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STAR Resident Newsletter
is provided by the South Dakota
Housing Development Authority
for your interest and enjoyment.
If you need any assistance with
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SOUTH DAKOTA
Housing
DEVELOPMENT AUTHORITY



R e c i p e s

Chocolate Zucchini Bread-submitted by Jodi Morrill, Pheasant Valley Courtyard

3 eggs	1 cup oil
2 cups sugar	1 tablespoon vanilla
2 ½ cups flour	1 teaspoon salt
½ cup cocoa	¼ teaspoon baking powder
1 teaspoon cinnamon	1 teaspoon soda
2 cups shredded zucchini	

In mixing bowl beat eggs, oil, sugar and vanilla. Stir in zucchini. Combine dry ingredients and add to zucchini mixture. Pour into two greased loaf pans. Bake at 350° for one hour.

Fruit Punch-submitted by Jodi Morrill, Pheasant Valley Courtyard

1 package strawberry Kool-Aid
½ cup sugar
3 to 4 cups water
½ small can frozen orange juice concentrate
3 ounces pineapple juice
6 ounces strawberry soda
1 cup ginger ale

Mix the Kool-Aid, sugar and water together. To this add the orange juice, pineapple juice and strawberry soda. Just before serving add the ginger ale. Serve over ice. Makes ½ gallon.

Tuna Noodle Casserole-submitted by Jewell Steiner, Sherman Apartments

½ bag of noodles	1 can tuna
1 can peas	2 cans cream of mushroom soup

Boil the noodles. Drain the noodles after they are cooked. Put noodles in a greased casserole dish. Drain the can of peas and tuna and then add them to the casserole dish. Add cream of mushroom soup and stir. Bake casserole at 350° for one hour.

Melting Moments-submitted by Dorothy Bathel, The Senechal

1 cup butter or margarine	⅓ cup powdered sugar
1 tsp vanilla	⅔ cup unsifted cornstarch
1 cup flour	

Beat all ingredients together. Drop by teaspoons onto an ungreased cookie sheet. Bake at 350° until very light tan. Cool completely before removing from sheet. Ice with orange frosting.

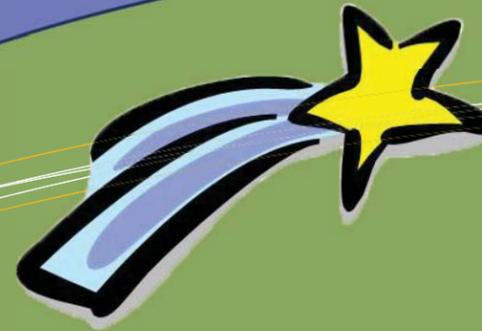
Orange Frosting

1½ cup powdered sugar
2 tablespoons margarine or butter
Enough orange juice to make the mixture creamy.

FALL
2014

STAR
Resident Newsletter

A QUARTERLY
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HOUSING DEVELOPMENT
AUTHORITY



Veteran Spotlight Shines on Harold Vista

Harold Vista has been living at the Evans for three years. His journey to Hot Springs has taken many roads.

Harold served in the 11th Airborne, 76th tank battalion for the United States Army. "The U.S. had started sending advisors to Korea," recalled Harold. He knew the United States would be going to Korea to fight, so he and a friend went to sign up for the Army. He was only 17 at the time and at that age had to have his parents' permission to join. "My parents were hesitant to allow me to join the service, but relented after few months of my persistent requests," stated Harold.

It was discovered that Harold had a heart murmur so he was not sent to Korea, but was instead given the role of training new soldiers to be Assistant Tank Drivers and Bow Gunners. Unfortunately, his heart condition worsened and he was given an honorable discharge. For five years after returning to civilian life Harold served on the honor guard for burials of soldiers who were from his home town. "I was proud to honor those who served our country," remembered Harold.

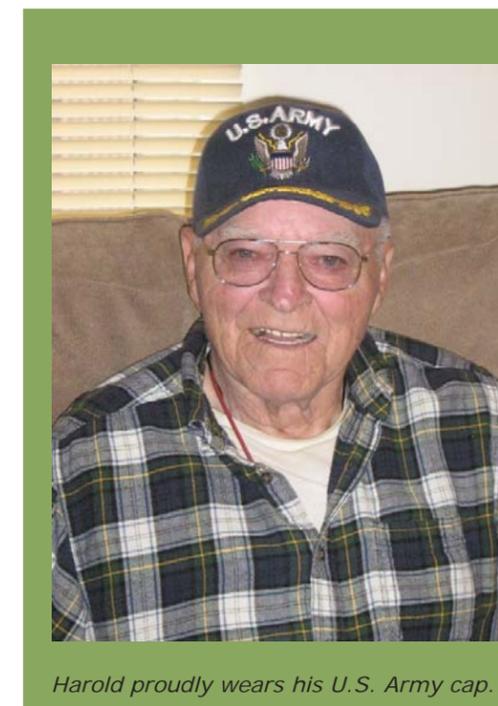
Harold first came to the Hot Springs VA in 1983. He went through the alcohol treatment

