



## Broken Arrow Senior Center

1800 South Main St.  
Broken Arrow, OK 74012

918-259-8377

[sean@baseniors.org](mailto:sean@baseniors.org)

[www.baseniors.org](http://www.baseniors.org)

 [@BrokenArrowSeniors](https://www.facebook.com/BrokenArrowSeniors)

### Office Hours:

Monday-Friday

8 a.m. to 4 p.m.

### Annual Membership

Broken Arrow residents • \$30

Non-residents • \$40

Discover, MasterCard, VISA

and American Express

are accepted for payment.

### President/CEO

Sean Simpson

### Member Services

Coordinator

Ami Bucher

### Office Coordinator

Bonnie Stout

# We're Finally Fully Open!

## June 1 Is The Big Day for BA Seniors

BA Seniors is fully open!

That is something we've been waiting to say for more than a year. The BA Seniors board of directors is excited to announce the grand reopening effective June 1, 2021 – and the staff and volunteers who help make BA Seniors a special place are ready.

As the state and city reopen and our senior population has had ample time and resources devoted to vaccination, we support the responsible reopening of BA Seniors. It's time that we take advantage of the progress that has been made during this pandemic and allow our members to socialize in a safe and friendly way.

Some senior centers across the nation have been closed this entire time, while others were open the past 14 months without safety protocols. BA Seniors, which falls in the middle, will once again be fully open June 1, with no restrictions.

Lockdowns, virtually attending classes from home and general self-isolation to protect against COVID-19 have had a debilitating effect on many people who had trouble coping with the socially distanced aspect of the pandemic – and that has been especially true for older adults.

*(Continued on page 5)*



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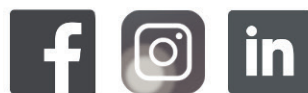
Broken Arrow  
2530 N. Elm Pl.  
Broken Arrow, OK 74012

**918-994-1400**

Contact Us



# CareFirst PHARMACY



# Protect Yourself – And Others

## Welcome Back, But Please Get Vaccinated



BA Seniors will soon be open with no restrictions. The best thing you can do to protect yourself is to get vaccinated. The best way to protect the community is to get vaccinated.

But it is your choice, and only you can make that decision. Not me. Not the board. Not your domino partner.

Not the person on the mat next to you in yoga class. You and you alone.

Whenever I leave the house for work, to get groceries, visit the farmers market or hit a fast food drive-thru – for my daughter – I pull out my mask and place it over my mouth and nose.

I've used this same procedure for more than 14 months. Even after contracting COVID. Even after receiving a monoclonal antibody infusion to help me defeat COVID. Even after BA Seniors opened in April. And even after receiving both Moderna doses.

And, yes, I will continue to wear my mask after the Center fully opens on June 1.

At this point, my decision to wear a mask is to protect myself – not you. Call me selfish, but, until Oklahoma's vaccination numbers increase, I will hold back my anxiety, fear the new virus variants and combat general COVID apathy by wearing a mask.

Even as I type this, I feel a bit paranoid. I might be the

only one – and that's OK.

Public health experts believe that herd immunity in Oklahoma could drive down COVID-19 hospitalizations to nearly zero this summer. According to a report by The Center for Infectious Disease Research and Policy, current data suggests that around 70% of the population would need to be immune to achieve herd immunity.

As a result, the whole community becomes protected – not just those who are immune.

Because of plunging first-dose vaccinations, unless more Oklahomans get vaccinated, we will not achieve herd immunity. So if you want to do your part to protect yourself and others, please get vaccinated. If you don't want to – that's fine, too. I won't ask and you don't have to tell. I will support your decision regardless of whether you are vaccinated or not.

And for those of us who feel more comfortable continuing to wear masks – we should be supported in choosing to do so.

Hugging and shaking hands are a whole other issue. Maybe we can discuss them next month.

My team is just happy that we are fully open and that members can resume their daily activities that were paused 14 months ago.

