

Prairie Freedom Center

Horizons

Changes to the Board of Directors

The Prairie Freedom Center for Independent Living (PFCIL) would like to say thank you to all of our board members for the expertise, commitment, and volunteer hours they provide PFCIL. We would like to extend a special thank you to those members who have served their two consecutive three year terms and will be leaving the PFCIL Board in December. Those members leaving us in December are: Mark Bratt, Karen Johnson, Denny Theel, and Tom Wilson. We have enjoyed working with each of these members and we are a better organization for the countless contributions they have all made to the organization.

When term limits expire and the make up of PFCIL's Board of Directors changes we all miss those members who are no longer an active participant at meetings, but we have a sense of excitement as we bring on new members. I am excited to introduce you to our two newest members to the Board of Directors. They are Travis Arneson and Cheri Raymond.

Travis Arneson started his tenure with us in October. He is self-employed in the real estate industry and he brings PFCIL a wide range of experiences including his past tenures on many disability related boards. Travis is currently the president of the Sioux Falls Jaycees and the chairman for the South Dakota Council on Developmental Disabilities. He is married to wife Edith and has a ten year old daughter named Grace.

Cheri Raymond will start her tenure as a board member in January of 2009. She is an Associate Attorney practicing employment law with Woods, Fuller, Schultz, and Smith. Cheri will bring PFCIL experience in employment law, the ADA, FMLA, and Title VII. Cheri is currently involved with First Lutheran Church and in the process of becoming a judge for the Teen Court Program. Cheri is married to husband Josh and has a two year old son named Ty.

PFCIL is appreciative of our past, current, and new board members. Our organization is lucky to have such dedicated and influential people to guide the mission of PFCIL. We appreciate their support of our mission to empower people with disabilities who choose to live independently.

Matt Cain, Executive Director

Making a Difference

We thank the following for their contributions received
between October 1st, 2007 and September 30th, 2008.

Aflac	Jim Lambert
Daniel Albertsen	Larchwood Quick Stop
Alick Property (Joe Alick)	Al Larson
Charles Anderson	Brian Larsen
Robert Anderson	Charlie Larsen
Sonja Anderson	Larson Foundation
Teresa Anderson	Jason Larson
Arnold Auch	Jay Larson
Austad's Golf	Marshall T. Lavin DDS
Avera Health	Ruth Lewedag
Marlene Backer	Madison Vision Clinic
Jeff and Darcie Bendix	Sara Maisch
Tom Benz	Thomas Mark
Jay Bigge	Kim Marnin
Katy Blanchar in memory of Marlene J. Peterson	Ralph Marquardt
Katy Blanchar	Debra Mayworm
Dr. Jerry & Susy Blake	McCook Country Club
Dale & Judy Blauwet	McKinney & Allen Associates
Mark Bratt	Meadow Acres Golf Course
Brookings United Way	Vicki Meirose
Mentra Burns	Minerva's
Matt Cain	Mitchell United Way
Michael Cain	Mobility Sales & Rental
Cici's Pizza	Modern Woodmen of America
Cloud 9 Hot Air Balloons	Monarch Lounge Steakhouse
Community Development Block Grant	Maggy Morrow
Cross Disabilities Group - Yankton	Margaret Moxnes
Dakota Golf Management	Jeff Munce
Dakota River Riders	Elsie Niemeyer
Dakota Sports	Susan Neimeyer
Vanessa Dean	Marla Nelson
Pat Debates	Patricia Nies
Devin DeBoer	Eleanor Njus
Bob Deslauriers	North Central Chapter Paralyzed Veterans of America
Darla Deslauriers	Northland Rehab & Supply
Bernie DeWald	Old Chicago
Ensz, Neimeyer & Associates	Glenys Ortman
Enterprise Rent-A-Car	Dan Parker
Jon Erickson	Delores Peery
Express Copy & Printing	Plains Commerce Bank
Famous Dave's	Quick Stop
John Faundeen	Joseph Rehurek