program four times. In the past he had done well while in the treatment program and aftercare, but when he moved out of the area he would relapse. "I credit the VA Substance Abuse Treatment Program counselors for saving my life and helping me on the road to recovery," said Harold. After he completed his last treatment program his counselors encouraged him to stay in Hot Springs where he had a sobriety support

system. He became active in the Alano Club and AA. He has served as both President and Treasurer of the Alano Club. As of April 11, 2014, Harold has been sober for 15 years. Harold reflects, "These have been the best 15 years of my life. It is unbelievable that I sobered up. I love this area. The Black Hills are a healing place in nature and the Hot Springs VA is a healing place for us veterans."

Harold states he was a different guy when he came out of the Army than when he enlisted. "There was a special feeling of doing something to serve your country. It was a great experience," reflected Harold. A Congressional

Medal of Honor recipient and the Colonel of his unit were WWII veterans. "These men helped me understand what service to your country really means," said Harold. "I was proud to serve with these men."



Harold proudly wears his U.S. Army cap.



Unclaimed Property Services Free through State Treasurer's Office

State Treasurer Rich Sattgast is warning the public to check with his office before replying to anyone claiming they can assist in returning unclaimed property. While there are legitimate companies known as asset locators or finders who provide this service for a fee, others are scams.

Many South Dakotans are receiving letters from National Claimant Services stating that they have located dormant assets in their name.

"National Claimant Services is a legitimate asset locator," says Sattgast, "but to avoid the fees associated with their service the public can contact my office directly free of charge."

Most legitimate locators charge anywhere from 15 to 25 percent of the recovered value with contracts that last for several years, so the public should first check with the Treasurer's office before entering any agreement.

There are solicitors who are trying to scam you out of your money. If you have any doubts, get the contact information for the solicitor and call the State Treasurer's Unclaimed Property Division before giving out personal information or agreeing to anything.

Every state has an unclaimed property division and provides the service for free. The easiest way to check if you are owed money from the state is to go to the State Treasurer's website: <http://www.sdtreasurer.gov/unclaimed-property/>, to search for your name. If you have unclaimed funds, you can request a claim form on the website or call the South Dakota State Treasurer's office at 605-773-3379.

Source: South Dakota State Treasurer



South Dakota Celebrates 125th Birthday!



Throughout the year, several communities have organized events commemorating South Dakota joining the United States of America 125 years ago. Grover Cleveland of New

York and Benjamin Harrison of Indiana served as presidents of the United States during the last years of territorial status and first years of statehood for South Dakota.

After initially opposing statehood, the lame duck President Cleveland signed the Omnibus Enabling Act on February 22, 1889, that established the process for southern and northern Dakotans to achieve statehood. He and other outgoing Democrats got on the statehood bandwagon after pro-statehood Republicans beat them in the previous election.

At 3:40 p.m. EST on November 2, 1889, President Harrison signed almost identical statehood proclamations that created North Dakota and South Dakota. No one will ever know which state was the 39th or the 40th to enter the Union because Harrison covered and shuffled the documents before and after signing them. He proudly declared, "They were born together – they are one and I will make them twins."

Sources: South Dakota Governor's Office and www.mellettehouse.org

Arthur Mellette was the tenth and last appointed Governor of Dakota Territory and elected the First Governor of the State of South Dakota. He was educated in Indiana and eventually attended Indiana University in Bloomington, graduating with distinction. He entered Law School at the University, only to have his studies interrupted when he enlisted in the 9th Regiment of the Indiana Volunteers on October 6, 1864. He served as a soldier in the Civil War until he was discharged in September of 1865.

After being mustered out of the army, Mellette finished his studies at the University and attained his law degree in 1866. Shortly after graduation he married Margaret (Maggie) Wylie. They moved to Muncie, Indiana, where they began their married life together. Four sons were born to the Mellettes between 1867 and 1872.

He eventually visited Dakota Territory and decided this would be a good place to relocate his family due to Maggie's health. He was able to obtain an appointment as Registrar of the United States Land Office which was located at Springfield, in southern Dakota Territory. The family arrived in Springfield on a crisp January day in 1879 when the temperature was reportedly 45 degrees below zero.