**A Closer Look**

By Sean Simpson  
Broken Arrow Senior Center  
President/CEO

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## By The Numbers

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Here are the most recent state numbers detailing the percentage of vaccinated Oklahomans.  
(As of May 17, 2021)

At least one dose (% total population) . . . 40.1%

Fully vaccinated (% total population) . . . 32.4%

65+ at least one dose (% of population) . . . 81.0%

65+ fully vaccinated (% of Population) . . . 69.0%





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# We're Finally Fully Open *(Continued from page 1)*

BA Seniors is a valuable and much-needed resource in our community. We provide seniors with social interaction, nutrition, health promotion, education and, most importantly, the Center generally gives older adults something to look forward to every day. The closure of our center due to the threat of COVID-19 was a necessary precautionary step. Unfortunately, the negative impact of remaining closed is damaging for many seniors.

Members should be aware that even though BA Seniors is doing everything it can to minimize risk at the Center, there is no way to eliminate it altogether. Therefore, members should re-enter the Center only after much

thought and consideration and only after determining the risk level they are comfortable with.

The pandemic has been hard on all of us, but our older family members, friends and neighbors have had a particularly rough time. Overall, 1 in 4 adults 65 and older reported anxiety or depression in August 2020, a rate that was rela-

tively constant since the start of the pandemic, according to research from the Kaiser Family Foundation.

June 1 marks a real turning point in being able to get our lives back on track. With that in mind, the board of directors, with the recommendation of the Member Services Committee, has developed the following plan to reopen BA Seniors as safely as possible.

**Please note the following important information, which is fluid and will be updated as warranted:**

**Entry** – Members will enter through the west/back entry. This will be the only entrance into the Center. This is so we can check current membership status as people enter the building. When the new building is complete, it, too, will have one entrance, so this is the sensible evolution of our check-in procedure.

**Membership** – We are encouraging everyone to reinstate their membership prior to returning to the Center. Memberships can be paid online at [www.baseniors.org](http://www.baseniors.org),

by phone or by stopping at the Center prior to June 1.

**Name tags** – All members will be required to wear their name tag while engaged in activities at the Center. Name tags are available in the office and can be picked up prior to June 1. You must wear one for identification purposes while in the building.

**Vaccine** – The board of directors is highly recommending that members be fully vaccinated before returning to the Center. However, a COVID vaccine is not required, and staff will not ask for proof of vaccination. The Center is not requiring members to get a COVID-19 vaccination to return.

**Masks** – It is also highly recommended that masks be properly worn. This is not required, but it is encouraged. Members can determine their own level of comfort as they re-enter and re-engage.

**Space** – Social/physical distancing guidelines are encouraged but not required. Once again, you can determine how you interact with others while at the Center.

**Meals** – At this time, we will continue to have meal pickup every other Wednesday. We will move toward daily meals in the Center but need time for Tulsa & Creek County Senior Nutrition to staff up before changing our current procedures.

**Schedule** – We have a robust schedule of activities. However, there are some changes to the days, times, locations, offerings and activity leaders – so check the schedule first.

**Hours** – Entry into the Center will conclude by 2 p.m. All activities Monday through Thursday will end by 3:30 p.m. The last activity on Friday will end by 2 p.m.

**Guests** – All guests are required to check in with the office so a guest form can be completed.

**“Members should be aware that even though BA Seniors is doing everything it can to minimize risk at the Center, there is no way to eliminate it altogether.”**

**“The pandemic has been hard on all of us, but our older family members, friends and neighbors have had a particularly rough time.”**

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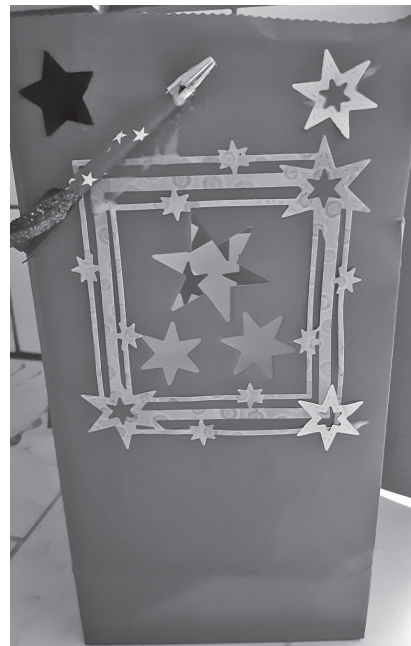
## Becoming Involved At The BA Senior Center

