

## STAR Coordinators

**LEE ALTER**  
PO BOX 331  
HOT SPRINGS, SD 57747  
PHONE: 605-295-0542  
E-MAIL: [lee@sdhda.org](mailto:lee@sdhda.org)  
The Evans, Hot Springs  
Gold Mountain, Lead  
Grand Valley, Newell  
Green Valley, Newell  
Homestead Heights, Bison  
Maplewood, Rapid City  
Senechal, Philip

**JILL BALDWIN**  
PO BOX 57  
SIOUX FALLS, SD 57103  
PHONE: 605-201-2108  
E-MAIL: [jill@sdhda.org](mailto:jill@sdhda.org)  
Beadle Plaza, Sioux Falls  
Canterbury, Sioux Falls  
Canyon Ridge, Yankton  
Collins, Sioux Falls  
Four Winds, Flandreau  
Heritage Estates, Brookings  
Olive Grove, Sioux Falls  
Prairie View I & II, Madison  
Towne Square, Armour

**LINDSAY BRUCKNER**  
PO BOX 1237  
PIERRE, SD 57501  
PHONE: 605-773-4522  
E-MAIL: [lindsay@sdhda.org](mailto:lindsay@sdhda.org)  
Bicentennial, Aberdeen  
Pheasant Valley Courtyard, Milbank  
5th Avenue, Aberdeen  
Gateway I & II, Kadoka  
River Ridge, Mobridge  
Sherman, Aberdeen

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**TRACY LAQUA**  
PO BOX 1237  
PIERRE, SD 57501  
PHONE: 605-773-5311  
E-MAIL: [tracy@sdhda.org](mailto:tracy@sdhda.org)



# R e c i p e s

## Peanut Butter Cookies - Donna Cazer, Grand Valley

½ cup peanut butter	½ cup butter or margarine, softened
½ cup granulated sugar	½ cup brown sugar
1 egg	½ teaspoon vanilla extract
½ teaspoon baking soda	¼ teaspoon salt
1¼ cups all-purpose flour *	

Place peanut butter and butter in a mixer bowl. Beat until smooth using an electric mixer. Add sugars, egg and vanilla. Beat for about one minute. Gradually add all remaining ingredients and mix. Roll dough into 1" balls. Place 2" apart on an ungreased baking sheets. Press flat with a fork in a criss-cross pattern. Bake at 375° until golden brown, about 10 to 13 minutes. Remove from baking sheets immediately and cool on wire racks.

\* I use self-rising flour and add 1 small banana when mixing up two batches.

## Brown Sugar Oatmeal Cookies - Susan Hansen, Gold Mountain

1 cup butter	2 cups packed brown sugar
2 teaspoons vanilla extract	2 eggs
1½ cups all-purpose flour	1 teaspoon salt
½ teaspoon baking soda	3 cups old fashioned oats

Preheat oven to 350°. Using a mixer, beat together the butter and brown sugar until fluffy. Beat in vanilla. Add eggs one at a time. Mix together the flour, salt and baking soda in a medium sized bowl. Gradually add it to the creamed mixture, mixing until just combined. Mix in the oats until just combined. Drop portions of dough onto a lightly greased cookie sheet 2" inches apart. Bake for 12-13 minutes or until dark and chewy. Let them cool slightly on the cookie sheet after removing from the oven.

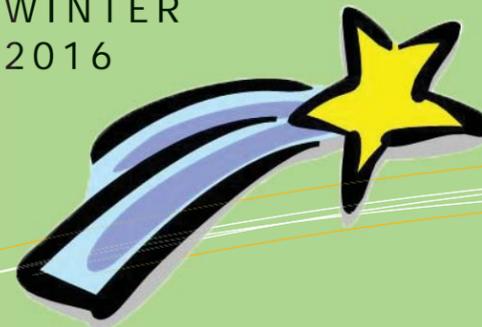
Note: Add ½ cup finely chopped nuts to the flour mixture if you'd like a nutty flavor and crunch.

