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EQUAL HOUSING OPPORTUNITY

SOUTH DAKOTA HOUSING DEVELOPMENT AUTHORITY

Recipes

Honey Oatmeal Cookies - submitted by Bill Millman, Four Winds

1¼ cup sugar
½ cup shortening
2 eggs
⅓ cup honey
1¾ cup flour
1 teaspoon baking soda
1 teaspoon salt
2 cups oatmeal
1 cup raisins
½ cup chopped nuts

Mix first 4 ingredients well. Add flour, soda and salt to egg mixture. Stir in remaining ingredients. Drop by rounded teaspoonfuls onto cookie sheet. Bake at 375° for 8 to 10 minutes until lightly brown. Remove cookies immediately.

Peanut Butter Chocolate Chip Cookies-submitted by Bill Millman, Four Winds

2 cups flour
1 cup chunky peanut butter
¾ cup sugar
1 teaspoon vanilla
1 teaspoon baking soda
¾ cup butter or margarine, softened
¾ cup brown sugar
2 eggs
12 ounces semisweet chocolate chips (2 cups)

Heat oven to 375°. Beat peanut butter, butter, sugars and vanilla with electric mixer until fluffy. Beat in eggs. With mixer on low speed gradually beat in flour and soda just until blended. Stir in chocolate chips. Drop rounded teaspoonfuls 2" apart on cookie sheets. Bake 8 to 10 minutes or until lightly browned.

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

½ cup margarine
½ cup vegetable oil
1¾ cup sugar
2 eggs, beaten
½ teaspoon baking powder
½ teaspoon salt
1 teaspoon baking soda
1 teaspoon vanilla
4 tablespoons cocoa
½ cup buttermilk or sour cream
2½ cups flour
2 cups grated zucchini
1 cup chopped walnuts (optional)

Pour into greased and floured 9x13 or bundt pan. Sprinkle ½ cups chocolate chips on top. Bake 350° for 45 minutes.

Puppy Chow - submitted by Jodi Morrill, Pheasant Valley Courtyard

6 ounces milk chocolate chips
1 cup peanut butter
1 box Crispix cereal
6 ounces semi-sweet chocolate chips
½ cup margarine
2 cups powdered sugar

Melt the chips, peanut butter and margarine. Pour over cereal. Stir to coat. Put the mixture into a paper bag. Add powdered sugar and shake well.

FALL 2013

STAR
Resident Newsletter

A QUARTERLY PUBLICATION COURTESY OF SOUTH DAKOTA HOUSING DEVELOPMENT AUTHORITY

Foster Grandparents

Enrich a Child's Life and Yours!

When you share your love, time and experience, you have the power to help a child who needs you. If you are 55 or over and want to share your experience and compassion, you have what it takes to be a Foster Grandparent.

Arlene Carr, pictured above, is a resident of the 5th Avenue Apartments in Aberdeen by night. By day she is known as Grandma Arlene. "I love every day I spend with the babies at the YMCA Youth Development Center," stated Arlene. She has been a Foster Grandma for over 11 years. "The weekends get awfully lonely," commented Arlene.

Grandma Arlene's teacher states, "Three of our older babies have developed their words because Arlene is always reading books, telling stories or just saying the names of items. Every day when she walks in the door all the children drop their toys and go running to her chair so they can be the first to sit on her lap. She always ends up with one on each knee and two more wanting up. Her lap just isn't big enough!" Arlene says as the babies' age out of the baby room she still receives hugs and high fives when she sees the children around the building or in a store shopping. "I am very thankful for the Y Staff and for having the chance to be a part of all of the milestones the children reach during their important first year," said Arlene.

Gaylen Tierney, resident of the Hi-Rise Apartments in Watertown, has been a Foster Grandpa for 13 years. Grandpa Gaylen volunteers with kindergarten and 3rd grade students at Lincoln Elementary. "Many of the students I worked with in the past greet me with a 'Hi Grandpa' and a warm hug when I see them," commented Gaylen. During the 2011-12 school year Gaylen's class learned to say goodbye in several different languages. "I always responded back with a goodbye in a different language," smiled Gaylen.