Kathy Feuerhelm
First National Bank
First National Bank South Dakota
Fish Lake Country Club
FRG Web Solutions
Verla Fritz
Monica German
Eric Goehring
Angie Goldhammer
Golf USA
Leo Graber
Lonnie Graber
Linda Greb
Mary Beth Haiar
Richard Heiberger
Joe Henkin
Paula Hermanson
Alan Hieb
Jill Hieb
Jerry & Janice Hobbie
Barry Howe
Hy-Vee
Interlakes United Way
JW Home Repair Service
Karen Johnson
Jones Kramer & Haber
Jeff Jones
Peg Jorgensen
Sarah Jo Jorgensen
Jeannette Kerkvliet
Ken Kerkvliet
Scott Kerkvliet
Tony Kerkvliet
Vicki Kerkvliet in memory of Bob Kerkvliet
Kevin Kermodde
Knights of Columbus
Eugene Kocer Agency
Mike or Stacy Kock
Dorothy & Gilmore Koepsell
William Kooi
Deborah Kranz
Ryan & Renae Kranz

Kelly Huntley Memorial

Grace Huntley

Ryland & Onalee Moorman Memorial

Susan Jost

Helen Nies Memorial

Patricia Nies

Richard Two Crow Memorial

Carol Rockwell

Deb Ter Wee Memorial

Carol Rockwell

Results Radio
Terry Rist
Carol Rockwell
Kathryn Rockwell
Rookies Sports Bar & Grill
R & R Conversions
Sanford Hospital
Scheels
Linda Schoer
Richard Scholten
Pat Schroeder
Dennis Seiner
Doug Seiner
Mike Seiner
Kerri Severson-Stover
Sue Siemonsma
Kandy Sieverding
Sioux Falls Area Community Foundation
Charline Smith
Barney Snyders
South Dakota Coalition of Citizens with Disabilities
Starbucks Coffee
Rick Sterling
Joseph Sztapka
Texas Roadhouse
The Bluffs Golf Course
The Bridges at Beresford Golf Course
Donette Theel
Dick Thomas
Timber Lodge Steakhouse
Larry Tolzin
Ryan Tupper
Vermillion United Way
Connie Walker
Wal-Mart
Wells Fargo
Tom Wilson
Peggy Wollman
Woods, Fuller, Shultz, & Smith
Yankton United Way
Barbara Young
Z'kota Grille

R. L. Hicks Memorials

Thomas Braithwaite

Robert Caselli

Linda Greb

Heyl Companies

Kathleen Hicks

Dorothy Johnson

Julie Johnson

Michael & Brenda Lynch

J. Pat Rogers

Kandy Sieverding

Barbara Tolzin

Mary Venrick

Thank you to everyone who has partnered with
us to assist people with disabilities.

Savings Fitness:

A Guide to Your Money and Your Financial Future – Protecting Your Credit

Your credit history is vital to your future, which is why it is crucial to ensure its accuracy. Any time you apply for a loan or a credit card, your lenders and/or creditors look at your credit history – not only to deny or grant the request, but to determine your interest rate as well. Some employers even conduct credit checks on potential employees to decide if they are appropriate hires. Therefore, regular maintenance of your credit is a must. Follow these guidelines to ensure your credit remains on target.

1. **Examine your credit report regularly and know your credit score.** You can download a free credit report at www.annualcreditreport.com to look at your history in detail; if you see anything erroneous, notify the bureau and the creditor immediately. To find out your actual credit score, when requesting a credit report, you can also ask for your FICO score for a nominal fee. Anything above 700 is considered good, out of a range of 300-850.
2. **When using your debit card, choose “credit.”** Some places ask if you are using your debit card as “debit” or “credit.” Either way, it comes directly out of your bank account, but if you select the credit option, you will have more liability protection, since the transaction is processed through the credit card system.
3. **Pass up that store credit card.** While stores dangle offers such as “10 percent off your first purchase” for opening a line of credit with them, those few dollars you save can translate into points off your credit score. Furthermore, typical annual interest rates can reach 20 percent, which completely counteracts that 10 you just saved.
4. **Pay off outstanding debt.** As simple as that sounds, missing payments is very damaging to your credit. While massive credit card balances can seem overwhelming, try to pay more than the minimum balance every month – even if just by \$20 or so. Merely paying down your balance will improve your credit score.
5. **Ask your credit card company for a higher limit.** The key is NOT to spend it! Having a higher limit will lower the size of your debt as a percentage of overall borrowing capacity.
6. **Freeze your credit.** This prevents identity theft as well as discouraging you from opening any new accounts. You will be able to lift the freeze if you need a loan.
7. **Never give out your Social Security Number (SSN).** With the exception of your employer and businesses that need to do a credit check, be suspicious of *anyone* that asks for your SSN – including in an e-mail or over the phone, even if the person says he/she is from a reputable business. Con artists are becoming more sophisticated at polishing their scams, so be diligent. If the request seems legitimate, say that you will call the company