It's been a long 14 months. It will be wonderful to have the Center's hallways filled with conversation and laughter once again, beginning June 1. We are pleased that activity leaders are returning to bring back the activities you enjoy and provide the opportunity to spend time with other seniors. The June Calendar of Events offers a wide variety of opportunities, and, as we move forward, additional activities and programming will be added to the schedule.

We need your help to plan for the future – July, August and September – and as we look forward to the opening of Senior Center East next year. What additional activities would you like to be included on the schedule?

### Here are some suggestions:

Would you like to play mahjong or pinochle at the Center? Sign up in the office. If there is enough interest, we will contact you with a day and time.



The Crafting Group will meet on **Monday, June 7, from 10 a.m. to noon to make a Fourth of July luminary project. Red bags will be decorated and made complete with a tea light inside to decorate for your Independence Day celebration. You will have the opportunity to make this project for yourself and also a second project to bring happiness to a resident of a local nursing home.**

Are you crafty? Would you like to teach others how to make jewelry or design a wreath? Opportunities to volunteer to lead a craft class are available.

Do you enjoy playing the piano? We would love to bring the singing group back to the Center.

The 30th Annual Senior Health & Resource Fair is scheduled for Aug. 27. Volunteers will be needed.

We are ready to fill your calendar! If you are interested in volunteering at the Center, please sign up for these opportunities or provide your suggestion and potential interest in leading.

# Know What To Do When A Robot Calls

Did you get a call from a number you didn't recognize? Was the caller a robotic voice on the other end of the line? You are not alone.

During April 2021, 55.2 million robocalls were placed in Oklahoma, and 43% were placed by scammers, according to YouMail's RoboCall index. The robotic voices often claim to represent a trusted source such as a name-brand company or government agency, such as the Internal Revenue Service or Social Security Administration.

In the instance of fake Social Security calls, scammers call with warnings that your Social Security number has been linked to criminal activity and blocked or suspended. The scammers ask you to confirm your number so they can reactivate it or issue you a new number for a fee. This is a ploy to take your money and personal data. Social Security does not block or suspend numbers.

Car warranty scams are another prolific con artist tactic. They call with offers to extend your existing warranty or sell you a new warranty. These calls appear to be legitimate because scammers often have specific information about your car or warranty. During the call, you may be instructed to press a specific number or stay on the line

and asked to provide personal information. Whatever the message, do not engage. Doing so can lead you to a real live scammer who will pressure you to make a purchase or provide personal information. Pressing a key or answering a question alerts scammers that they have hit a "live" number, and they will call repeatedly.

To help protect against illegal robocalls, the AARP Fraud Watch Network recommends that you add your telephone number to both the state and national Do Not Call registries. Visit [donotcall.gov](https://donotcall.gov) to register on the National Do Not Call Registry. Visit the Oklahoma State Attorney General's office website, [oag.ok.gov/consumer-protection](https://oag.ok.gov/consumer-protection), or call 405-521-3921 to register your number on Oklahoma's Do Not Call Registry.

Additionally, do not answer calls from unknown numbers. Consider using a call-blocking mobile app or device to screen your calls and weed out spam and scams. You can also ask your phone-service provider if it offers blocking tools.

These scams are well-known for emptying bank accounts and for identity theft. However, a newer payment scam involves gift cards, which have been the most common form of payment involving scams since 2018, according to the Federal Trade Commission. Why gift cards? First, they are readily available for purchase at your grocery store, department store and hardware store. Second, scammers get your money instantly. Once the gift card payment information is provided, criminals convert it to instant currency.

If you are confronted by someone directing you to buy gift cards for some obligation, disengage immediately. Report the case to the Federal Trade Commission at [reportfraud.ftc.gov](https://reportfraud.ftc.gov).