The Foster Grandparent Program is for people 55 years or older who want to share their decades of life experience and hearts full of love with children. Foster Grandparents take time to listen to children's stories, play games and provide praise for a job well done. They are placed at schools, Head Start Centers, daycare centers and other youth facilities to act as positive role models and mentors.

Foster Grandparent volunteers receive an hourly stipend, transportation assistance, free daily meal (when available), paid time off, holidays and other benefits. These benefits are not taxable and do not affect the volunteer's eligibility for governmental assistance. Supplemental accident and liability insurance is provided while volunteers are on duty. Foster Grandparent schedules are flexible. They serve between 15 and 40 hours per week.

If you are interested in learning more about the Foster Grandparent Program and you live east of the river, in Pierre, or on the Cheyenne River or Standing Rock Reservations, contact Cindy Beard in the Aberdeen Office at 262-0708 or toll free at 1-888-761-7244. West river residents can contact Darbi Hunt in the Sturgis Office at 347-4467 or toll free at 1-877-613-4016.

Medicare and the Health Insurance Marketplace

Frequently Asked Questions

The Marketplace, which is also know as the health insurance "exchange," is a new way to find quality health coverage. The Marketplace can help if you don't have coverage now or if you have health insurance but want to look at other options. With one Marketplace application you can learn if you can get lower costs based on your income, compare your coverage options side-by-side and enroll in the Marketplace.

When you use the Health Insurance Marketplace, you'll fill out an application to see which health plans are available in your area. The application will ask for information about your household size and income. This will determine if you can get lower costs on your monthly premiums for private insurance plans or if you qualify for lower out-of-pocket costs. The Marketplace will also tell you if you qualify for Medicaid.

How will the Health Insurance Marketplace affect my Medicare Coverage?

The health Insurance marketplace is designed to help people who don't have any health insurance. If you have health insurance through Medicare, the Marketplace **won't** have any effect on your Medicare coverage.

Your Medicare benefits aren't changing. No matter how you get Medicare, whether through Original Medicare or a Medicare Advantage Plan, you'll still have the same benefits and security you have now, and you won't have to make any changes.

The Marketplace provides new health insurance options for many Americans. If you have family and friends who **don't** have health insurance, tell them to visit **Healthcare.gov** to learn more about their options.

Do I need to do anything with Marketplace Plans during Medicare Open Enrollment?

Medicare's Open Enrollment isn't part of the new Health Insurance marketplace. It's against the law for someone who knows that you have Medicare to sell you a Marketplace plan.

Medicare Open Enrollment, October 15 to December 7, 2013, is the time when all people with Medicare are encouraged to review their current health and prescription drug coverage, including any changes in costs, coverages and benefits that will take effect next year. If you want to change your coverage for next year, this is the time to do it. If you're satisfied that your current coverage will continue to meet your needs for next year, you don't need to do anything.

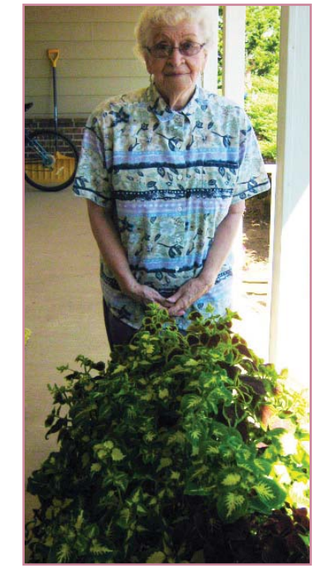
NOTE: The Health Insurance Marketplace Open Enrollment period, October 1, 2013, to March 31, 2014, overlaps with the Medicare Open Enrollment period, October 15 to December 7, 2013. Therefore, people with Medicare who are looking to make Medicare coverage changes should make sure that they are reviewing Medicare plans and not Marketplace options.

