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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 services, referrals or have special questions, please contact your STAR Coordinator. Suggestions for future articles or news items can be directed to Lee, Jill, Lindsay or Tracy Laqua, newsletter editor.

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R e c i p e s

Lazy Cookies - submitted by Rose Hargrove, 5th Avenue Apartments

1 box yellow or white cake mix 2 eggs, beaten
1 stick butter, melted 2 cups chocolate chips *
½ cup chopped pecans or walnuts

Preheat oven to 350°. Mix together and bake in a 9x13 pan sprayed with cooking spray for 20 minutes. Cool and cut into squares. Be sure and have a large glass of milk. They taste so good with milk!

* You can use other flavors of chips. I have mixed peanut butter chips with chocolate cake and used butterscotch chips too.

Single Serve Coffee Cake - submitted by Jill Baldwin, STAR Coordinator

Batter:

3 tablespoons flour ¼ teaspoon baking powder
1/16 teaspoon salt 1 tablepoon sugar
1 tablespoon plus 2 teaspoons water 2 tablespoons oil or melted margarine
¼ teaspoon vanilla extract

Streusel:

1/8 teaspoon cinnamon 1¼ teaspoon brown sugar
Tiny, tiny pinch of salt 2 pecan or walnut halves
¼ to ½ teaspoon oil or melted margarine

Combine dry batter ingredients and mix well. Add wet ingredients and mix until just mixed. Combine all streusel ingredients. Fill a greased muffin tin ½ way with the batter. Sprinkle on ⅔ of the streusel then spoon the remaining batter on top. Finally sprinkle on the rest of the streusel. Cook 12-13 minutes in a 330° oven.

Mug/Microwave Instructions:

Grease a ramekin or microwave safe mug. Cook around 1 minute in the microwave. (Microwave times may vary.)

Cookie in a Cup - submitted by Susan Hansen, Gold Mountain

1 tablespoon melted butter 1 tablespoon white sugar
1 tablespoon brown sugar Pinch of salt
1 egg yolk ¼ cup flour
2 tablespoons chocolate chips

Mix together in a microwave safe mug and microwave for 60 seconds.

Watergate Salad - submitted by Susan Hansen, Gold Mountain

1 small box pistachio instant pudding
1 large tub whipped topping
1 16 ounce can crushed pineapple - do not drain
½ cup chopped walnuts or pecans
½ cup mini marshmallows

Mix all together and chill overnight.

Calling all Cooks! I am running out of recipes for the newsletter. Please share your favorites with your STAR Coordinator the next time they are in the building. Thank You! ~ Tracy

WINTER
2015



STAR

Resident Newsletter

A QUARTERLY
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HOUSING DEVELOPMENT
AUTHORITY

South Dakota State Library Reading is for Everyone

Guest Article by Joshua Easter, South Dakota Braille & Talking Book Program



BARD App
on Phone

The Braille & Talking Book Program provides free library services to South Dakota residents who are unable to read or use regular print materials as the result of temporary or permanent vision loss or physical limitations. Many materials found at local public libraries are available through the program.

Audio recordings of popular books, magazines and DVDs are delivered right to your door via postage-free mail. The program currently serves more than 2,500 residents. Once enrolled in the program participants receive, on loan, a portable digital talking book audio player.

Patrons have access to digital talking books and braille books from a national collection that includes bestsellers, classics, mysteries, westerns, romances, biographies, religious literature and children's books. The State Library also has a collection of local books including biographies, stories and histories of the diverse individuals and groups that have shaped South Dakota.

More than 40 popular national magazines such as Reminisce, Good Old Days, AARP Magazine, Consumer Reports, National Geographic and Sports Illustrated are available to library patrons. Local interest magazines are also available. Those include South Dakota Magazine, South Dakota Conservation Digest, Bishop's Bulletin, Dakota Country and Dakota Farmer.

The Described Video Collection provides you with access to described videos that can be played on a DVD player and television. No special equipment is required. Descriptive DVDs contain a soundtrack with narration of the key visual elements of the film to make them accessible to viewers with visual disabilities. Key visual elements describe the characters' actions, costumes, gestures and facial expressions as well as scene changes and on screen

text. Understanding these visual elements is often essential to fully understanding the program or film.

Books on cartridge are loaned for six weeks with renewal based on availability or demand. Descriptive DVDs are loaned for a two-week period.

