



# Canyon Lake Senior Center

*February 2012 Online Newsletter*

## **AARP Tax Aide**

*By Canyon Lake Senior Center Staff*

Tax aide will be available on every Wednesday starting February 1, from 1 p.m. to 4 p.m. and every Friday starting February 3, from 9 a.m. to noon until April 13 at Canyon Lake Senior Center. You can either schedule an appointment or just walk in during the scheduled times for tax aide.

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## **Craft Weekend Series Starts**

*By Connie Peacock*

On January 7 and 8 we held our first craft weekend. Participants chose to write “thank you” notes, decorate an icicle, or paint a ceramic item. It was a great success and everyone enjoyed themselves. There were children from nine months old to eight years old and each made an item to take home.

We will continue to have Craft Weekends at least one time a month. These will be held on Saturday and Sunday



afternoons from 1 p.m. to 4 p.m. These weekends are for anyone who wishes to make a craft. The next weekend will be on February 11 and 12 in addition to one on the 25<sup>th</sup> and 26<sup>th</sup> of February. They are held in the Annex at Canyon Lake Senior Center. It is a “come and go” project time. Please call me if you have a preferred time. My number is 605-431-2098.

Costs of the projects will depend on what you want to paint or make. We have a great selection of items from \$1 to \$5. It is a time to come and reconnect with your children and “make a memory”. We have activities for all ages, so even if you are 99 years old, please join us.



We also have started ceramic classes. We are doing the basics to advanced classes. Our initial basic classes will be offered once a month. The next basic class will be on February 18 at 9 a.m. Class Number two in the series will be February 25 at 9 a.m. Class Number three will be at 9 a.m. on March 3. The classes will range from two to three hours. Please call to schedule a time convenient for you.

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## **Steps to Protect Your Finances with a Spouse Entering a Medical Facility**

*By Pat Wright*

When a spouse enters a medical facility there are, as of September, 1989, four main steps to determine resources that can be protected for the spouse at home and the spouse in the medical facility who can qualify for Medicaid.

The first is total resources. The protection of resources for the spouse at home depends on the couple's combined resources as of the day the spouse entered the medical facility. The amount of resources that can be protected should be determined as soon as possible. Your Department of Social Services economic assistance specialist can give you a form called "Request for Resource Assessment." That is filled out as soon as a spouse enters the medical facility. Documents will be requested to confirm what you have stated. Through a "Notice of Resource Assessment" you will be notified of what resources can be protected.

The second is countable resources. Resources owned by either spouse, jointly or separately, as of the day of entry into the facility must be counted. They can include cash savings, checking accounts, CDs, stocks and bonds, cash value of life insurance, contracts for real estate sale and so on. Not included is the house in which the spouse lives, a vehicle, most household personal goods and some funds for burial expenses.

The third step is to determine the amount of resources that can be protected for the spouse at home. The amount of your countable resources as a couple is totaled. Up to \$109,560 can be protected for the spouse at home. These amounts are based on 2009 and change with the annual inflation rate.

The fourth step is Medicaid eligibility. To determine if the spouse in the medical facility qualifies for Medicaid to help pay for the facility costs, the protected share for the spouse at home is subtracted from the couple's total resources. If the result is \$2,000 or less, the spouse in the medical facility meets the resource test for Medicaid to help pay for the medical facility costs.

After watching my mother lose most of her life savings due to my father's terminal illness, needlessly, I hope this information can help others to secure resources for surviving spouses when a medical illness occurs. My father died of Pick's disease in 2001 and my mother's loss did not have to be financial as well. I encourage those facing such issues to include trusted family members to help the elderly understand such regulations.

My source for information is Kathleen Skoglund, Program Specialist, located in Sioux Falls, 811 E. 10<sup>th</sup> St. Dept. 10. , 57103-1650. Phone 605-367-5444, Ext. 266, Cell phone 605-941-3846, or 1-866-801-5421d, or [www.dss.sd.gov](http://www.dss.sd.gov).

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## **Joyful Gals & Guys Love to Sing**

*By Nila Boone*

What a good looking fun group. The photo of the Canyon Lake Senior Center's Joyful Gals & Guys was taken when they sang at Holiday Hills before Christmas. They sang at the Center's December birthday dinner the week before.

The Joyful Gals & Guys have started a new year and invite any singers to join them on Thursdays in the Card Room. Practice is from 10 to 11 a.m. In the afternoons, usually at 3 p.m., the singers meet at a nursing home or assisted / independent retirement home to sing for 30 minutes entertaining residents. June, July and August are vacation months.

The group continues to grow and the more the merrier. The music is not hard and most is familiar to singers. Membership in the Center is required, but there is no activity fee for this activity.



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### **Canyon Lake Senior Center**

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