Source: US Department of Health and Human Services

Gardener Rolando carefully tends the flowers that grace the entrance of Maplewood Townhouses in Rapid City. Residents, visitors and staff enjoy a beautiful view and welcoming spot to sit, relax and enjoy the flowers.

The residents of Heritage Apartments in Brookings enjoyed new landscaping this summer.

Marilyn McKinney, the on-site property manager of Heritage Apartments in Brookings, designed several fall decorations for their community room.



Each year Dotty, a resident of Green Valley in Newell, brightens the porch with coleus plants. "This year was an especially good year for the plants," remarked Dotty.

I'm Obsolete!

I never could admit defeat,
But now it is clear-I'm obsolete.

When I hear someone say "dot-com,"
I don't know where they're coming from.

A mystery that I still don't get,
Is what and where is the Internet?

When Larry said he had a mouse,
I said, "Well, fumigate the house!"

Am I the only living female,
Who doesn't understand e-mail?

I always vote and pay my taxes,
But I'm not sure what a fax is.

Nor do I quite know what it means,
When people go to church in jeans.

It doesn't matter what we wear,
The main thing is that we are there.

Sometimes I must tell myself,
"You're old. You belong on the shelf!"

But really, that's not hard to bear-
I'm obsolete and I don't care!

Submitted by Shirley Parsons - The Senechal

p u m p k i n s !

If robins are a sign of spring, then the pumpkin must be a sign of fall. Here are some fun facts about pumpkins from allaboutpumpkins.com.

- The word pumpkin originated from the Greek word Pepõn which means large melon.
- Pumpkins and squash are believed to have originated in the ancient Americas. They were a crooked neck variety that stored well.
- Native Americans used the sweet flesh in numerous ways: roasted, baked, parched, boiled and dried. They ate pumpkin seeds and also used them as a medicine. Blossoms were added to stews. Dried pumpkin could be stored and ground into flour.
- Pilgrims cut the top off of a pumpkin, scooped the seeds out and filled the cavity with cream, honey, eggs and spices. They placed the top back on and buried it in the hot ashes of a cooking fire. When finished cooking, they scooped the contents out along with the cooked flesh of the shell like a custard. Yumm!
- Without pumpkins many of the early settlers might have died from starvation. The following poem is a testament to the Pilgrims dependence upon pumpkins for food:

For pottage and puddings and custards and pies
Our pumpkins and parsnips are common supplies,
We have pumpkins at morning and pumpkins at noon,
If it were not for pumpkins we should be undoon."

Pilgrim verse, circa 1633

- In early colonies pumpkin shells were used as a template for haircuts to ensure a round and uniform finished cut. As a result of this practice, New Englanders were sometimes nicknamed "pumpkinheads."
- Early Jack-o-lanterns were carved from turnips and potatoes by the Irish and Scottish. Lumps of coal were lit on fire and placed inside the hollow root vegetables. When European settlers arrived in America, they found American pumpkin varieties well suited to being carved as a "Jack's" lanterns.
- In the late 1800s there was a movement to turn Halloween into a celebration emphasizing community and neighborhood activities and parties. This is the Halloween we know and celebrate today.

THE GREAT PUMPKIN

Look across, diagonally and backwards for these pumpkin themed words.

CAKE
CANDLE
CARVING
HALLOWEEN
HARVEST
JACK O LANTERN
ORANGE
PATCH
PIE
PILGRIMS
SEEDS
SPICE
THANKSGIVING
VINE

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

Protect Yourself from Medicare Fraud

The Medicare open enrollment period is a time when there's a higher risk for fraudulent activities. It is against the law for someone who knows that you have Medicare to sell you a marketplace plan. This is true even if you have only Medicare Part A or only Part B. **DO NOT** share your Medicare number or other personal information with anyone who knocks on your door or contacts you uninvited to sell you a health plan.