## Crispy Onion Turkey Casserole - Nancy Butler, Gold Mountain

1 pkg garlic & herb sauce mix	1¼ cups milk
2 tablespoons butter	1 cup sliced mushrooms (4 oz)
1 red pepper, diced (1¼ cups)	1 onion, chopped (1 cup)
½ teaspoon dried thyme	3 cups broccoli florets (6 oz)
2 cups cooked turkey, cubed	1 can sliced water chestnuts, drained
1¼ teaspoons grated lemon zest	1 can French fried onions

Preheat oven to 375°. Coat 1½ quart baking dish with cooking spray. Prepare sauce mix according to package directions with milk and 1 tablespoon butter. In a large skillet, melt remaining 1 tablespoon butter over medium heat. Add mushrooms, red pepper, onion and thyme; stir occasionally. Cook until softened, about 5 minutes. Add broccoli; cover and cook until crisp-tender, about 3 minutes. Add turkey, water chestnuts and 1 teaspoon lemon zest and sauce; cook until heated through, about 1 minute. Transfer turkey mixture to baking dish. Toss French fried onions with remaining lemon zest; sprinkle over turkey mix. Cover with foil. Bake 25-30 minutes or until heated through, uncovering dish 5 minutes before casserole is done.

WINTER  
2016



# STAR

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## Resident Newsletter



## Five most important Estate Planning Documents

### Understand the essentials before you plan

No matter what your age or net worth, you need an estate plan to protect yourself, your loved ones and your assets during your lifetime as well as after your death. Before visiting with your attorney, it's helpful to have a basic understanding of the documents he or she may recommend for your plan.

#### 1. Will

A will provides instructions for distributing your assets to your family and other beneficiaries upon your death. Your attorney can customize its provisions to meet your needs. You appoint a personal representative, also known as an executor, to pay final expenses and taxes, and then distribute your assets. If you have minor children, a will is the only way you can designate a guardian for them.

To be effective, a will must be filed in probate court after your death. The court oversees payment of liabilities and the distribution of assets. Generally, your personal representative will need to employ an attorney. Because a will does not take effect until you die, it cannot provide for management of your assets if you become incapacitated.

#### 2. Durable Power of Attorney

A power of attorney is a legal document in which you name another person to act on your behalf. This person is called your agent or attorney-in-fact. You can give your appointed agent broad or limited management powers. A traditional power of attorney terminates upon your disability or death. However, a durable power of attorney will continue if you become incapacitated. A durable power of attorney terminates upon your death.

#### 3. Health Care Power of Attorney

A durable power of attorney for health care authorizes someone to make medical decisions for you in the event you are unable to do so yourself. This document and a living will can be invaluable for avoiding family conflicts and possible court intervention if you should become unable to make your own health care decisions.

#### 4. Living Will

A living will expresses your intentions regarding the use of life-sustaining measures in the event of a terminal illness. It expresses what you want but does not give anyone the authority to speak for you. In some states this document may be combined with a health care power of attorney.

#### 5. Revocable Living Trust

There are many different types of trusts with different purposes, each accomplishing a variety of goals. A revocable living trust is often used in an estate plan. By transferring assets into a revocable trust, you can provide for continued management of your financial affairs during your lifetime, at your death, and even for generations to come. Your revocable living trust lets trust assets avoid probate. You can change a revocable trust's provisions at any time during your life. If you act as your own trustee, you continue to manage your investments and financial affairs.

Source: [WellsFargoAdvisors.com](http://WellsFargoAdvisors.com)

*Editor's Note: This article is a brief introduction to the documents involved in estate planning. Watch for "Why You Need a Will" in the Spring 2016 STAR Newsletter.*



## Retire your Potholders

### Leave the cooking to the Senior Meals Program!

Many individuals participate in the senior meals program,

which offers at least one meal a day, up to five times a week. The meals are popular because they are affordable and nutritionally balanced. A recent study showed that not only are the meals nourishing for your physical health, but they can provide emotional nourishment as well.