The AARP Fraud Watch Network can help if you believe you are a scam victim or want fraud prevention resources. It offers support and guidance to victims and their families and provides helpful news articles, fraud literacy quizzes and a fraud resource center with more than 50 tip sheets on recognizing and avoiding common scams.

*The AARP Fraud Watch Network is a free resource for everyone, regardless of age or AARP membership. To learn more, visit [aarp.org/fraud](https://aarp.org/fraud) or call the AARP Fraud Watch Network Helpline toll-free at 877-908-3360. For information on upcoming local fraud prevention seminars and events in Oklahoma, visit [aarp.org/ok](https://aarp.org/ok) or call 866-295-7277.*



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## Book Club To Meet In Person In September

The Circle of Readers Book Club will return to meeting at the Center in September. Until then, the group has a number discussions planned in addition to author visits on Zoom. If you love to read and share that passion with others, contact Circle of Readers Leader Dorothy Minor at [dorothymminor10@gmail.com](mailto:dorothymminor10@gmail.com) for Zoom connection information.

**June 7:** “The Night Tiger,” by Yangsze Choo • fiction • author visit.

**June 21:** Discussion on books we are reading.

**July 5:** “When Time Stopped: A Memoir of My Father’s War and What Remains,” by Ariana Neumann • nonfiction.

**July 19:** “The Glorious Guinness Girls,” by Emily Hourican • nonfiction • author visit.

**Aug 2:** “Virgil Wander,” by Leif Enger • fiction.

**Aug 16:** Discussion on books we are reading.

## LEAVE A LEGACY AND A PATH TO A DESTINATION OF HOPE!

We all understand that there are many paths we take in our life to reach a certain destination. The path we decide to take is often determined by the goal we are wanting to achieve. We often find joy during our journey in life when we are able to see that our purpose can be tied to helping others.

One way of fulfilling your purpose and paving a path that leads to hope is through leaving a Legacy gift in support of a cause or organization you value. The impact of your gift can affect generations to come.

Contact our Legacy Giving Team today to learn more about our complimentary legacy services. Call our 918-491-0079 today!



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# Calendar of Events

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**Guests** – All guests are required to check in with the office so a guest form can be completed.

## Tuesday, June 1

8:15-9 a.m. . . . . Strengthen & Tone  
 8:30- 1:30 a.m. . . . . Party Bridge  
 9 a.m.-3 p.m. . . . . Paper Crafting  
 9:15- 10:15 a.m. . . . . Soft Yoga  
 10:30-11:30 a.m. . . . . Limited Exercise  
 11:45 a.m.-12:45 p.m. Tai Chi for Better Balance with Bernadette  
 noon-3 p.m. . . . . Canasta  
 1-2 p.m. . . . . Line Dancing with Michelle  
 1-3:30 p.m. . . . . Painting

## Wednesday, June 2

8:15-9 a.m. . . . . Zumba/Cardio Dance  
 9:15-10:15 a.m. . . . . Chair Yoga  
 9 a.m.-noon . . . . . Bags to Mats  
 10 a.m.-3 p.m. . . . . Quilting  
 10 a.m.-noon . . . . . Ukulele Jam  
 1:30-2:30 p.m. . . . . Line Dancing with Barb

## Thursday, June 3

8:15-9 a.m. . . . . Strengthen & Tone  
 9:15-10:15 a.m. . . . . Power Yoga  
 9:30-10:30 a.m. . . . . Guitar Jam  
 9:30 a.m.-noon . . . . . Poker Lessons  
 10:30-11:30 a.m. . . . . Limited Exercise  
 12:30-2:30 p.m. . . . . Crochet  
 12:30-3 p.m. . . . . Party Bridge  
 1-2 p.m. . . . . Line Dancing with Michelle

## Friday, June 4

10 a.m.-noon on Zoom . . . . . Creative Writing Meeting on Zoom - Please contact Doris Jones at [dljones463@gmail.com](mailto:dljones463@gmail.com) for more information regarding joining this group.  
 10 a.m.-12:30 p.m. . . . . Individual Quilt Layout  
 10 a.m.-noon . . . . . Alzheimer's Support Group