Senior Medicare Patrol programs teach people with Medicare how to detect and report fraud, and protect themselves from fraudulent activity and identity theft. To learn more about health care fraud and ways to protect against it, visit StopMedicareFraud.gov or the Senior Medicare Patrol (SMP). There are two SMP offices in South Dakota. Please contact them, or your STAR Coordinator, with any questions or concerns:

East River
Candise Gregory
335 N Main Avenue #300
Sioux Falls, SD 57104
(605) 336-2475
1-800-822-8804

West River
Melissa Wood
2525 W Main, Suite 301
Rapid City, SD 57702
(605) 342-3494
1-800-695-8168

Turning 65 in 2014

Medicare or Marketplace?

You can get a Marketplace plan for your health insurance needs before you are eligible for Medicare if you will be turning 65 in 2014. You can cancel the Marketplace plan once your Medicare coverage starts. Once you're eligible for Medicare, you'll have an initial enrollment sign up period. In most cases, it is to your advantage to sign up when you're first eligible because:

Once you're eligible for Medicare, you won't be able to get lower costs for a Marketplace plan based on your income.

If you enroll in Medicare after your initial enrollment period ends, you may have to pay a late enrollment penalty for as long as you have Medicare.

For most people, the initial enrollment period for Medicare starts 3 months before their 65th birthday and ends 3 months after their 65th birthday. For exceptions and details on Medicare eligibility and enrollment, visit Medicare.gov or with your STAR Coordinator.

Working through Grief

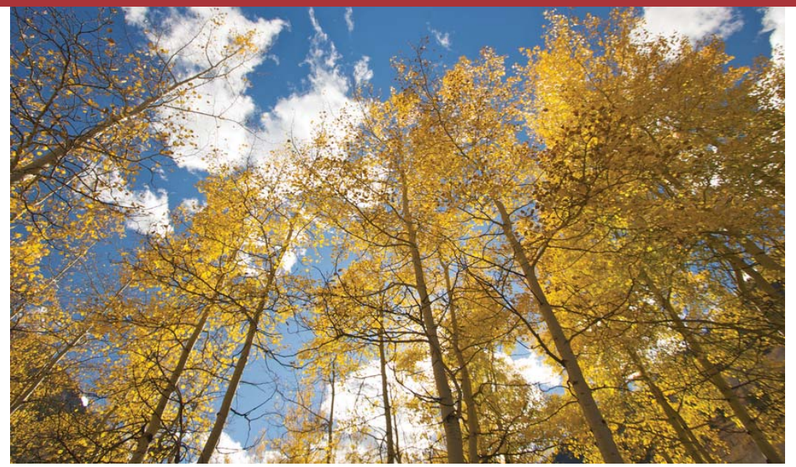
Grief is the natural response to loss that affects a person emotionally, physically and spiritually.

There comes a time in life when all of us must deal with grief, whether it is the loss of a loved one, a friend or even a dearly beloved pet. Grief is the natural response to loss that affects a person emotionally, physically and spiritually.

Each person reacts differently to grief. One's beliefs and life experiences influence how they deal with grief. There are various emotional reactions to loss. These can include confusion, disbelief, anger, anxiety, depression, despair, guilt and sadness. The power of these emotions can be frightening at times. It is common to have these feelings after a loss. They help you manage the change in your life.

Some physical symptoms of grief include lethargy, digestive issues, headaches and excessive sleep. If you have lost a loved one, it is important that you take care of yourself. Eat nutritional meals, get plenty of sleep and exercise.

For a person of faith, grieving can bring questions about God.



One can feel they have lost their faith or have doubts about long held beliefs. Speaking with a member of clergy or another spiritual advisor can assist you in dealing with these concerns. And remember, this is all a normal part of the grieving process.

If you are experiencing grief, it is essential that you be patient with yourself and your feelings. Seek out someone you can trust to talk with about your loss. Gaining emotional support from friends and family can be vital to the healing process.

Another approach to coping with grief is attending a grief or bereavement support group. At this group you can share your experiences with other people who are going through the grief process. It provides an environment of openness and sharing with people who truly understand your feelings.