The books and magazines are recorded on easy-to-use cartridges, about the size of a cassette. Cartridges may look small, but one cartridge can hold audio for a book as long as the Bible.

The digital player remembers where the story was stopped and even has a sleep button that turns off the player in 15-minute intervals so if you fall asleep you won't miss the rest of the story.

Books and magazines can also be accessed on-line through the Braille and Audio Reading Download (BARD) service. BARD downloads can be played on your digital player, iPad, iPod or iPhone. The BARD app is scheduled to be available for Android devices in the near future. Books have no loan limit and there is no limit to the number of books you can have on loan at one time through this service. BARD users can take advantage of more than 30,000 titles.

If you are interested in the Braille & Talking Book program or know someone who could benefit from these free services, please call the State Library at 1-800-423-6665, option 1, or visit the website: <http://library.sd.gov/BTB>.

Your STAR Coordinator can help you complete the application process and get you started reading.



Mary and Marcia from the SD Braille & Talking Book Program check out how easy it is to use the talking book cartridges in the digital player's standard and advance models.



Social Security Announcements

1.7 Percent Benefit Increase for 2015

Monthly Social Security and Supplemental Security Income (SSI) benefits for nearly 64 million Americans will increase 1.7 percent in 2015.

The 1.7 percent cost-of-living adjustment (COLA) will begin with benefits that more than 58 million Social Security beneficiaries receive in January 2015.

Increased payments to more than 8 million SSI beneficiaries will begin on December 31, 2014. The Social Security Act ties the annual COLA to the increase in the Consumer Price Index as determined by the Department of Labor's Bureau of Labor Statistics.

Some other changes that take effect in January of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$118,500 from \$117,000. Of the estimated 168 million workers who will pay Social Security taxes in 2015, about 10 million will pay higher taxes because of the increase in the taxable maximum.

Mailed Social Security Statements Resume

The Social Security Administration will resume the periodic mailing of Social Security Statements, once every five years for most workers, while encouraging everyone to create a secure my Social Security account to immediately access their Statement on-line, anytime. The Statement is a valuable financial planning tool providing workers age 18 and older with important individualized information regarding their earnings, tax contributions and estimates for future retirement, disability and survivors benefits.

"We have listened to our customers, advocates and Congress; and renewing the mailing of the Statement reinforces our commitment to provide the public with an easy, efficient way to obtain an estimate of their future Social Security benefits," Acting Commissioner Carolyn W. Colvin said. "I encourage everyone to create their own secure my Social Security account to obtain immediate access to their Statement on-line, anytime."

Beginning last September, workers attaining ages 25, 30, 35, 40, 45, 50, 55, and 60 who are not receiving Social Security benefits and who are not registered for a my Social Security account will receive the Statement in the mail about three months before their birthday. After age 60, people will receive a Statement every year. The agency expects to send nearly 48 million Statements each year.

The Social Security Statement helps people plan for their financial future. In addition to providing future benefit estimates, the Statement highlights a person's complete earnings history, allowing workers to verify the accuracy of their earnings. This is important because an individual's future benefit amount is determined by the amount of their earnings over their lifetime. To date, more than 14 million people have established a personalized my Social Security account at www.socialsecurity.gov/myaccount.

With a my Social Security account, people may access the Statement from the comfort of their home, office or library whenever they choose. Individuals who currently receive benefits should sign up for a my Social Security account to manage their benefit payments and, when the need arises, get an instant benefit verification letter, change their address and phone number and start or change direct deposit of their benefit payment.

Acting Commissioner Colvin reinforced that "whether conducting business with Social Security via the Internet, mail, telephone or face-to-face, we will continue to provide convenient, cost-effective, secure and quality customer service to meet the needs of the public we serve."

Source: www.socialsecurity.gov



Grab a Book and Start Friendships

Have you wanted to join a book club but haven't been able to find one that is just right? Why not start your own? A book club is a great way to meet new friends and read good books. These suggestions will help you start a book club that can last for years.

Get together a core group - It is much easier to start a book club with two or three people who already have some connection. Ask around your apartment building, church or civic organizations.

Set a regular meeting time - An ideal size for a book club is 8 to 11 people. As you can imagine, it is often difficult to coordinate that many schedules. Go ahead and set a regular meeting time and date for your book club with your core group.

