



Broken Arrow Senior Center

1800 S. Main St.
Broken Arrow, Okla. 74012
918-259-8377

www.baseniors.org

 @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.

Executive Director
Kimberly Crenshaw

Member Services Manager
Ami Bucher

**Volunteer And Special
Events Coordinator**
Julie Robeck

Office Coordinator
Terry Drummond

Transportation Coordinator
Donald Stockton

Upcoming Fair Will Help You Make Sense Of The Medicare Maze

The Broken Arrow Senior Center will host a Medicare Fair every Thursday in October and November to help you navigate the Medicare maze. The event will be held Oct. 6, 13, 20 and 27 from 8 a.m. to 10 a.m. in Heritage Hall and Nov. 3, 10 and 17 and Dec. 1 from 8 a.m. to noon at Senior Center East.

Health care is one of the biggest expenses that we all need to prepare for in retirement, and it can affect quality of life both physically and financially. Decisions regarding health care coverage should be reviewed annually because your unique situation could change each year.

In a recent study, researchers found that seniors spent an average of \$368 more per year on health care than they needed to. In addition, while 5% of seniors chose the lowest cost plan, more than 20% were overspending by more than \$500 per year. Research-

ers also found that even when seniors are enrolled in plans that cost too much, they are unlikely to switch. Over time, the financial impact can be costly.

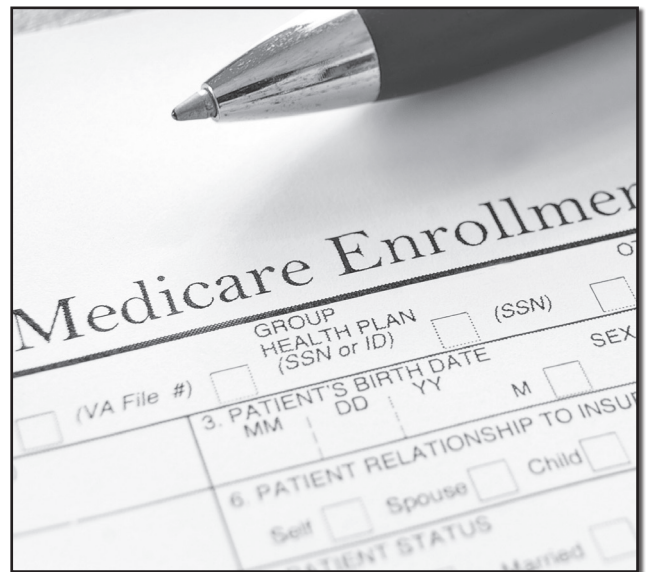
Whether you are enrolling in Medicare at the standard eligibility age of 65 or have been enrolled for years, take the time to review your health care coverage. Yearly changes to Medicare, in addition to individual changes in medical conditions and related prescriptions, are just two reasons to take a closer look at your coverage.

The Medicare Fair is all about making sense out of all the information and various plans. These free events are your chance to speak directly with insurance plan representatives in a safe environment about your health care coverage for the coming year.

The Center is partnering with the following companies that will be attending the Medicare Fair to help answer your questions. We will also provide a list of questions – see page 3 – that can be asked of each company representative so you can choose the health care coverage that best meets your needs.

Aspen Insurance Coaches, located at New Orleans

(Continued on page 2)



Square, are small business owners and are available to answer any questions you might have 365 days a year – not just during enrollment season. More than 150 companies have contracted with AIC to make sure new and existing clients get the right information. Licensed local agents can assist on issues with health care, Medicaid/LIS, home care, long-term care, wealth management and end-of-life planning. They have a combined experience of 25 years, and they live and work in Broken Arrow. You can contact Kandi Harper at 918-637-6681 or Sara Tweedy at 918-884-8684.

Blue Cross and Blue Shield of Oklahoma is the largest and most experienced health care insurance company in the state, offering coverage to more than 830,000 members. With a robust provider network and more than 80 years of experience, it is a trusted name in the health care industry. Its licensed Medicare enrollment specialists will be on hand to help seniors understand their Medicare basic coverage, and they'll also help answer questions about BCBSOK Medicare supplement insurance plans and Medicare Advantage plans.

Chris Crawford is a career agent/employee of **Humana Insurance**, which has been helping Medicare beneficiaries for 38 years. The com-

pany offers a wide range of Medicare solutions, from supplement and Part D plans to Medicare Advantage Plans and special needs plans for heart and diabetic conditions, as well as low-income Medicaid assistance. PPO and PFFS plans allow you to choose any doctor you want, with a nationwide network covering you even when you are traveling. Humana plans offer dental, vision, hearing aid benefits – and much more. Crawford has more than 10 years of experience helping clients with their Medicare choices.

The primary purpose of **Integrity Insurance Group** is to help people better understand Medicare and how it coordinates with other insurances. It also helps clients stay informed about changes and increased costs in the Medicare program. Its simple approach empowers clients to make informed decisions with regards to their health care coverage. Integrity Insurance Group is a brokerage, working with many companies, and is in a uniquely objective position and can assist everyone – those who use an Advantage plan or a Medicare supplement as well as people who qualify for Medicaid. IIG works for its clients – not for an insurance company.