*(Continued on page 10)*

# Calendar of Events

## Monday, June 7

8:15-9 a.m. . . . . Zumba/Cardio Dance  
 9:15-10:15 a.m. . . . . Yin Yoga  
 10-11 a.m. on Zoom. . . . . Circle of Readers  
 Meeting on Zoom - Please contact Dorothy Minor at  
 dorothymminor10@gmail.com for more  
 information regarding joining this group.  
 10 a.m.-noon . . . . . Crafting  
 10:30 a.m.-noon . . . . . Line Dance with Eugenia  
 12:15-1:15 p.m. . . Tai Chi for Better Balance with Vanessa  
 1:30-2:30 p.m. . . . . Line Dancing with Barb

10 a.m.-3 p.m. . . . . Quilting  
 1:30-2:30 p.m. . . . . Line Dancing with Barb

## Thursday, June 10

8:15-9 a.m. . . . . Strengthen & Tone  
 9:15-10:15 a.m. . . . . Power Yoga  
 9:30-10:30 a.m. . . . . Guitar Jam  
 9:30-noon . . . . . Poker Lessons  
 10:30-1:30 a.m. . . . . Limited Exercise  
 1-2 p.m. . . . . Line Dancing with Michelle  
 12:30-2:30 p.m. . . . . Crochet  
 12:30-3 p.m. . . . . Party Bridge

## Tuesday, June 8

8:15-9 a.m. . . . . Strengthen & Tone  
 8:30-11:30 a.m. . . . . Party Bridge  
 9 a.m.-3 p.m. . . . . Paper Crafting  
 9:15-10:15 a.m. . . . . Soft Yoga  
 10:30-11:30 a.m. . . . . Limited Exercise  
 11:45 a.m.-12:45 p.m. . . Tai Chi for Better Balance with Bernadette  
 noon-3 p.m. . . . . Canasta  
 1-2 p.m. . . . . Line Dancing with Michelle  
 1-3:30 p.m. . . . . Painting

## Friday, June 11

10 a.m.-noon on Zoom . . . . . Creative Writing  
 Meeting on Zoom - Please contact Doris Jones at  
 dljones463@gmail.com for more  
 information regarding joining this group.  
 10 a.m.-12:30 p.m. . . . . Individual Quilt Layout

## Wednesday, June 9

8:15-9 a.m. . . . . Zumba/Cardio Dance  
 9 a.m.-noon . . . . . Bags to Mats  
 9:15-10:15 a.m. . . . . Chair Yoga  
 10 a.m.-noon . . . . . Ukulele Jam

## Monday, June 14

8:15-9 a.m. . . . . Zumba/Cardio Dance  
 9:15-10:15 a.m. . . . . Yin Yoga  
 10:30 a.m.-noon . . . . . Line Dance with Eugenia  
 12:15-1:15 p.m. . . . Tai Chi for Better Balance with Vanessa  
 1:30-2:30 p.m. . . . . Line Dancing with Barb  
 1:30-3 p.m. . . . . Photography

## Tuesday, June 15

8:15-9 a.m. . . . . Strengthen & Tone  
 8:30-1:30 a.m. . . . . Party Bridge  
 9 a.m.-3 p.m. . . . . Paper Crafting  
 9:15-10:15 a.m. . . . . Soft Yoga  
 10:30-11:30 a.m. . . . . Limited Exercise  
 11:45 a.m.-2:45 p.m. . . Tai Chi for Better Balance with Bernadette  
 noon-3 p.m. . . . . Canasta  
 1-2 p.m. . . . . Line Dancing with Michelle  
 1-3:30 p.m. . . . . Painting

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# Calendar of Events

## Wednesday, June 16

8:15-9 a.m. . . . . Zumba/Cardio Dance  
 9 a.m.-noon . . . . . Bags to Mats  
 9:15-10:15 a.m. . . . . Chair Yoga  
 10 a.m.-noon . . . . . Ukulele Jam  
 10 a.m.-3 p.m. . . . . Quilting  
 1:30-2:30 . . . . . Line Dancing with Barb