Advertise your book club - The best advertising is often word of mouth. If you have a core group of three, and you each know two people who enjoy reading or trying new things, then all you have to do to start a book club is ask these people. If your core group doesn't know of other people to ask, then post some fliers in your building.

Establish ground rules - Get together with your potential book club members and set the group's ground rules. The ground rules should include how books are chosen, who hosts, who leads discussions and what kind of commitment is expected. Come up with a name for your club. Food is not required, but it helps the discussion roll and makes the book club meetings more fun.

Meet - Set a schedule for the first few months and start meeting. Invite people as you go. Some people will be more likely to join an already established book club because they feel less pressure than they would as a founding member.

How to choose books - Some groups vote on what books they are going to read at the beginning of the year. Some let the host for the month choose. Some use the bestsellers lists or a national book club, such as Oprah's Book Club, as a guide for choosing books.

Keep inviting people - Even if your book club is an ideal size, from time to time you'll have the chance to invite new people as other members move away or drop out. Don't be discouraged if you lose members. People's schedules and commitments change.

Source: About.best sellers.com

Authors Word Search

The last names of the authors listed below can be found in this puzzle. Happy searching!

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

- | | |
|------------------|---------------------|
| Maya Angelou | Stephenie Meyer |
| Willa Cather | Edgar Allan Poe |
| Agatha Cristie | Nora Roberts |
| William Faulkner | JK Rowling |
| Ernest Hemingway | Dr. Seuss |
| Stephen King | William Shakespeare |
| Louis L'Amour | Danielle Steel |
| Debbie Macomber | Mark Twain |

Created by Discovery Puzzle Maker

Telecommunications Equipment Distribution

Guest Article by Janet Ball, South Dakota Department of Human Services

Most people take talking on the phone for granted, but not the thousands of South Dakotans who are deaf, hard of hearing or speech impaired. The Telecommunications Equipment Distribution program (TED) helps South Dakotans get the equipment they need to make and receive calls. The program is made possible by funding from the state's Telecommunications Relay Services. TED matches those in need with the right specialized telephone equipment based on their unique situation, at no cost to the user. Qualifying for TED is as easy as 1-2-3:

1. You must be a South Dakota resident.
2. You must have difficulty communicating on the phone due to hearing loss or a speech disability.
3. You must have existing phone service.

After your application is received, a TED specialist will perform a simple evaluation and fit you with the best equipment for your needs. If you can't make it to the distribution center nearest you, we will arrange to bring the equipment to you. There are a

number of devices available including the following:

- Amplified telephones, amplified speaker phones and amplified cordless phones for those with moderate hearing loss.
- Text telephones (TTY), used to communicate with those who are deaf, hard of hearing or speech-impaired.
- Hearing Carry Over (HCO) phones for those who cannot speak but can hear.
- Voice Carry Over (VCO) phones as well as CapTel phones to allow those with hearing loss to speak for themselves and read the other party's message as text on a display.

Beginning January 5, 2015, TED will offer iDevices to eligible participants. Income guidelines will apply to the latest advancements in equipment and technology available through TED, including certain smart phones and other hand-held communication devices. To start the process, visit with your STAR Coordinator, contact the distribution center nearest you or apply on-line by visiting relaysd.com/tedp.

RAPID CITY CSD

2040 W. Main Street Suite #306
Rapid City, SD 57702
(888) 304-2311 Voice/TTY
(605) 394-6864 Voice/TTY

ABERDEEN CSD

1707 4th Ave SE
Aberdeen, SD 57401
(866) 246-5759 Voice/TTY
(605) 626-2668 Voice/TTY

SD DEPARTMENT OF HUMAN SERVICES

3800 Hwy 34, c/o 500 E Capitol Avenue
Pierre, SD 57501
(800) 265-9684 Voice/TTY
(605) 773-5301 Voice/TTY

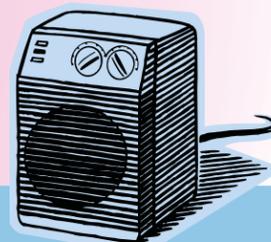
SIOUX FALLS CSD

102 North Krohn Place
Sioux Falls, SD 57103
(866) 246-5759 Voice/TTY
(605) 367-5759 Voice/TTY

Keep Warm and Stay Safe this Winter

The Association of Home Appliance Manufacturers offers the following tips for electric heater safety:

- Read the manufacturer's instructions and warning labels before using your portable electric heater.
- Do not leave an operating heater unattended. Always unplug the heater when not in use.
- Do not use the heater with a power strip or extension cord. This could cause the power strip or extension cord to overheat. Do not plug any other electrical device into the same outlet as the heater.
- String out cords on top of area rugs or carpeting. Placing anything, including furniture, on top of the cord may damage it.
- Keep combustible materials such as furniture, pillows, bedding, papers, clothes and curtains at least three feet away from the heater.
- Keep flammable materials away from the heater.
- Unless the heater is designed for outdoor use or in bathrooms, do not use in damp or wet areas.



Affordable Care Act Open Enrollment

closes on February 15, 2015

The open enrollment period of the Affordable Care Act began on Saturday, November 15. Currently millions of Americans are still without health insurance. If you DO NOT have Medicare or Medicaid, here are a few things you should know about the Affordable Care Act open enrollment.

The open enrollment period has changed.

This year's open enrollment is just three months long, running from November 15, 2014, to February 15, 2015.

To be eligible for health coverage outside of the open enrollment period, you must experience a qualifying life event such as marriage or divorce, birth or adoption of a child, loss of employer-sponsored coverage or relocation to an area not covered by your current plan.

Start at Healthcare.gov to apply for coverage.

If you have Internet access, healthcare.gov is the quickest and easiest way to apply for coverage. If you do not have Internet access or need help with the process, many communities have individuals or agencies that can help you fill out the application. You can ask your STAR Coordinator to help you find assistance in your community. You can also call 1-800-318-2596 to have a person assist you over the phone with your application.

Uninsured penalties are increasing.

All Americans should have minimal essential health care coverage. If you do not sign up for health insurance you will have to pay a penalty of either two percent of your household income or a flat amount of \$325 per adult and \$162.50 per child, whichever is greater. There are several exemptions from the fee if you have no income or very low income. You will need to complete the application in order to find out if you qualify for the exemption from the penalty fee.

Options depend on your household income.

Your household size and income, not your employment status, determine what health coverage you are eligible for and how much help you will get paying for coverage.

When you apply for Marketplace coverage you will estimate your income for the year. After you apply you will find out if you qualify for Medicaid, CHIP or a private health insurance plan. You will also find out if you qualify for premium tax credits and other savings for a private insurance plan.

If you currently have Medicare or Medicaid you have health insurance. You do not need to do anything with the open enrollment for the Affordable Care Act.

Source: healthcare.gov

Telephone Lifeline Discount

The Telephone Lifeline Discount is a monthly discount of \$9.25 on telephone service for eligible low income individuals. Only one Lifeline discount is available per household. Under the Lifeline program you may also be able to sign up for free toll blocking or toll limitation service which blocks or limits long distance calls to your home.

If you receive assistance from the programs below, you are eligible for the Lifeline Discount:

- Medicaid
- Federal Public Housing Assistance
- SNAP
- Low Income Energy Assistance
- SSI
- Temporary Assistance to Needy Families

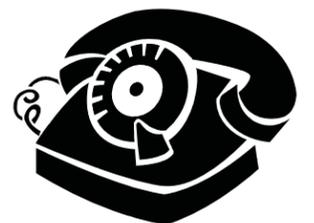
If you do not receive assistance from the above programs, you may be income eligible for Lifeline. For a household of one your annual

income must be \$15,754 or less. For a household of two, an annual income of \$21,235 or less qualifies you for the Lifeline discount.

Once you are on Lifeline you may be required to recertify that you are eligible for the discount. If your status changes and you are no longer eligible for the discount, you must notify your telephone company.

Not all telephone companies or cell phone service providers offer a Lifeline discount. For more information contact either your local telephone company or your STAR Coordinator.

Source: puc.sd.gov



Medical Spotlight :: Macular Degeneration

Age-Related Macular Degeneration is the leading cause of severe vision loss in people over the age of 60. This condition occurs when the small central portion of the retina that is responsible for sensing light, known as the macula, deteriorates.

There are two forms of macular degeneration, wet and dry. The dry form of macular degeneration is characterized by the presence of yellow deposits, called drusen, in the macula. A few small drusen will more than likely not cause changes in vision. However, when they grow in size and increase in number, the drusen deposits may lead to a dimming or distortion of vision. In more advanced cases of macular degeneration, there is a thinning of the light-sensitive layer of cells in the macula which leads to death of the tissue.

