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# R e c i p e s

## Sugar Free Salad - submitted by Rose Hargrove, 5th Avenue Apartments

- 1 3 ounce package sugar free orange gelatin
- 1 3 ounce package sugar free instant vanilla pudding
- 1 10 ounce can mandarin oranges, drained
- 1 8 ounce container fat free frozen whipped topping, thawed

Dissolve gelatin in 1 cup boiling water. Add ½ cup cold water; let set in fridge for 20 minutes. With a mixer or whisk, add dry vanilla pudding mix and beat until smooth. Fold in oranges and whipped topping by hand. Refrigerate. Try strawberry gelatin with strawberries, peach gelatin with peaches, etc. Dreamy!

## Diabetic Cookies -submitted by Jodi Morrill, Pheasant Valley Courtyard

- |                     |                            |
|---------------------|----------------------------|
| 1 ½ cup raisins     | 3 eggs, beaten             |
| 1 teaspoon soda     | 3 cups flour               |
| ¼ teaspoon salt     | 1 ½ cups water             |
| 1 teaspoon cinnamon | 1 ½ teaspoon baking powder |

Cook raisins in water until water is gone. Add soda and cool. Add eggs. Sift together rest of ingredients. Add raisin mix to dry ingredients. Drop by tablespoon on greased cookie sheet and bake at 375° for 10 minutes.

## Dream Bars - submitted by Jodi Morrill, Pheasant Valley Courtyard

- |                           |                   |
|---------------------------|-------------------|
| ½ cup butter or margarine | ½ cup brown sugar |
| 1 cup flour               |                   |

Mix to a crumbly mass like pie crust. Put into a buttered 9x9 inch pan. Bake at 350° until slightly browned. Then mix together:

- |                     |                          |
|---------------------|--------------------------|
| 1 cup brown sugar   | ½ teaspoon baking powder |
| 2 eggs              | ¼ teaspoon salt          |
| 1 teaspoon vanilla  | 1 ½ cups coconut         |
| 2 tablespoons flour | 1 cup chopped nutmeats   |

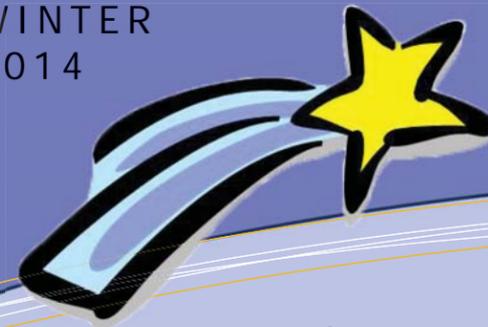
Pour this over baked mixture and bake again at 350° until browned, about 20 to 30 minutes. When cool, cut into bars.

## Dorothy's Dessert - submitted by Jodi Morrill, Pheasant Valley Courtyard

- |                                     |                    |
|-------------------------------------|--------------------|
| 1 8 ounce package cream cheese      | ¼ cup lemon juice  |
| 1 can sweetened condensed milk      | ¼ teaspoon vanilla |
| 1 prepared graham cracker pie crust |                    |

Blend together with mixer until smooth. Spread over graham cracker pie crust. Chill 3 hours. Top with any flavor pie filling.

WINTER  
2014



**STAR**  
Resident Newsletter

A QUARTERLY  
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HOUSING DEVELOPMENT  
AUTHORITY

## Keeping Spirits Bright

*"I have no particular inspiration when I am making the decorations. I just start one piece and see where it takes me."*

*Arlene Schneiderman*



Arlene Schneiderman, a 4 year resident of the 5th Avenue Apartments in Aberdeen, does her part to brighten up the community room. Arlene, who has been doing crafts all her life, creates unique decorations each month. Arlene combs through local thrift stores and garage sales to find seasonal decorations and other unique items that she can use to create wreaths and centerpieces.

Arlene developed a creative spirit at a very young age. Growing up in a large family, Arlene's parents felt that no one should be sitting idle. Arlene and her four sisters were taught sewing, knitting and crocheting by their mother. Arlene's father also expected his sons to be busy, so the boys were taught woodworking skills. Arlene's siblings grew up to be amazing woodworkers and one sister is a professional seamstress.