Governor Mellette served two terms and decided not to seek a third term. He left public life in 1894 and was anxious to re-establish both his law practice and other business interests.

New Anti-Fraud Hotline

Assists Seniors

The U.S. Senate Special Committee on Aging has set up a new toll-free hotline to help seniors who may be a victim of fraud.

The hotline will make it easier for senior citizens to report suspected fraud and receive assistance. It will be staffed by a team of committee investigators weekdays from 9 a.m. to 5 p.m. EST.

The investigators, who have experience with investment scams, identity theft, bogus sweepstakes and lottery schemes, Medicare and Social Security fraud and a variety of other senior exploitation issues, will directly examine complaints and, if appropriate, refer them to the proper authorities.

Anyone with information about suspected fraud can call the toll-free fraud hotline at 1-855-303-9470, or contact the committee through its website: <http://www.aging.senate.gov/fraud-hotline>.

Source: U.S. Senate Special Committee on Aging

Should You Give Your Zip Code at a Store?

When you buy something and you've swiped your debit or credit card, the salesperson may ask for your zip code. The store has your name, card number and expiration date, but with the zip code it can figure out your address and phone number. It is beneficial for both you and the store because the store may send you discount coupons and catalogs.

The downside is some states say it violates privacy laws. The store could possibly sell your profile to a data broker, a business that sells information to other companies. You can opt out by just saying "No thanks, I'd rather not," when asked by the clerk for your zip code.

Here are three times you need to give your zip code:

Credit cards may want you to key in your zip code for security purposes.

You still need to give your zip code when shopping online so they know where to ship your purchases.

Gas stations use your zip code as a verification system to fight fraud when you pay-at-the-pump.

Source: www.forbes.com

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

First Governors Word Search

The last names of the first 16 South Dakota governors can be found in the puzzle.

Arthur C. Mellette	Peter Norbeck
Charles H. Sheldon	William H. McMaster
Andrew E. Lee	Carl Gunderson
Charles N. Herreid	William J. Bulow
Samuel H. Elrod	Warren Green
Coe I. Crawford	Tom Berry
Robert S. Vessey	Leslie Jensen
Frank M. Byrne	Harlan J. Bushfield

Created by Discovery Puzzle Maker

Resources for Independent Living Available Statewide

The mission of the Centers for Independent Living (CIL) is to provide a comprehensive range of services to make it possible for people with disabilities to live as independently as they choose in their communities. Their goal is to enhance independence for all people, ages and disabilities.

CILs understand the challenges faced by people with disabilities. This motivates the agency to achieve immediate and long-term solutions by assisting individuals with finding affordable and accessible housing, equipping a home with assistive technologies or enhancing independent living skills.

South Dakota is divided into three service areas. Western Resources for Independent Living is headquartered out of Rapid City, Independent Living Choices' main office is in Sioux Falls and the Native American Advocacy Project serves the Indian Reservations.

CILs offer four core services:

Information and Referral Services:

The agency maintains a wealth of information about disability products and services to help guide people through systems such as housing, transportation, social security benefits and employment.

Independent Living Skills:

These skills give clients the power to live as independently as possible. Independent living skills may include but are not limited to:

housekeeping, cooking, time management, shopping, laundry and budgeting.

Peer Support:

Individuals with disabilities help promote personal growth by sharing their own experiences of having a disability. There are a variety of peer support groups which are run by and for people with disabilities.

Advocacy:

Advocating for policy changes to improve accessibility in public places.

Other services may be provided based on the specific needs of the individual with disabilities. To be eligible for services an individual must have a significant disability, which means:

- Physical, mental, cognitive or sensory impairment
- Inability to function independently in the family or community, or whose ability to obtain, maintain or advance in employment is substantially limited
- For whom the delivery of independent living services will improve the ability to function, continue functioning or move towards functioning independently in the family or the community or to continue employment.

For more information please contact your STAR Coordinator or the office which serves your area.

ABERDEEN

Brown, Edmunds, Day
McPherson, Campbell,
Walworth, Potter, Marshall
110 6th Ave. SE, Ste 101
Aberdeen, SD 57401
605-626-2976

CHAMBERLAIN

Brule, Buffalo, Charles Mix,
Douglas, Gregory
417 N. Main, Ste 101
Mitchell, SD 57301
605-995-8140

HERRICK

All SD Indian Reservations
Herrick, SD 57538
605-840-4417

HURON

Faulk, Spink, Hyde, Hand,
Beadle
351 Wisconsin Ave SW
Ste 105
Huron, SD 57350
605-353-6710

MADISON

Brookings, Kingsbury, Lake,
Miner
411 SE 10th St., Ste 102
Madison, SD 57042
605-256-5070