Patients that are diagnosed with the dry form macular degeneration can eventually progress to the wet form of the condition. Generally only around ten percent of patients ever develop the wet form of macular degeneration. The wet form of macular degeneration involves abnormal blood vessel growth in the eye which leads to the blood vessels leaking fluid into the retina causing blurred and distorted vision.

In the earliest phases of macular degeneration, the patient may notice dark, blurry areas in the center of their vision that may get bigger over time. Individuals also might notice a diminished ability to perceive

colors. If you notice any of these changes in your vision, you should immediately make an appointment to see your optometrist. Your optometrist can perform several tests to determine whether or not you have macular degeneration and how far the condition has progressed.

The first symptom an optometrist notices in macular degeneration patients is the presence of drusen deposits under the retina. The optometrist may then ask the patient to look at an Amsler grid, which is a pattern of straight lines that resemble a checkerboard. If the straight lines appear wavy or if some of the lines are missing, this is another indicator that the macula is not functioning properly. Optometrists can also use a test called an angiography, which involves injecting dye into the arm. Once the dye reaches the blood vessels in the eye, the optometrist is then able to see clearly if there are any vessels that are leaking fluid. At that time they may photograph the problem areas.

Macular degeneration can be hereditary, meaning that it can be passed on from parents to children. If someone in your family has the condition, you may be at a higher risk for developing macular degeneration. Also, having high blood pressure, high cholesterol, smoking cigarettes and being a light-skinned, blue-eyed female can also increase your risk factor for macular degeneration.

Unfortunately, there is currently no cure available for macular degeneration but there are treatments which slow the progression of the condition. A doctor may choose to treat the condition with anti-angiogenesis drugs, which help block the development of new blood vessels and can work to stop leakage from abnormal blood vessels in the eye. This treatment has been very effective and can actually help some patients regain lost vision. Laser therapy can also be used to destroy actively growing abnormal blood vessels.

We cannot change our genetic inheritance, but we can exercise and eat a diet rich in fruits and vegetables. Several studies in the last ten years have suggested that certain vitamins and nutrients may reduce vision loss. Doctors suggest to eat an eye healthy diet consisting of leafy green vegetables that are high in the vitamins lutein and zeaxanthin such as spinach, Swiss chard and kale. Corn, egg yolk, romaine lettuce, zucchini, broccoli, brussels sprouts, and peas are also good sources of lutein. Enjoy these foods high in zeaxanthin: corn, orange bell peppers, collard greens, oranges and mango. The vitamins C, E, beta-carotene, zinc and copper can also help to decrease vision loss in patients with intermediate to advanced dry macular degeneration.

If you notice any unusual changes to your vision, make an appointment with your optometrist right away. Being able to detect macular degeneration in its earliest possible stages gives the doctor time to start treatment and possibly prevent the condition from progressing.

Source: www.WebMD and NDSU Extension Service FN709



Eye Fun Facts

You've had your peepers since you were born, so you may think you know them pretty well. Here are some facts you may not know about your eyes:

The average blink lasts for about 1/10th of a second and you blink about 12 times every minute.

While it takes some time for most parts of your body to warm up to their full potential, your eyes are on their "A game" 24/7.

Eyes heal quickly. With proper care it only takes about 48 hours for the eye to repair a corneal scratch.

Seeing is such a big part of everyday life that it requires about half of the brain to get involved.

Doctors have yet to find a way to transplant an eyeball. The optic nerve that connects the eye to the brain is too sensitive to reconstruct successfully.

The cells in your eye come in different shapes. Rod-shaped cells allow you to see shapes. Cone-shaped cells allow you to see color.

Your eyes are about 1 inch across and weigh about 0.25 ounce.

Some people are born with two differently colored eyes. This condition is heterochromia.

Each of your eyes has a small blind spot in the back of the retina where the optic nerve attaches. You don't notice the hole in your vision because your eyes work together to fill in each other's blind spot.

Out of all the muscles in your body, the muscles that control your eyes are the most active.

80% of worldwide vision problems are avoidable or even curable.

Source: www.vsp.com/eyes

Impact of age-related macular degeneration



Normal Vision

AMD Vision