Arlene turned her love of crafts into a business and owned her own ceramics shop. She enjoyed being able to paint the delicate pieces and also embraced the opportunity to show people the art of ceramics. In her spare time away from the shop, Arlene also made and sold quilts.



"It would usually take me a few weeks to make each quilt exactly right," said Arlene.

Now that Arlene is retired, she really enjoys using her crafty talents. When Arlene moved in, she noticed there weren't many decorations in the community room, so she set to work and started decorating. The other residents enjoyed the new decorations. Now they help her decorate by bringing her craft supplies to turn into new decorations.

Arlene is proud of the unique nature of the pieces she makes. No centerpiece or wreath is exactly alike, and due to limited storage space, once a decoration has been used for a month, it is disassembled and the parts and pieces are saved to be re-used in a new project. "Being able to reuse the parts is a good way to keep the cost of decorating low," stated Arlene.

When asked about her favorite decorations, Arlene admits, "Christmas is my favorite season for decorating because I can make beautiful wreaths and centerpieces and there is always a variety of holiday items to choose. Decorating keeps me busy, active and I truly love the creativity of it all."

Thank you, Arlene for brightening up the community room at 5th Avenue!



## Federal Income Taxes

Help is available for sorting through the forms.

Even though it happens every year, many of us put off filing our federal income taxes for a number of reasons, whether it is due to anxiety, complexity or cost. Doing your taxes and getting your paperwork together for a tax professional can be overwhelming. If you are uncertain if you have to file income tax, what form is best for you or if you have other federal income tax questions there are a number of assistance options available to help you prepare for April 15.

**Live telephone assistance:** 1-800-829-1040. For those with hearing impairments: 1-800-829-4059 (TDD). Hours of operation are 7AM to 7PM your local time.

**Web Based Interactive Tax Assistant:** The IRS has a web based site called the Interactive Tax Assistant which will help you find out if you need to file a return. It also can help you answer questions about whether your pension, social security or railroad retirement benefits are taxable.

**Volunteer Income Tax Assistance (VITA):** Volunteers offer free tax help to people who make \$51,000 or less and need assistance in preparing their own tax returns. IRS certified volunteers provide free basic income tax return preparation with electronic filing to qualified individuals in local communities. VITA sites are generally located at community or neighborhood centers, libraries, schools, shopping malls and other convenient locations. To find a VITA site near you contact 1-800-906-9887.

**Tax Consulting for the Elderly (TCE):** This program offers free tax help for all, with priority given to people who are 60 years of age and older. They specialize in pensions and retirement issues unique to seniors. A majority of TCE sites are operated by the AARP Foundation's Tax Aide Program. To find a TCE or AARP Tax-Aide site near you, use the AARP site locator tool or call 1-888-227-7669.

**Self-Help Tax Preparation:** In addition to traditional face-to-face tax preparation, the IRS is offering a self-assistance service at many VITA and TCE locations. If individuals have a simple tax return and need a little help, or do not have access to a computer, they can visit one of the participating tax preparation sites and an IRS certified volunteer will guide them through the process.

**Before your Visit:** If you use one of these services for income tax assistance, please gather the following items and bring them with you:

- Proof of identification – Picture ID.
- Social Security Cards for you, your spouse and dependents or Social Security Number verification letter issued by the SS administration or your Individual Taxpayer Identification Number (ITIN) assignment letter for you, your spouse and dependents.
- Proof of foreign status, if applying for an ITIN.
- Birth dates for you, your spouse and dependents on the tax form.
- Wage and earning statement(s) form W-2, W-2G, 1099-R, 1099-Misc. from all employers.
- Interest and Dividend statement from banks (form 1099).
- A copy of last year's federal and state returns, if available.
- Proof of bank account routing and account numbers for Direct Deposit, such as a blank check.
- Total paid for daycare provider and daycare provider's tax id number.

Remember, to file taxes electronically on a married-filing-joint tax return, both spouses must be present to sign the required forms.