MITCHELL

Aurora, Davison, Hanson,
Jerauld, Sanborn
417 N. Main, Ste 101
Mitchell, SD 57301
605-995-8141

PIERRE

Haakon, Hughes, Jackson,
Jones, Lyman, Mellette,
Stanley, Sully, Tripp
740 E Sioux Ave, Ste 106
Pierre, SD 57501
605-494-1005

RAPID CITY

Custer, Fall River,
Pennington
405 E. Omaha St., Ste D
Rapid City SD 57701
605-718-1930
888-434-4943

SIoux FALLS

Lincoln, McCook, Moody,
Minnehaha, Turner
4107 S. Carnegie Circle
Sioux Falls, SD 57106
605-362-3550

SPEARFISH

Butte, Lawrence, Mead,
Perkins
420 Oriole Drive
Spearfish, SD 57783
605-559-0500

WATERTOWN

Codington, Clark, Hamlin,
Duel, Grant, Roberts
312 9th Ave. SE, Ste C
Watertown, SD 57201
605-882-5249

YANKTON

Bon Homme, Clay,
Hutchinson, Union, Yankton
610 W. 23rd St., Ste 11
Yankton, SD 57078
605-668-2940

Health Spotlight :: Osteoarthritis

Arthritis, a common chronic condition affecting the joints, is experienced by 27 million Americans. Though the condition can develop in people of any age, it is most common in adults 65 years or older.

Osteoarthritis occurs when the cartilage that covers the end of bones where they meet to form a joint deteriorates. As the cartilage wears away the bones become exposed and begin to rub on each other. The deteriorating cartilage affects the shape of the joint causing it to no longer function smoothly. There can also be problems with pieces of cartilage or bone floating in joint fluid and causing pain. Spurs can also develop at the end of bones that will then cause damage to surrounding tissue and also cause pain.

Symptoms of osteoarthritis can vary greatly depending on which joints are affected. The most common symptoms are pain and stiffness in the joints first thing in the morning and after resting. The joints that are most commonly affected are those in the lower back, knees, hips and feet. Some people also report neck and finger pain.

It was thought that arthritis was simply a wearing

out of the joints throughout the natural aging process. Now the condition is known to be an actual joint disease. Some people have been found to have genetic traits that predispose them to developing osteoarthritis. Studies have also shown that being overweight can also be a major factor in developing this condition due to the added amount of stress that extra weight puts on the joints in the hips, legs and feet. Osteoarthritis may develop due to repetitive motion or repeatedly injuring of the same joints and tendons.

There are several ways to diagnose osteoarthritis including the use of x-rays or MRI pictures that show where arthritis is currently located. Though some joint pain can be normal as you age, joint pain accompanied by swelling, redness, warmth or a rash is not normal. You should be seen by a doctor.

Treatment for osteoarthritis can include using a cold pack on affected areas, taking a hot bath to relax and relieve pain, massaging the affected area or by taking over-the-counter pain relievers. If these options do not help alleviate the pain, a doctor can write a prescription for arthritis medication.

Arthritis is very common today and due to the painful nature of the condition, can be very debilitating. It can become a challenge to complete everyday activities without pain; however, a full and active life with arthritis is very possible. The following tips are ways that you can manage arthritis pain and improve mobility:

- Manage your weight. Every extra pound can cause up to six times more pressure on joints in the knees, hips and feet.
- Get plenty of exercise. Exercise can increase range of motion, lessen pain and help maintain a healthy weight.
- Go swimming. Water exercises are one of the most beneficial activities for people with arthritis. Water provides a low impact way to exercise.
- Meditate. Focus in on each area of your body, then calm your thoughts. Meditation can be an effective way to relax your body and ease pain.
- Find something to laugh about each day. Laughter has long been proven to be the best medicine because it relaxes muscles, relieves pain and boosts the immune system.
- Eat a diet rich in calcium. Calcium is very important to bone health, so eating plenty of foods high in calcium can help ensure your bones remain strong.
- Be good to your feet. People with arthritis pain should wear comfortable shoes that fit them well and offer enough support.
- Take a hot bath. A hot bath can help alleviate pain by relieving muscle tension, soothing aching joints and helping you relax.
- Treat yourself to a massage. Massage therapy is proven to help increase circulation and decrease pain.
- Stretch out. Activities such as yoga or Tai Chi are great ways to increase flexibility which can also decrease joint pain.
- Follow an anti-inflammatory diet. There is scientific evidence proving that eating a diet high in Omega 3's, which are found in foods such as walnuts and fish, eating plenty of fruits, vegetables and grains can help reduce inflammation in your body.
- Stay hydrated. Drinking plenty of water, at least eight 8 ounce glasses a day is important for proper health and healing of the body.