Though the loss of a loved one is very hard, the pain of grief should ease over time. It is normal to grieve or feel sadness at times such as holidays or other important dates. Grief is a process and your loss is not something you can just get over.

If feelings of anger, depression or anxiety persist over a length of time and interfere with your normal activities, it may be best to seek professional assistance.

For more information about grief support groups or grief counselors in your area please visit with your STAR Coordinator.

Supporting Someone Who is Grieving

When visiting with someone who is experiencing grief it is important that you listen and do not give advice. Let the person express their feelings. Sometimes they may say things that do not agree with your view. Remember, they are going through a hard and painful time. Much of what they express is their way of attempting to find meaning in their loss.

It is important to be nonjudgmental. Also, do not try to cover up the pain and loss. Often friends and family try to "take away" grief rather than help a loved one proceed through the pain of the grief experience. Only by facing the pain can true healing occur. By providing a supportive listening environment for your loved one, you are helping that person face their pain and overcome it.

Handling the Holidays

Develop an Action Plan for the Season

While it seems the whole world is celebrating the holidays, there are a lot of people who face the time between Thanksgiving and New Year's with dread. And if you are grieving the loss of a loved one or dealing with a serious illness or other life event, the holidays can feel flat out unbearable.

If the holiday season is a difficult time for you, it may help you to know that you are not alone. Many people experience depression, anxiety, feelings of being overwhelmed and loneliness around the holidays. Holidays, as wonderful as they can be, are sometimes hard.

This year consider developing an action plan for your holidays. Be sensitive to your needs and try not to take on more than you can handle with relative ease. Follow these suggestions to help beat the holiday blues:

- Accept your feelings. If a loved one has recently died, it is normal to feel grief. Let yourself cry.
- Accept others for who they are. Reduce tension and stress around the holidays by practicing tolerance for your loved ones and their behavior.
- Reach out for support. Turn to loved ones, your community, religious or social center. Talk about your feelings and let your friends and family know how they can best support you.
- Consider volunteering. Helping others helps you forget your own circumstances and can boost your feelings of wellbeing.
- Try something new. As your family changes and grows it may become necessary to create new traditions for the holidays. If you can't be with your loved ones physically, send emails, letters and cards to help bridge the miles. If you have access to a computer, consider joining Facebook.
- Think about making a donation in memory of your loved one.
- Stick with your healthy routines. Get plenty of sleep and exercise. Eat well. Avoid alcohol.
- Enjoy simple activities such as walking and watching the sun rise. Spend time experiencing nature.
- Journal about your thoughts and feelings. This is especially helpful when done first thing in the morning.
- Consider joining a grief support group. Check with your physician, clergy member or STAR Coordinator for referrals to groups in your area.

Source: MayoClinic.com

Priceless Gifts

Gifts don't need to cost a fortune.

The true message of the winter holidays, peace and joy, can be hard to hear over the blare of advertising aimed at encouraging indiscriminate spending. That is why many people are still paying for the holidays halfway through the next year.

You don't have to sabotage your savings to give great gifts. Here are five presents that cost little or no money, but are invaluable to the recipient:

Go Sentimental: Consider gifting a family heirloom to your child, grandchild, niece or nephew. You can pass along a piece of jewelry, china, silverware, collectibles, photographs, or even books to one of your family members who you know would appreciate it.

Certificates for Services: Did any of your loved ones recently experience the birth of a child? If so, chances are the new parents could use some help. Create a certificate that can be redeemed for one night of baby sitting or an afternoon of housekeeping. Do you have friends who don't drive? Give certificates good for one afternoon of car service.

Do it Yourself: Cookies, preserves, muffins, cakes and other home cooked dishes all make yummy gifts.

Tap Your Talent: Shutterbugs can give framed photos as gifts. If you sew, scrapbook or excel in any of the many arts and crafts, you can present your creations to loved ones.

Write Away: Send holiday cards with letters that tell your loved ones how much they mean to you, how you admire their talents and how grateful you are that they are a part of your life.

Source: MetLife Life Advice®