Sources: [www.irs.gov](http://www.irs.gov) & [www.aarp.org/money](http://www.aarp.org/money)

## Winter Olympic Events

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

ALPINE SKIING BIATHLON BOBSLEIGH  
 CURLING FIGURE SKATING FREE STYLE SKIING  
 ICE DANCING ICE HOCKEY NORDIC COMBINED  
 LUGE SKELETON SKIING  
 SKI JUMPING SNOWBOARD SPEED SKATING



## Fill in the Lyrics and Name that 1940's Tune

- Gonna take a \_\_\_\_\_  
 Gonna set my heart at ease  
 Gonna make a \_\_\_\_\_  
 To renew old memories  
 Got my bag, I got my reservation  
 Spent each dime I could afford  
 Like a child in wild anticipation  
 Long to hear that: "All aboard"
- \_\_\_\_\_  
 In all the old, familiar places;  
 That this heart of mine embraces;  
 All day through.  
 In that small cafe;  
 The park across the way;  
 The children's carousel;  
 The chestnut tree.
- Would you like to \_\_\_\_\_  
 carry moonbeams home in a jar  
 and be better off than you are  
 or would you rather be a mule.
- Oh, give me land, lots of land, under starry skies above  
 \_\_\_\_\_  
 Let me ride thru the wide-open country that I love  
 \_\_\_\_\_  
 Let me be by myself in the evening breeze  
 Listen to the murmur of the cottonwood trees  
 Send me off forever, but I ask you please  
 \_\_\_\_\_

4. Don't Fence Me In  
 2. I'll Be Seeing You

3. Swing On A Star  
 1. Sentimental Journey

ANSWERS:



## Resolve to Learn New Tricks

Guest Article by Leacey E. Brown, MS, SDSU Gerontology Field Specialist

We are all human! At any age a person can forget a name or where they put their car keys. It is normal, not the first sign of dementia. It is true the human brain functions less efficiently as a person ages, but that does not mean older people cannot learn new tricks. It just may take more

time. While forgetfulness is a normal part of aging, it is important to recognize the signs of a more serious problem. If you or a loved one is experiencing the following, please seek the help of a trained medical professional:

- Asking the same question repeatedly
- Getting lost in places you know well
- Inability to follow directions
- Confusion about time, people, and places
- Self-neglect, such as eating poorly, not bathing or being unsafe

There is not only one cause of dementia. Acute dementia can be caused by several different things:

- Medication reaction or interaction
- Depression
- Poor diet with too few vitamins and minerals
- Drinking too much alcohol
- Blood clots or tumors in the brain
- Head injury (fall or accident)
- Thyroid, kidney or liver problems

It is important to visit with a trained medical provider before discontinuing a medication or changing your diet. Some medications interact with food or other medications. Please visit with your pharmacist for more information about these interactions. If you use multiple pharmacists be sure they are aware of all the medications you or a loved one are taking. It is good practice to keep a list of current medications on you at all times.

time. With that said, there are things a person can do to combat mild forgetfulness which is a normal part of aging. Long story short, stay active both physically and mentally by:

- Learning new skills
- Volunteering
- Spending time with friends and family
- Using memory tools  
calendar, to-do lists, notes, etc.
- Putting important items in same place  
keys, purse, glasses, etc.
- Getting lots of rest
- Exercising
- Eating a well-balanced diet
- Do not drink excessive amounts of alcohol
- Getting help if feeling down for weeks at a time

## Give New Things a Try!

It is easy to get in a rut and settle into the same routine and do the same old things. Trying new things will keep you active both physically and mentally. Here is a list of ideas to get your new year off to a new start!