A retired college professor who volunteered for his local senior meals program noticed that many individuals whom he delivered meals to were socially isolated and very lonely. He began to visit with his customers and realized that many of them were totally alone, with no family or friends to visit them and no form of regular social interaction. The sense of loneliness from these individuals was palpable and the professor understood the negative impact that loneliness has on people's health. He wondered if the brief, but regular contact that he had with the customers while delivering their meals, which usually consisted of making small talk or asking about their day, was actually beneficial to the customer's emotional health and if it could, in some small way, decrease their loneliness. He decided to perform a study that showed that though many of the individuals

were completely alone, just knowing that they had the opportunity for brief but regular social interaction with the person who delivered their meals each day helped the individual to feel less lonely, isolated and depressed.

The popularity of senior meals programs continue to increase as people begin to understand the benefits of meal delivery service. The study was performed with individuals who do not have the chance to eat a meal in a group setting, but many apartment buildings do have a group meal option. Many sites participate in the meals program where a hot meal is served in the community room five days a week, which allows residents the opportunity to socialize with their neighbors and prevent social isolation. Some buildings offer the senior meals program but with a boxed option that is delivered directly to the customer's door.

The senior meals program strives to be affordable to everyone who wishes to participate in the program. Each meals site has a recommended cost for each meal, but each customer is encouraged to pay what they can afford. Individuals who received Supplemental Nutrition Assistance Program funds (SNAP) can use the funds to purchase meal tickets for the senior meals program. For more questions about the senior meals program please visit with your STAR Coordinator.

Source: Medical News Today

## Sharing Holiday Cheer

Glue guns, garland and bows were gathered in the community rooms at Canterbury and Beadle Plaza in Sioux Falls for a wreath and Christmas tree decorating day. The completed decorations were delivered to veterans who spent the holidays at the Sioux Falls VA Medical Center.

Helen Ganske, regional manager for Thies & Talle Management, purchased all of the trees, wreaths and decorations with company funds and donations she received from some of their larger vendors. This year 105 trees and 100 wreaths were decorated and delivered to the center. Ganske stated, "The residents were welcome to come along and deliver them to the VA and I hope that next year some of them can attend, it is such a wonderful experience and I think they would enjoy it." Thies & Talle Management has been involved with this project for 12 years.



Residents of Canterbury in Sioux Falls take a break from decorating to display some their completed trees and wreaths.

## Focus on Empathy

*"Be kind, for everyone you meet is fighting a harder battle." Plato*

When you have a neighbor who parks in your parking spot, who ignores your friendly greeting or is somehow different from you, it can be hard to see life from their point of view. It is natural and easy to become defensive and frustrated when dealing with someone you do not understand. This defensiveness and frustration can lead to conflict and confrontation.

Empathy is the ability to understand what another person is feeling and seeing things from their perspective. With empathy, we use this understanding of the other person's point of view to guide our actions. It helps us to be less defensive and more open when relating to others. This openness helps increase the feeling of safety and acceptance in our homes and community.

There may be something going on with your neighbor that you are not aware of. They may have health concerns, family issues or other situations that affect their behavior and how they relate to you. They may not be aware of how you feel or they may be defensive of their behavior and your reaction to it.

The following are ideas on how to increase your empathy skills. The next time your neighbor starts to get on your nerves, instead of venting your anger, try using empathy. It is a starting point in developing a better relationship with your neighbor.

- Focus on the welfare and needs of your neighbors.
- Identify and focus on the values you share with your neighbors.
- Resist being critical and judgmental.
- Recognize the dignity of each person.
- Work to exhibit a more welcoming and accepting attitude.
- Develop your listening skills.



## Super Bowl Winners!

The 50th Super Bowl in NFL history will be played on February 7, 2016, at Levi's Stadium in Santa Clara, California. Has your favorite football team ever won a Super Bowl? Search up, down, backwards and diagonally for the team names of past Super Bowl winners.