back and do so with the phone number you have on file – NOT the one that the solicitor gives to you.

8. **Ask your bank to be on alert.** Have your bank contact you if there is any suspicious activity on your account – or even a bounced check or negative balance that is your own fault. The earlier problems are noticed, the faster you can take care of them with minimal damage to your reputation.

9. **Create complicated passwords and PINs.** Devise a combination of letters and numerals if possible. Do not use your maiden name, repeating letters or numbers (i.e., AAA, 111) or consecutive numbers (i.e., 1234). Also, do not use one password for everything – although it makes things easier for you, it also makes it easier for criminals to figure out.

10. **Keep a written list of all credit cards that you own,** along with their associated phone numbers. If your cards are misplaced or stolen or your home is burglarized, you will need that information in order to cancel the cards immediately.



This article is not intended to be exhaustive nor should any discussion or opinions be construed as legal advice. Readers should contact legal counsel for legal advice.

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Operation Helpful Smile

We were pleased to have been selected for Hy-Vee's "Operation Helpful Smile" campaign again this year. All Sioux Falls stores placed donation boxes at the check-out stands. We want to thank Hy-Vee for matching all donations up to \$1,000. Prairie Freedom Center raised \$1,126.89 during the week of October 8th-14th. We appreciate our partnership with Hy-Vee Food Stores and we would like to thank to all of you who supported PFCIL!

Mike Hohn

The following is a little bit of background information on Michael Hohn. Mike will be contributing a series of articles on the word ACCEPT in this and future newsletters. The next newsletter's article will be focused on the letter A which stands for Attention.

My name is Michael Hohn. My birthday is December 25th (Christmas baby). I was born in Rapid City and have lived in Sioux Falls since 1976. With the exception of two years in which I lived in Cedar Rapids, Iowa, I have spent my entire life in South Dakota.

Prior to mobility restrictions, I was very athletic and lettered in tennis, in both high school and college. My little league All-Star team from Rapid City came within one game of the Little League World Series in 1960. We lost to the eventual World Champions, El Cajon, California 1-0 in a one hitter.

I have a Geology degree from South Dakota School of Mines and Technology. I retired in 1989 at the age of 40 for health reasons. I started a management consulting firm in 1978 with another gentleman, based on the concept that 9 out of every 10 businesses go broke in the first five years and need help managing their business. We joined the computer revolution as it emerged in the early 80's and became a computer company. We had customers in every state except one, and I sold my business twice to public corporations.

I am divorced and have three children. My oldest daughter, Erika (33), lives in Boulder, Colorado and has two children. My son Jeremy (31) lives with his wife and two children in Houston, Texas. My youngest daughter, Vanessa (26), got married on September 6th and currently lives in Des Moines, Iowa. Since retiring, I've spent a great deal of time on environmental matters. Governor's Mickelson and Miller have appointed me to environmental committees. I was one of the chief architects behind the Recycling Law in South Dakota. I was President of Our Savior's Lutheran Church in 1995 and lead Adoration at St. Mary's Catholic Church every Wednesday evening.

-Mike Hohn

SE/RENI/JOY

- *Living with Chronic Illness, by Mike Hohn*



People often ask me how I am, and I tell them, “I have reached the position where I can do anything anybody helps me with.” My name is Mike Hohn and I have multiple sclerosis. Multiple sclerosis is a chronic illness which continually worsens with time. It is an autoimmune disease, in which my body rejects the coating around my nerves and eats it away. The coating is what holds the nerve impulses in, thereby not allowing me to get messages to my body. I was officially diagnosed in 1987 and I’ve been dealing with my MS since then.