- |                             |                                     |                           |
|-----------------------------|-------------------------------------|---------------------------|
| keep a journal              | eat a good breakfast daily          | send a card just because  |
| work on a picture           | walk everyday                       | bake cookies and share    |
| write a poem                | volunteer at a school or church     | redecorate a room         |
| go to a meeting             | organize a social event             | invite someone to lunch   |
| ask a new person a question | start a book club                   | visit a museum            |
| try a new food              | read a different newspaper          | compliment someone today  |
| find a new word everyday    | learn a joke and share with friends | listen to different music |

## Enjoying Winter Safely

When winter temperatures drop significantly below normal, staying warm and safe can become a challenge. Extremely cold temperatures often accompany a winter storm, so you may have to cope with power failures and icy roads. Staying indoors as much as possible can help reduce the risk of weather related injuries. If you must venture outside, make your trips as brief as possible, dress warmly, stay dry and remember these tips to protect your health. Adults and children should wear:

- a hat
- sleeves that are snug at the wrist
- water-resistant coat and boots
- a scarf or knit mask to cover face and mouth
- mittens (they are warmer than gloves)
- several layers of loose fitting clothing

Be sure the outer layer of your clothing is tightly woven, preferably wind resistant, to reduce body-heat loss caused by wind. Wool, silk, or polypropylene inner layers of clothing will hold more body heat than cotton. Stay dry. Wet clothing chills the body rapidly. Excess perspiration will increase heat loss, so remove extra layers of clothing whenever you feel too warm. Also, avoid getting gasoline or alcohol on your skin while de-icing and fueling your car. These materials in contact with the skin greatly increase heat loss from the body. Do not ignore shivering. It is an important first sign that the body is losing heat. Persistent shivering is a signal to return indoors.

Walking on ice is extremely dangerous. Many cold-weather injuries result from falls on ice-covered sidewalks, steps, driveways, and porches.

Be cautious about traveling. Listen for radio or television reports of travel advisories issued by the National Weather Service. Do not travel in low visibility conditions and avoid traveling on ice-covered roads, overpasses and bridges if at all possible. If you must travel by car, take a mobile phone with you and let someone know your destination and when you expect to arrive. Check and restock the winter emergency supplies in your car before you leave and always carry additional warm clothing appropriate for the winter conditions.

Sources: U.S. Department of Health and Human Services & The Centers for Disease Control and Prevention

### Frostbite

Frostbite is an injury to the body that is caused by freezing, causing a loss of feeling and color in affected areas. It most often affects the nose, ears, cheeks, chin, fingers or toes. Frostbite can permanently damage the body. Severe cases can lead to amputation. The risk of frostbite is increased in people with reduced blood circulation and among people who are not dressed properly for extremely cold temperatures.

#### Recognizing Frostbite:

At the first signs of redness or pain in any skin area, get out of the cold or protect any exposed skin. Frostbite may be beginning. Any of the following signs may indicate frostbite:

- a white or grayish-yellow skin area
- skin that feels unusually firm or waxy
- numbness

A victim is often unaware of frostbite until someone else points it out because the frozen tissues are numb.

Sources: U.S. Department of Health and Human Services & The Centers for Disease Control and Prevention

### Hypothermia

When exposed to cold temperatures, your body begins to lose heat faster than it can be produced, eventually using up your body's stored energy. The result is hypothermia, or abnormally low body temperature.

Body temperature that is too low affects the brain, making the victim unable to think clearly or move well, making hypothermia particularly dangerous because a person may not know it is happening and won't be able to do anything about it.

Hypothermia is most likely at very cold temperatures, but it can occur even at cool temperatures (above 40°F) if a person becomes chilled from rain, sweat or submersion in cold water. Victims of hypothermia are often elderly people with inadequate food, clothing or heating.

#### Recognizing Hypothermia:

The warning signs of hypothermia in adults are:

- shivering, exhaustion
- confusion, fumbling hands
- drowsiness
- memory loss, slurred speech

If you notice any of these signs, take the person's temperature. If it is below 95° the situation is an emergency. Get medical attention immediately.

# South Dakota Medicare Programs

## Medicare Savings Program

If you meet income guidelines, South Dakota offers assistance for Medicare expenses called the Medicare Savings Program (MSP). There are four different types of MSPs. If you answer yes to the following questions, you may be eligible for this assistance:

- Do you have or are you eligible for Medicare Part A? If you are unsure, check your red, white and blue Medicare card. You can also ask your STAR Coordinator for assistance.
- Are you an individual with a monthly income of \$1,293 or couple with income of \$1,745 or less?
- Are you an individual with savings of \$7,080 or less or a couple with an income of \$10,620 or less?