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

Baltimore <b>Colts</b>	New York <b>Giants</b>
Baltimore <b>Ravens</b>	New York <b>Jets</b>
Chicago <b>Bears</b>	Kansas City <b>Chiefs</b>
Dallas <b>Cowboys</b>	Oakland <b>Raiders</b>
Denver <b>Broncos</b>	Pittsburgh <b>Steelers</b>
Green Bay <b>Packers</b>	San Francisco <b>49ers</b> hint: <b>fortyniners</b>
Indianapolis <b>Colts</b>	Seattle <b>Seahawks</b>
Los Angeles <b>Raiders</b>	St. Louis <b>Rams</b>
Miami <b>Dolphins</b>	Tampa Bay <b>Buccaneers</b>
New England <b>Patriots</b>	Washington <b>Redskins</b>
New Orleans <b>Saints</b>	

Created by Discovery Puzzle Maker



## What the Grinch can Teach You About Relationships

Whatever your beliefs, we're starting a new year. And at this time of the year, people from across the world give gifts. It's a wonderful way to show love and appreciation and build your relationships at home and even on the job. However,

the original meaning of the season has been forgotten by so many people. For them, the season has become nothing more than a fun but expensive, commercial venture. Even the Grinch learned that and as a result it changed his life and the lives of countless others. As Dr. Seuss wrote in his book, *"Then the Grinch thought of something he hadn't before! What if Christmas, he thought, doesn't come from a store? What if Christmas... perhaps...means a little bit more?"*

It does mean a great deal more! I believe the Grinch would approve of these ten gifts. In fact, I would suggest that you keep on giving these ten gifts all year long because they will dramatically improve your relationships. Even though these gifts won't cost you a dime, that doesn't mean they are worthless. On the contrary, when you give one of these gifts, you are giving the most priceless gift of all: yourself.

### 1. The Gift of Listening.

Psychologists tell us that one of the greatest things we can do for another is to actively listen. Why not give this valuable gift to those individuals on your list who live alone and have no one else to talk to? This means you really listen--no interrupting, no daydreaming, no walking away, and no planning your response. Just listen.

### 2. The Gift of Affection.

Take the time to give your loved ones signs of affection. Be generous with your hugs, your kisses, your gentle squeezes of the hand, and your pats on the back. Let these tiny actions demonstrate the great love you have inside of you.

### 3. The Gift of a Note.

Write notes to people. They can be as simple as "I love you" or as creative as a sonnet. Put your notes where they will surprise those special people--in his lunch, in her purse, among his socks, on her pantry shelf. Though the notes may be a surprise, they will never be forgotten.

### 4. The Gift of Laughter.

Everyone loves to laugh. Give those you love a gift. Just cut out a cartoon, clip a joke, copy a riddle, or save a clever article. Your gift will say, "I love to laugh with you."

### 5. The Gift of a Game.

Most people have at least one game they like to play, whether it is tennis, golf, poker, chess or checkers. Offer to play a game with them. Even if you lose, you'll be a winner, because together you will have shared an experience.

### 6. The Gift of a Favor.

Do favors for people. Help with the dishes, type up that letter, clean out the basement, shovel the driveway, run to the store. This gift is made more valuable when it anticipates a request rather than when it responds to one.

### 7. The Gift of a Cheerful Disposition.

Try to be cheerful around those you love and those around you. That means no complaining, no feeling sorry for yourself, no nasty comments, no screaming, and no pessimistic predictions. Your gift of cheerfulness will be a precious gift for everyone, including yourself.

### 8. The Gift of Space.

There are times in our lives when we want nothing more than to be left alone. Become more sensitive to those times in the lives of others. Then respond generously by giving them the gift of solitude, or privacy, of "do not disturb," of being left alone.

### 9. The Gift of a Compliment.

Pay people compliments. A simple "You look good in blue," or "I like your hair that way," or "Good supper, Honey" can be of tremendous value to people who may feel they are being taken for granted.

### 10. The Gift of Prayer.

Let's not forget one of the most immaterial yet most valuable gifts we can give: the gift of prayer. Praying for someone is another way of saying, "You are so special to me that I often talk to God about you."

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## Navigate the Internet Safely

The Internet is an excellent way for people to stay in touch with friends and family, conduct online banking, plan

travel, make doctor appointments and research family history. Though the Internet is a wonderful tool, it unfortunately also provides an opportunity for unscrupulous individuals to take advantage of unsuspecting people. There are predators or scammers that target every age group, but senior citizens have some unique opportunities to be scammed.