Source: www.arthritisistoday.org

Medicare Extra Help Program

Prescription Help for Qualified Individuals

If you are having difficulty paying for your prescription drugs, the good news is that there is help available to you. The Medicare Extra Help program, which is administered by the Social Security Administration, seeks to assist Medicare beneficiaries with cutting the cost of their Medicare Part D premiums, paying annual deductibles and paying the co-pays for medications.

The Extra Help program is estimated to provide an annual benefit of \$4,000 to qualified individuals, but many people are not aware that they are eligible for the Extra Help program. The application process is simple but requires you to disclose your asset and income information. This information is sent to the Social Security Administration who will make a final determination of whether you are eligible to receive benefits. If approved for benefits, the Extra Help program can provide partial or full subsidy to beneficiaries.

The resource limit for an individual is \$13,440 and \$26,860 for a married couple. Resources are the value of things that you own and include:

- Any real estate other than your primary residence
- Bank accounts including checking, savings and certificates of deposit
- Stock and bonds, including U.S. Savings Bonds
- Mutual funds and Individual Retirement Accounts
- Cash that is kept at home or anywhere else

The following items are not considered resources when applying for Extra Help:

- Your primary residence
- Your vehicle
- Jewelry or home furnishings
- Life insurance policies
- Burial expenses or the interest earned on money that will be used for burial expense

There are also income limits in the Extra Help program. Your annual income must be less than \$17,235 for an individual and less than \$23,265 for a couple. The Extra Help program does not count Supplemental Nutrition Program benefits, housing assistance or energy assistance as income.

If you are interested in discussing the Extra Help program, please visit with your STAR Coordinator for more information. Your STAR Coordinator can assist you with completing an application or you can access an online application at www.socialsecurity.gov/extrahelp.

Source: www.socialsecurity.gov

File of Life provides Emergency Information



The File of Life is a magnetic file containing a form that provides vital health information to emergency responders in case you are unable to speak when they arrive to care for you. It is available through the Department of Social Services, Aging and Disability Resource Connections. The form lists your emergency contacts, physician, medical conditions, prescriptions, medical history, do not resuscitate directives and medical insurance information. If you are interested in attaining a File of Life or need assistance in filling one out, please contact your STAR Coordinator.

Medicare Part D Check-Up

Choosing a Plan for 2015



Guest Article by Jamie Seiner, SHIINE Director

Doing a Medicare Part D review is just as important as a yearly check-up with your doctor. Plans can change from year to year so do not assume the plan you are happy with

this year will necessarily be the best one for you in 2015.

October 15 through December 7, 2014, are key dates for a Part D plan review. This is called the Annual Enrollment Period (AEP). During this period, you can enroll in a Medicare prescription drug (Part D) plan if you missed a prior enrollment deadline. If you already have a Part D plan, this is your opportunity to change the plan you are enrolled in.

The first step in your review should be taking a close look at any changes for the upcoming plan year, such as the monthly premium and the amount you will pay each time you fill a prescription. You also need to look at the plan's formulary, the listing of drugs covered by the

plan. Since your prescribed medications can change from year-to-year, open enrollment provides a great opportunity to determine if your current plan is the best fit for you and your budget.

The best tool to help with your review is the Medicare web site, www.medicare.gov. This site allows you to enter your prescriptions and choose a pharmacy to get a comparison of the plans based on a total out-of-pocket cost. If you do not have access to a computer you can ask your STAR Coordinator for assistance or contact a SHIINE volunteer.

SHIINE is a program of the state of South Dakota's Department of Social Services that offers free, confidential and objective assistance. SHIINE volunteers are available statewide, offering free counseling services. Call 1-800-536-8197 to locate a SHIINE counselor.

Don't put this important task off until the last minute. If your current plan will still be the best one for you in 2015, you don't need to do a thing; your enrollment will continue from this year into next.



Watch your mailbox for news about Medicare drug plans and changes coming next year.

2015 Medicare & You Handbook: This booklet includes a list of drug plans, premiums and basic plan information for next year.

Annual Notice of Change: If you are in a Medicare drug plan now, your plan will send you a notice outlining changes for 2015 including premium, benefits and formulary (drug list) changes. If you get your drug coverage through a Medicare Advantage plan watch for that plan's notice of changes for 2015.

Creditable Coverage Notice from Employer Plan: If you have drug coverage from your employer/retiree plan you must receive a notice by October 15 telling you if their coverage for 2015 is as good as Medicare's coverage. Keep this notice with your important papers.