## Thursday, June 17

8:15-9 a.m. . . . . Strengthen & Tone  
 9:15-10:15 a.m. . . . . Power Yoga  
 9:30-10:30 a.m. . . . . Guitar Jam  
 9:30-noon . . . . . Poker Lessons  
 10:30-11:30 a.m. . . . . Limited Exercise  
 12:30-2:30 p.m. . . . . Crochet  
 12:30-3 p.m. . . . . Party Bridge  
 1-2 p.m. . . . . Line Dancing with Michelle

## Friday, June 18

10 a.m.-noon on Zoom . . . . . Creative Writing  
 Meeting on Zoom - Please contact Doris Jones at  
 dljones463@gmail.com for more information  
 regarding joining this group.  
 10 a.m.-noon . . . . . Alzheimer's Support Group  
 10 a.m.-12:30 p.m. . . . . Individual Quilt Layout

## Monday, June 21

8:15-9 a.m. . . . . Zumba/Cardio Dance

9:15-10:15 a.m. . . . . Yin Yoga  
 10- 1 a.m. . . . . Circle of Readers  
 Meeting on Zoom - Please contact. Dorothy Minor at  
 dorothyminor10@gmail.com for more  
 information regarding joining this group.  
 10:30 a.m.-noon . . . . . Line Dance with Eugenia  
 12:15-1:15 p.m. . . . Tai Chi for Better Balance with Vanessa  
 1:30-:30 p.m. . . . . Line Dancing with Barb

## Tuesday, June 22

8:15-9 a.m. . . . . Strengthen & Tone  
 8:30-1:30 a.m. . . . . Party Bridge  
 9 a.m.-3 p.m. . . . . Paper Crafting  
 9:15-10:15 a.m. . . . . Soft Yoga  
 10:30-11:30 a.m. . . . . Limited Exercise  
 11:45 a.m.-12:45 p.m. Tai Chi for Better Balance with Bernadette  
 noon-3 p.m. . . . . Canasta  
 1-2 p.m. . . . . Line Dancing with Michelle  
 1-3:30 p.m. . . . . Painting

## Wednesday, June 23

8:15-9 a.m. . . . . Zumba/Cardio Dance  
 9 a.m.-noon . . . . . Bags to Mats  
 9:15-10:15 a.m. . . . . Chair Yoga  
 10 a.m.-noon . . . . . Ukulele Jam  
 10 a.m.-3 p.m. . . . . Quilting  
 1:30-2:30 p.m. . . . . Line Dancing with Barb

*(Continued on page 12)*

We have helped seniors that are:

- *Moving to be with their kids and grandkids*
- *Downsizing to a smaller home*
- *Upsizing to make room for a family member*
- *Moving to senior living*
- *Looking for something new*

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# Calendar of Events

## Thursday, June 24

8:15-9 a.m. ....Strengthen & Tone  
 9:15- 0:15 a.m. ....Power Yoga  
 9:30-10:30 a.m. ....Guitar Jam  
 9:30-noon ....Poker Lessons  
 10:30-11:30 a.m. ....Limited Exercise  
 12:30-2:30 p.m. .... Crochet  
 12:30-3 p.m. ....Party Bridge  
 1-2 p.m. ....Line Dancing with Michelle

## Friday, June 25

10 a.m.-noon on Zoom ....Creative Writing  
 Meeting on Zoom - Please contact Doris Jones  
 at dljones463@gmail.com for more  
 information regarding joining this group.  
 10 a.m.-12:30 p.m. .... Individual Quilt Layout

## Monday, June 28

8:15-9 a.m. .... Zumba/Cardio Dance  
 9:15-10:15 a.m. ....Yin Yoga  
 10:30 a.m.-noon ....Line Dance with Eugenia

12:15-1:15 p.m. .... Tai Chi for Better Balance with Vanessa  
 1:30-2:30 p.m. ....Line Dancing with Barb