Many seniors are computer savvy; however, some seniors haven't received formal training about the Internet so they may be completely unaware of the possible dangers.

One of the most popular targets is a senior citizen's bank account. Scammers have figured out that many people use online banking features. It is important to remember that when you are accessing very personal information, especially about your finances, it is a good idea to make sure that you are on a secure connection and that your computer has a firewall. It is a great idea to use secure passwords for these accounts that are not easily guessed by someone.

### fire-wall

noun

A part of a computer system or network that is designed to block unauthorized access while permitting outward communication.

It has also become a trend for scammers to get your email address and send you an official looking email that appears to be from your bank. The email will then ask you to click on the link provided in the email because they are trying to alert you that someone has accessed your account and you need to provide them your account information and passwords in order to unfreeze your account. If you provide the information, you will soon discover that your bank account has been drained.

Seniors also have the unique problem of being scammed through their prescriptions. Scammers know that most seniors are on at least one medication, so there are several scams aimed at providing discount prescription drugs and low-cost

insurance. As in the banking scam, scammers will send out an official looking email that entices the senior to sign up for a low cost drug plan. When a senior clicks on the link to enroll, the scammer asks for bank account or credit card information.

Internet dating sites have become a popular way for seniors to connect with other seniors. Scammers are great at setting up fictitious profiles and pretending to be a kind and caring person. Once the scammer has built a relationship with the senior, he or she may begin asking, or in some cases demanding, money for a medical emergency or an airplane ticket so they can come and visit. The bottom line is that if someone is asking you for money via an online dating website, it is most likely a scammer who will take financial advantage of you. Use caution. Not everyone is who they say they are.

Here are some general tips for staying safe on the Internet:

- Never click on a link sent to you by someone you do not know. The links are often attached to sites that will ask you to enter your credit card or bank information. Don't do it.
- Do not give out personal information over the Internet unless you have initiated the contact and know whom you are dealing with. Identity thieves may post as representatives of banks or government agencies to get your social security number and bank information.
- Never believe that you have someone you do not know trying to send you money. Many scams center around convincing the victim they have won the lottery in another country or a long-lost family member is sending an inheritance. The scammers will ask for money first to cover the cost of sending the money, which never arrives.
- Scammers are getting smarter and are now including a warning about how to recognize fraud in their scam emails. The logic behind it is that if the email warns against fraud, people will think it is legit and will trust the email's contents.
- If your safety is threatened or you suspect you have been a victim of identity theft, contact your local law enforcement officials immediately.

The most important tip is to exercise caution. If something looks suspicious or asks you to share personal information, think twice before you click on the link!

Source: [www.atg.wa.gov/internet-safety-seniors](http://www.atg.wa.gov/internet-safety-seniors)

# Bullying :: Become the Solution

**A note from Vona Johnson, Director of Rental Housing Management at SDHDA:**

***We are all well aware of the rising problem of bullying in our schools, but sadly the problem is also increasing in our properties right here in South Dakota. We are focusing on bullying in this issue in hopes that people will think about their words and actions so we can end this trend.***

Bullying takes many different forms and can manifest as verbal aggression such as name calling, teasing, insulting or taunting. Examples of physical bullying can be pushing or hitting someone, destroying their property or stealing something from them. Another common example of bullying is when groups of people engage in anti-social behavior such as shunning someone from a group activity, gossiping about someone or spreading rumors about them, which makes them so uncomfortable in a group setting that the victim of bullying no longer feels that they are able to attend group meals, social activities or special events in the building.

Not being tolerant of other people's differences and excluding them from social events because of their medical conditions or disabilities is also bullying. Some people even report that residents in their building try to take control of social activities and dictate how the event goes and who can participate. Sitting in the community room or building lobby and making comments about other residents as they pass that makes them uncomfortable is also a form of bullying.