Even if your income is slightly higher than the listed amounts you are encouraged to apply for the MSP. Income guidelines may change in 2014.

## Qualified Medicare Beneficiary (QMB) Program

This program pays Medicare Part A and B premiums and deductibles, co-insurance and co-payments. Monthly income limits are \$958 or less for singles and \$1,293 for couples.

## Specified Low Income Medicare Beneficiary (SLMB) Program

This program pays the Medicare Part B premium only. Monthly income limits are \$1,149 for singles and \$1,551 for couples.

## Qualified Individual (QI) Program

This program pays the Medicare Part B premium only. Monthly income limits are \$1,293 for singles and \$1,745 for couples. You must apply every year for QI benefits, which are granted on a first come, first served basis, with priority given to people who received QI benefits during the previous year.

## Qualified Disabled and Working Individuals (QDWI) Program

More information on this program will be printed in a future STAR newsletter.

Resource limits for the Medicare Savings Programs are \$7,080 for singles and \$10,620 for couples. Countable resources include money in checking and savings accounts, certificates of deposit, stocks and bonds.

Resources that are not counted are your home, one car, furniture and other household and personal items. Also not counted as a resource is a burial plot and up to \$1,500 that has been put aside for burial expenses.

For more information or an application please visit with your STAR Coordinator or your local Department of Social Services office.

*Sources: Medicare.gov & South Dakota Department of Social Services*



## Kitchen Fire Safety

Cooking is the leading cause of home fires, according to South Dakota Fire Marshal Paul Merriman. The latest research from the National Fire Prevention Association shows that 40 percent of home fires start in the kitchen and are also the leading cause of home fire-related injuries. "Many times when firefighters respond to a fire that began in the kitchen, the residents say they only left the room for a few minutes," Merriman stated. "Sometimes that's all the time it takes for a dangerous fire to start." The follow the safety tips below:

Stay in the kitchen when you are frying, grilling, broiling or boiling food. If you must leave the room, even for a short period of time, turn off the stove.

When you are simmering, baking or roasting food, check it regularly, stay in the home and use a timer to remind you.

Keep children and pets at least three feet away from the stove.

When you cook, wear clothing with tight-fitting sleeves.

Keep potholders, oven mitts, wooden utensils, paper and plastic bags, towels, and anything else that can burn, away from your stove top.

Clean up food and grease from burners and stove tops.

*Source: SD Department of Public Safety*

## SHIINE *Guest Article by Jamie Seiner, SHIINE Director*

Senior Health Information and Insurance Education (SHIINE) is a program funded by the Centers for Medicare and Medicaid Services (CMS) and is administered by the South Dakota Department of Social Services' Division of Adult Services and Aging. SHIINE staff are committed to providing free, confidential and unbiased information to Medicare beneficiaries.

With Medicare's Open Enrollment Period for Part D and Medicare Health Plans now passed, Medicare beneficiaries are committed to their plans of choice for 2014. However, one of the following Special Enrollment Period situations may provide an opportunity to change plans during the plan year, outside of Medicare's Open Enrollment Period, October 15 to December 7.

The most common Special Enrollment Periods are if you:

- live in a nursing home (continuous).
- are receiving Extra Help, a low income subsidy for prescription drug coverage (continuous). If you would like to see if you qualify for this program please contact SHIINE for assistance.
- move to a new address that is not in your plan's service area or if you have new plan options in your new location.
- move back to the United States after living outside the country.
- are released from jail.
- are no longer eligible for Medicaid.
- will not be eligible for Extra Help the following year.
- leave coverage from your employer or union.

- lose other creditable prescription drug coverage.
- have drug coverage through a Medicare Cost Plan and you leave the plan.
- live in a service area of a plan with an overall quality rating of 5 stars, only can switch once per year.

If you have any questions regarding Medicare or are unhappy with your plan and qualify to make a change based on the situations listed above, please contact a SHIINE representative:

**Eastern South Dakota SHIINE office**  
1-800-536-8197

**Central South Dakota SHIINE office**  
1-877-331-4834

**Western South Dakota SHIINE office**  
1-877-286-9072