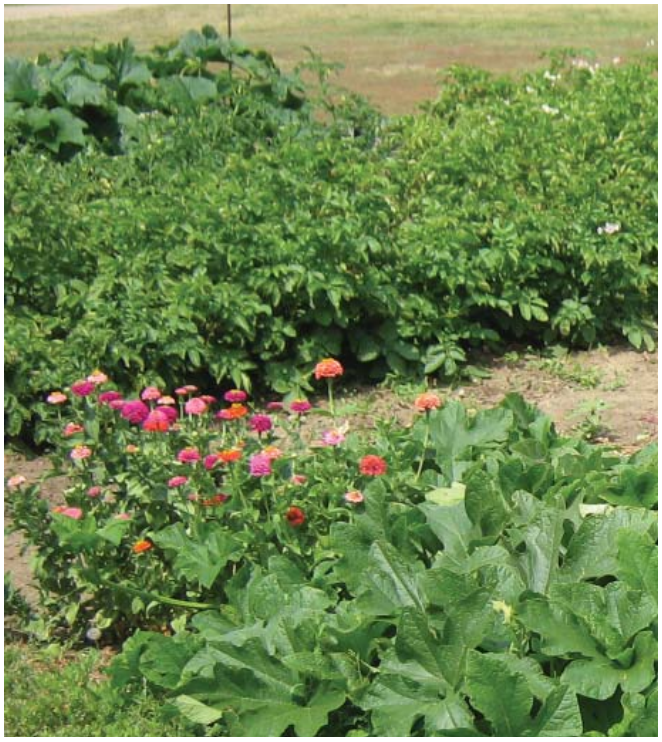
Follow your Doctor's Advice: Don't substitute the advice of friends or family for a doctor's expertise.

Look for Good Information: Don't consult just any health book or Internet site. If a book or Web site promises a magical cure, or makes outspoken claims against the conventional medical approach, that's a good clue to be wary of its advice.

When to Call: It is time to call your doctor if the problem is lingering or getting worse. Make an appointment if coughing persists, headaches won't go away, heartburn keeps returning or fever lasts more than a few days.

Source: www.staywellsolutionsonline.com

How Did Your



The gardeners at Homestead Heights in Bison planted zinnias among their vegetables.

This patriotic mix of petunias spilled over the whiskey barrel at River Ridge Apartments in Mobridge.

Deb tends the flower gardens at The Evans in Hot Springs.

An assortment of container gardens greet all who enter Maplewood Townhouse Apartments in Rapid City.

Tomato plants were grown in buckets at the 5th Avenue Apartments in Aberdeen.

Julia Childs' Cucumber Relish

2 medium sized cucumbers, peel and remove seeds
Cut cucumbers into ¼" strips then cube to ¼"
Add 1 tablespoon chopped onion
Sprinkle with dill weed
Coat with 2 to 3 tablespoons of mayonnaise
Salt and pepper to taste

Garden Grow?

Genine decorated her patio with yard art and wave petunias at Four Winds Apartments in Flandreau.

Impatiens fill Nancy's unique container at Gold Mountain in Lead.

This healthy pepper plant was grown in a bucket at Lamro Apartments in Winner.

This container combination for a partially shady area is at the Collins Apartments in Sioux Falls.

Baked Tomatoes

4 cups soft bread crumbs
¼ cup melted butter or margarine
¼ teaspoon salt
¼ teaspoon cayenne pepper
4 cups peeled, chopped and seeded tomatoes

Toss together bread, butter, salt and pepper in a large bowl. Layer half of the tomatoes and half of the bread mixture in a 2 quart casserole. Repeat layers. Cover. Bake 350 degrees about 50 to 60 minutes. You can subsitute two cans of diced tomatoes when fresh tomatoes are not available.

These colorful containers are at Beadle Plaza in Sioux Falls.

Whiskey barrel planters added a splash of color to the patio of Old West Apartments in Ft. Pierre all summer long.

Tis the Holiday Season

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

CAROLS
CELEBRATION
CHRISTMAS
FAMILY
FRIENDS
HALLOWEEN
OVEREAT
SALUTE
THANKSGIVING
TRICK OR TREAT
TURKEY
VETERANS DAY

Congratulations to Elida and Clarence Wold on celebrating 60 years of marriage on September 11th!

They were married in 1949 in Hillhead, SD (near Veblen). Elida lives at The Tower Apartments in Watertown and Clarence resides at Jenkins Nursing Home.

Wayne and Evelyn Anderson celebrated their 65th wedding anniversary in September.

They were married on September 12, 1944, in Platte SD. They currently live at Towne Square Apartments in Armour. Best wishes to both couples!

Upcoming Events

OCTOBER	NOVEMBER	DECEMBER
- Apple Month - National Chili Month - National Popcorn Month - Navy's Birthday October 13 - National Corn Candy Day October 30 - Fire Prevention Week October 4 - 10	- Family Stories Month - Fraud Awareness Week November 8 - 15 - Sandwich Day November 3 - America Recycles Day November 15 - Daylight Savings Time Ends November 1	- Pearl Harbor Remembrance Day December 7 - Humbug Day December 21 - Blue Moon December 31 - National Candy Cane Day December 26 - Bingo Month - Happy New Year!

Advance Directives - Make Your Wishes Known

In the previous newsletter we touched on the subject of Advance Directives. Most people think that Advance Directives are only for the elderly or those who are terminally ill. In truth, all adults over the age of 18, regardless of health status should have Advance Directives.