Agnes, a senior citizen who lives in a large apartment building, states that she's been bullied since she moved into the building. Agnes migrated to the United States from another country and English is not her native language. She states that when she would come to the community room at lunch time for senior meals, the other women would not acknowledge her and when she did try to speak to them, they would make fun of her English and mock her. The ladies would call her names and make rude comments to each other about her as if she could not understand what they were saying.

Agnes would return to her apartment and cry each day until she finally felt that she could no longer participate in senior meals. Agnes now eats her meals alone in her apartment and states that she does not leave her apartment unless she absolutely has to due to fear of what the women will say to her. Agnes feels extremely lonely and is contemplating moving to another building where she hopes that other residents will be more tolerant of her cultural differences and language barriers. Agnes's story illustrates how destructive bullying can be to not only a resident but to the sense of community in a building.

So why do people bully each other? Research shows that senior citizens who bully others have generally experienced some form of loss in their life. This can be loss of loved ones, loss of independence or even a loss of their own identity as they age. Often times, senior citizen bullies are attempting to seek control at a time in their life when they feel powerless. Research also discusses that both men and women engage in bullying behaviors, though it looks differently between the genders. Women who bully prefer to gossip, tease or whisper about someone, whereas men tend to be more physically aggressive and rather than gossiping behind someone's back, will make comments to their face.

People who are the target of bullying are often considered to be passive or provocative targets. A passive target for bullying can be someone who is highly emotional, may be shy or insecure and may have racial or ethnic differences, spiritual beliefs or sexual orientations that are perceived as being different than other residents. A provocative target may be

someone who irritates others, is quick-tempered or unintentionally seems to egg on bullies in the building. Whether a person is a passive or provocative target, the impact of bullying on these individuals seems to be the same, with many people reporting that they feel anger, annoyance, frustration, fear and anxiety.

Being bullied may cause residents to isolate themselves and stop coming to activities. Residents may also take different routes to enter and exit the building to avoid seeing other residents who sit in the lobby or near the entrance to the building.

In order to combat bullying in rental housing, some management agents have begun adopting anti-bullying policies in their leases that describe what bullying is and that if a resident violates the policy they will receive an infraction notice. Receiving too many infraction notices can eventually result in eviction. Other managers are bringing in law enforcement or outside experts to present information to tenants about bullying. Some residents may not be aware that they are bullying or being bullied and these presentations can be very useful in educating residents about bullying and the consequences.

If you are a target of bullying in your building, please know that there are things that you can do. You can first try to speak to the person who is bullying you and attempt to resolve the issue with them. Sometimes a person who is bullying may be going through something difficult and is acting out by bullying. Showing a little empathy to each other can go a long way. If you do try to address the issue with the bully and they are not responsive to working out the problem and the bullying continues, you do have the option to speak to the management agent of your building and report the problem. The end goal is to ensure that all residents are able to peacefully and safely enjoy their apartments.

*Sources: Dr. Robin Bonifas & STAR Coordinator Experiences*

## *Where I Live is so Cool!*

*by Donna Cazer, Grand Valley*

*I moved to a small town in South Dakota.  
Like it! Because, I could hear the birds singing  
Right outside my window every morning.*

*So calming and enjoyable, peace over my mind  
To be able to enjoy, that's so cool!  
Just meditating on the LORD. Wow!*

*Then I got to meet my neighbors,  
Each one with a different personality  
And yet unique.*

*We cooked, cleaned, ate together.  
Prepared food, made meals together.  
Played games together, made things together  
for everybody shared with others.  
Everything was going so cool.*

*One day it seemed to change, kinda clashed  
Then I was, so wanting our happy days back.  
We are a community of good people who enjoy  
helping each other.*

*Like we are all in the same boat  
No one better than another  
When we are working together it's so cool,  
Like a family of friends.*

*But when the boat gets rocking  
We are unsettled, people saying things  
We don't mean to say.*

*I really want my friends back.  
In a happy day where our days are happy and  
nice again.*

*I want our boat to become a ship of caring,  
loving people again.  
Where people will feel comfortable in our ship.*

*Encouraged to be alive, and happy  
Enjoying every day they have left  
With laughter and happy things to thank about.*