## Tuesday, June 29

8:15-9 a.m. ....Strengthen & Tone  
 8:30-11:30 a.m. .... Party Bridge  
 9 a.m.-3 p.m. .... Paper Crafting  
 9:15-10:15 a.m. .... Soft Yoga  
 10:30- 1:30 a.m. .... Limited Exercise  
 11:45 a.m.- 12:45 p.m. ... Tai Chi for Better Balance with Bernadette  
 noon-3 p.m. .... Canasta  
 1-2 p.m. ....Line Dancing with Michelle  
 1-3:30 p.m. .... Painting

## Wednesday, June 30

8:15-9 a.m. .... Zumba/Cardio Dance  
 9 a.m.-noon .... Bags to Mats  
 9:15-10:15 a.m. .... Chair Yoga  
 10 a.m.-noon .... Ukulele Jam  
 10 a.m.-3 p.m. .... Quilting  
 1:30-2:30 p.m. .... Line Dancing with Barb



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# Bust A Move in Zumba/Cardio Dance



Get your feet moving and your heart pumping in the all new Zumba/Cardio Dance class set for Monday and Wednesday mornings in June, beginning at 8:15. Linn Turner, a certified active aging instructor, is the teacher. Linn also teaches the very popular Strengthen & Tone class on Tuesdays and Thursdays. This class is geared toward those who are young at heart and enjoy moving to the sounds of a variety of music they know and love.

**"This class is geared toward those who are young at heart and enjoy moving to the sounds of a variety of music they know and love."**

## For Men And Women

Zumba/Cardio Dance is designed specifically for older adults – both men and women. The class introduces easy-to-follow choreography that focuses on balance, range of motion and coordination by working the muscles of the hips, legs and arms with dance moves. Zumba/Cardio Dance is also a great way to improve your cardiovascular fitness. Those who dance are able to increase their heart rate, which is a good way to improve the overall health of your heart and maintain blood pressure levels. You'll also burn calories while having fun.

It's time to get moving and enjoy life again. Set the alarm and get ready to bust a move to the music while enjoying time with others.

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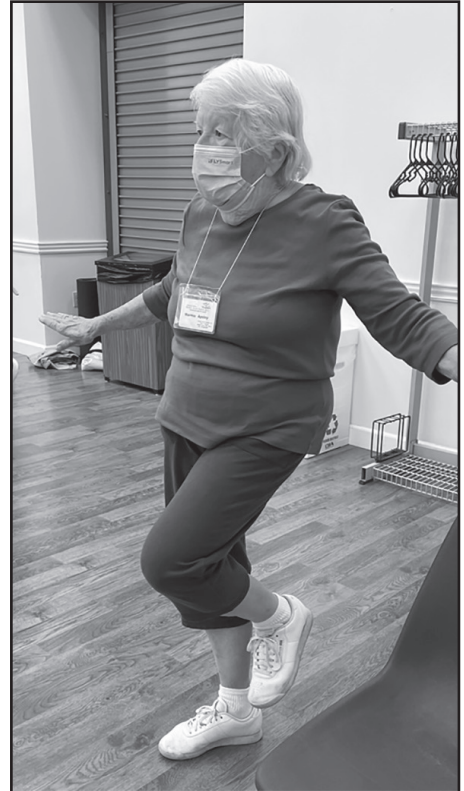
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**Sharon Vinson takes a break to smile for the camera during a Chair Yoga class held on Wednesdays.**



**The Strengthen & Tone class held on Tuesdays and Thursdays has been a great fit for Marmie Apsley and beneficial after the long months of COVID.**

## **AROUND THE CENTER**



**Marilyn Rice works on finishing a work of art during the Painting Class held on Tuesdays.**



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# Dangerous Myths About Medicaid



Anticipating health setbacks is an essential part of preparing for retirement and advancing age. Even more crucial is having a plan if a crisis arises. The common misconception that estate planning only concerns financial matters often leads these concerns to be neglected. Misunderstandings concerning Medicaid compound the problem by turning even more people away from planning for their future well-being.