Discussing end of life issues is never easy, but it will be easier to face them now rather than in a time of crisis and emergency.

Advance Directives ensure that you receive the care at the end of your life that you want. It eases the emotional burden on your family, gives your physician direction and advocates your choices. Although many people do not want certain life saving or sustaining methods used when they have a medical emergency, most have not discussed this with their physician or family. Choosing a health care representative now can be the first step towards ensuring your wishes are met in the future. Choose someone who you know will follow your wishes and someone who will take into account your religious beliefs and values. Choose someone who knows your personality and preferences. Your health care representative might be a family member or trusted friend. Making these choices now may save you and your loved ones a lot of stress and hardship should you ever become incapacitated.

The Five Wishes program is one approach to preparing Advance Directives. This program is offered through the national nonprofit agency Aging with Dignity. The mission of Aging with Dignity is to affirm and safeguard the dignity of individuals as they age and to promote better care of those who are near the end of life. The Five Wishes approach asks for you to respond to five specific wishes you would have for your end of life care. These include selecting a health care representative, establishing your living will, establishing comfort care at the end of your life, wishes for family and funeral requests. The Five Wishes form is easy to understand and easy to complete. It meets the legal requirements for an Advance Directive in South Dakota. If you would like more information about Five Wishes, please visit with your Service Coordinator.

The Comfort One program of South Dakota is offered to those who are terminally ill who do not want certain life saving or sustaining methods used in their care. There is a form for this program which must be signed by your physician, physician's assistant or nurse practitioner. It confirms to emergency personnel that they are not to perform certain procedures in accordance with your wishes. For more information on this program please ask your Service Coordinator.

Senior Companions *Sharing Friendship at Home*

Due to the recently passed Edward M. Kennedy Serve America Act, the federal guidelines for the Senior Companions Program have changed effective October 1, 2009.

Individuals can become Senior Companions if they are age 55 or over, meet income guidelines and are able to serve 15 to 40 hours per week.

Senior Companions of South Dakota is a volunteer program that provides in-home assistance and respite care to the elderly and disabled in over 50 communities across South Dakota. The program has been described as one of the most positive South Dakota seniors' program, as it allows low income, healthy volunteers an opportunity to provide companionship and in-home assistance to those who need help to live independently.

Senior Companion activities might include companionship by visiting, transportation, meal planning and preparation, light housekeeping, playing cards, life reminiscing - or just generally enjoying the friendship of a peer.

The Senior Companion volunteers receive an hourly stipend, mileage reimbursement, meal allowances and other benefits. These benefits do not reduce any governmental assistance and are not taxable.

The Senior Companion is valuable in the care and support of South Dakotans, especially in rural communities. There is no charge for services to the client or their families. If you are interested in the Senior Companion Program please visit with your Service Coordinator.

Source: www.seniorservice.org/southdakota_scp/

All Star Recipes

Broccoli Salad - submitted by Nancy Butler, Gold Mountain

1 large head broccoli
1 cup sunflower seeds
1 lb. bacon
½ cup sugar
1 cup celery
1 cup raisins
1 cup mayonnaise
2 tablespoons vinegar

Break broccoli up into small pieces. Cook bacon and crumble up into small pieces. Combine broccoli, celery, sunflower seeds, raisins and bacon. Mix mayonnaise, sugar and vinegar together and toss with salad.

Chicken Zucchini Casserole - submitted by Vera Wilson, Homestead Heights

1 pkg stuffing mix
3 cups diced zucchini
1 can cream of chicken soup
½ cup sour cream
¾ cup melted butter
2 cups cooked chicken, cubed
½ cup chopped onion

Combine stuffing and butter. Set aside ½ cup of stuffing for topping. Add remaining ingredients. Put into a greased 2 quart baking dish. Top with reserved stuffing. Bake uncovered for 40-45 minutes at 350 degrees until golden brown and bubbly.

Creamy White Chili - submitted by Kelly Kruse, SDHDA

1 pound boneless chicken breasts
1½ teaspoon garlic powder
1 medium onion, chopped
1 tablespoon vegetable oil

Cut chicken into ½ inch cubes. Sauté chicken in above ingredients until the chicken is no longer pink. Add:

2-15½ oz. cans Great Beans, rinsed and drained
1-14½ oz. can chicken broth
1 teaspoon salt
1 teaspoon dried oregano
¼ teaspoon cayenne pepper
2-4 oz. cans chopped green chilies
1 teaspoon ground cumin
½ teaspoon pepper

Bring to a boil, reduce heat and simmer 30 minutes. Remove from heat and add:

8 oz. sour cream
½ cup whipping cream

Enjoy!

Cheese Bread - submitted by Kelly Kruse, SDHDA

1 loaf French bread
½ teaspoon garlic salt
1 cup shredded mozzarella cheese
½ cup chopped onion
½ cup plus 2 tablespoons butter

Cut the loaf in half lengthwise. Mix above ingredients and spread on the bread. Place in 350 degree oven for 10 to 15 minutes until cheese has melted and bread is slightly toasted.

Please submit items for the Winter 2010 Newsletter to your Service Coordinator by December 1st.

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EQUAL HOUSING OPPORTUNITY

SOUTH DAKOTA HOUSING DEVELOPMENT AUTHORITY