During the 1980s, when I was raising my family and starting a business, my time was always at a premium. I spent a lot of time trying to maximize my intake and minimize my effort. In an effort to compact my work load, I became acquainted with the writings of a man named Stephen Covey, author of *Seven Basic Habits of Effective People*. I attempted to incorporate his habits into my daily existence. He recently came out with an 8th habit. After reading it, I decided to revisit the seven basic habits and realized I had incorporated them into my living with chronic illness.

In the *Seven Habits*, the author attempts to move the reader toward creating habits that will prove to be very effective. The seven habits are: 1: Be Proactive 2: Begin with the End in Mind 3: Put First Things First 4: Think win — win. 5: Seek First to Understand, then to Be Understood 6: Synergize 7: Sharpen the Saw. In explaining my material, I will refer to these habits and how I use them.

As my chronic illness progressed. I first attempted to regulate my life by three sayings:

“God helps those who help themselves,”

“I felt sorry for myself because I had no shoes until I met a man who had no feet,”

and the Serenity prayer:

“God, grant me the serenity to accept the things I cannot change, the courage to change the things I can and the wisdom to know the difference”.

Before I retired, my job involved trend analysis which involved observing everything around you and attempting to establish a consistent pattern. In an effort to simplify my life I started to establish trends as they related to me. One of my early observations was that for a decision to truly become a *decision*, it required an action item. Until there was an action, it was merely rhetoric or discussion. The only two action words in the serenity prayer are **ACCEPT** and **CHANGE**. I will be using these words in the upcoming months by spelling out what I have had to accept and what I found I could change in pursuing a more comfortable life. The articles using the letters of **ACCEPT** will include **A**ttention, **C**are, **C**aregivers, **E**verything, **P**rogressive and **T**rust. The articles using the letters of **CHANGE** will be **C**reativity, **H**umor, **A**ttitude, **N**utrition, **G**od and **E**xercise. From my perspective, I will tell you what I have learned to accept and what I have been able to change. These are principles that I’ve had to adjust to with the progression of my chronic illness. I hope these hints will be effective for you as well in dealing with any chronic illness or any major problem in your life.

Comfort Tips for the Winter Months

Drafts, leaky windows and doors, and cold floors all seem to be part of the season we are about to experience. In an effort to keep our homes warm and toasty, lets find some inexpensive ways to keep the cost down. Here are a few suggestions that might help.

The number one way to keep the cost of heating down is to set the thermostat at 68 to 70 degrees during the day and turn it down to 65 when you go to bed. Consider reducing the temperature to 55 or 60 when you will be away from your house for more than a few hours.

Keep your body warm: wear socks, slippers, or an extra sweater. Cover up with a nice blanket while watching TV, playing video games, reading , or whatever your favorite activity. Consider adding a blanket to your bed.

Leaky doors and windows: caulk cracks around windows, cover windows with plastic, roll up towels and place them on your window sills or at the base of the door. Make sure your doors are shut tight. Do you have drafts around your electrical sockets? For a few dollars, you can buy insulated forms to put behind the electrical plates. On windy days keep your curtains and blinds closed.

Add humidity to your home: moist air feels warmer; it also helps you resist colds and moisturizes dry skin, not to mention keeps static cling down. Use a humidifier, place large cans of water in front of or on your registers, heat water on the stove for cocoa and tea, keep your plants watered, and leave the bathroom door open after your shower.

Heating systems: make sure your furnace is clean and efficient by changing filters regularly, turn down the temperature in your water heater to 115 degrees, a warm shower is better for you than a hot one.

My favorite tip to keep warm is to have a nice bowl of soup, a cup of my favorite hot drink, and a grilled cheese sandwich. Stay warm and safe this winter.

-Vanessa Dean, Education Specialist
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For Independent Living

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**“Empowering Individuals with
Disabilities Who Choose
to Live Independently”**