## 1. Medicaid is only for low-income adults.

This myth is wrong twice. First, almost half of the 72 million people in America currently receiving Medicaid are children. Second, while some people are simply too wealthy to ever qualify for Medicaid, the number is far smaller than most people realize. There are well-established estate planning strategies to help people qualify for Medicaid.

## 2. Medicaid planning is illegal or unethical.

Some asset protection planning strategies involve moving assets into a Medicaid asset protection trust. The doubts and criticism of those who believe the need to move certain assets out of your name to qualify for Medicaid are misplaced. Instead of taking issue with Medicaid planning, they should take issue with a national health care system that forces people to liquidate all assets to pay for time in an ever more expensive nursing home.

Medicaid planning is not illegally avoiding creditors and does not involve hiding assets. In fact, most of the steps you take to complete Medicaid planning are reported directly to DHS when you apply. An honest, experienced attorney can walk you through planning approaches to both preserve your assets and income and remain well within the bounds of the law.

## 3. I can't keep my income if my spouse receives Medicaid for nursing home costs.

It is true that both spouse's assets are considered when one spouse is applying for Medicaid, but income is treated separately. Oklahoma goes by a "name on the check" rule, which means they only count the Medicaid applicant's income toward eligibility. If the spouse who lives at home has insufficient income, then some of the spouse's income who lives in the nursing home can be redirected to the spouse who is living independently.

## 4. I must get rid of all my assets to receive Medicaid.

In Oklahoma, an individual is allowed only \$2,000 in countable assets to receive Medicaid. However, not

everything you own is counted toward eligibility. Medicaid has exemptions for certain assets that you can keep and still qualify. For example, if you plan to return home or your spouse lives at home – or, in some cases, an adult child acting as a caregiver – your home is exempt. You can also retain a vehicle, household furnishings and personal property, pre-paid funeral plans, burial spaces and assets that cannot be converted to cash, like certain single premium annuities. A spouse is also entitled to keep up to \$130,380 – under current law – in countable resources.

## 5. It is too late to get started.

The mechanisms by which a person may apply for Medicaid vary from *(Continued on page 18)*

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The Center's 30th Annual Senior Health & Resource Fair is set for Friday, Aug. 27, 2021. Members and vendors will offer products and services for seniors at the long-standing event - a favorite of the Broken Arrow community. Mark your calendars, reserve booth space, become a sponsor and sign up to volunteer. At the 2019 event, the owners of Senior Helpers, an in-home care company, spoke with an attendee about their services as she signed up for a door prize.

Painting with Barbara has returned to BA Seniors. Betty Eubanks, left, and Barbara Gillock discuss the next painting project. Oil, acrylic, watercolor - even finger painting - can be explored every Tuesday from 1 p.m. to 3:30 p.m.



## Do you need Medicare help?



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## Dangerous Myths (Continued from page 16)

individual to individual. It is true that the earlier you plan, the more options you have. Medicaid will look back five years when investigating your finances, so starting to plan while you are still healthy provides many more options for asset preservation. This is true even if you are already of advanced age. No matter how old you are or what your current situation is, it is never too late to begin planning for your health and well-being. You can begin building a health care plan at any stage in life.

*Brittany Littleton owns and operates Littleton Legal. Her practice focuses on business law, estate planning, elder law, trust administration and probate. She is a firm believer that clients are best served when their legal, financial and accounting advisors are working collaboratively to strategize and advocate on their behalf.*

*A Signature Partner with BA Seniors, Littleton will write a column each month. If you have a question that you would like answered or a topic you would like to see covered, send your thoughts to Sean Simpson at sean@baseniors.org.*

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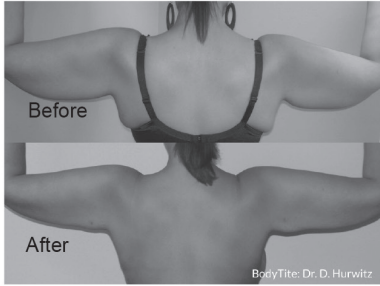
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