Terri Haggard and Mike Ross are longtime supporters of the Broken Arrow Senior Center through Healthmarkets. They have a local

retail location in Broken Arrow at 801 N. Elm Place. They offer United Healthcare, Community Care, Humana, Aetna, Cigna, Wellcare, Mutual of Omaha and AARP. They are available on evenings and weekends, and their website is www.asktheagent.org

“Guiding our neighbors and their families through life’s transitions with compassion and personalized focus” is the goal of **Local Insurance Advisors**. Agent **Lynn Novak** loves to educate people about Medicare and hosts educational classes at a variety of locations throughout the year. If you are confused about Medicare, turning 65 or are unhappy with your current coverage, Lynn can provide the information you need. Learn how to apply for Medicare, to compare carrier plans, how to avoid penalties, all about IRMMA and how it can impact you if you make more money. You also will discover what your rights, benefits and options are and your eligibility for additional benefits.

Medicare Prepare is an independent Medicare insurance agency offering licensed and knowledgeable agents who are eager to assist you with Medicare questions. Medicare Prepare can give you solid answers and help you enroll in the plan of your choice. You can reach Medicare Prepare at 918-814-5550.

Help With Choosing The Right Prescription Drug Plan

LIFE Senior Services’ Medicare Assistance Program (MAP) will be offering help with choosing the best prescription drug plan (Medicare Part D) to meet your needs in 2023. Beginning Oct. 18, MAP volunteers will be at the Center each Tuesday from 1 p.m. to 3 p.m. and Wednesday from 9 a.m. to noon.

During last year’s open enrollment period, more than 54% of the people assisted either enrolled in a Part

D drug plan for the first time or switched their Part D plans for 2022. In doing so, almost all of the people assisted saved money on their 2021 drug costs, with an average savings of \$1,889 per person.

To schedule an appointment at the Center to compare, select or enroll in a Medicare drug plan or apply for Medicare Part D extra help, call the Medicare Assistance Program at 918-664-9000, ext. 1189.

Medicare Plan Representative

COVERAGE

How much will I have to pay?

- ✓ Each month (premium);
- ✓ Before my plan helps me pay for my care or medicines (deductible);
- ✓ When I go to the doctor, have tests, stay in the hospital or get other care (co-pays and co-insurance).

Does the plan include prescription drug coverage (Part D)?

- Yes No

Does the plan offer additional benefits such as dental, vision or hearing coverage?

- Dental Yes No
Vision Yes No
Hearing Yes No

Will I be covered if I need care when I'm traveling away from home?

- Yes No

SERVICE

What is the plan's quality rating? (Medicare rates each plan on a 5-star scale, with 5 being "excellent.")

Who can help me if I have questions about my coverage or my bill, and how can I reach them?

DOCTORS

Can I keep my current doctors?

- Yes No

If I need to see a new doctor, do I have to pick her/him from a specific list (network)?

- Yes No

If I need to see a new doctor that specializes in certain care, can I make an appointment myself?

- Yes No

PERKS AND DISCOUNTS

Does this plan have a fitness program or discounts on my gym membership?

- Yes No

What other perks and discounts will I get if I'm a member?

MEDICINE

Are my regular medicines covered?

- Yes No

How do I know if any new medicines will be covered?

Can I get my medicines at my regular pharmacy? What about through the mail?

- Pharmacy Yes No
Mail Yes No



There's so much to
LOVE
 about Broken Arrow's
BEST SENIOR COMMUNITY!

Discover the vibrant lifestyle,
 heartfelt care, & peace of mind
 that Green Country families
 trust and embrace for their
 loved ones.



ASSISTED LIVING AND MEMORY CARE
In collaboration with St. John Broken Arrow

(918) 249-8000

PrairieHouseSeniorLiving.com

**2450 NORTH STONE RIDGE DRIVE
 BROKEN ARROW, OK 74012**

Broken Arrow Seniors with Parkinson's!

Are you afraid of losing quality of life and precious time with friends and family?
 Hyland Physical Therapy and Wellness serves BA Seniors Members and this is what they are saying:



"Dr. Michael has been so professional and knowledgeable in helping me know more about my Parkinson's and guiding me in my path to achieving the most quality of life I can. He doesn't tell me what to do, he does the exercises with me. Always patient and encouraging. I can see results and my friends and family see improvement, too." - J. Acree, BA Senior Center Member

— Medicare Accepted • Referral Not Required —

918-251-7199 • hylandpt.com



- *In the Comfort of Your Own Home*
- *Specializing in Parkinson's Disease*



Donna Grady

5128 S. 95th E. Ave. Ste B
 Tulsa, OK 74145

Annual Open Enrollment Period:
 October 15 - December 7

**Life offers you many choices.
 Let me help you choose the right Medicare plan.**

Grady Insurance Agency

Call or email me for an appointment.
 918-691-6979 or dgrady97@gmail.com

Licensed Agent for:

- Oklahoma Blue Cross Blue Shield
- Aetna/SilverScripts • CommunityCare
- GlobalHealth/Generations Healthcare
- AARP/UnitedHealthcare • Humana
- Mutual of Omaha

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Member SIPC

**Market swings making you uneasy?
 Let's talk.**



Brad Buxton, AAMS™
 Financial Advisor

1145 S Aspen Ave
 Broken Arrow, OK 74012
 918-258-6932

MKT-5894N-A

> edwardjones.com

Ribbon Cutting Ceremony Set For Senior Center East

Center members are looking forward to finally attending events and programming at the all-new Senior Center East. The ribbon cutting ceremony for the new Annex is set for Tuesday, Oct. 4 at 11 a.m. All are invited to share in this exciting day.

As the primary partner of the BA Senior Center, the city of Broken Arrow had a vision to provide the best services and activities available for senior residents. The Senior Center Annex is a huge part of that vision.

The project was paid for by voter-approved 2018 “Build Our Future” general obligation bonds at a cost of \$3.6 million. The 12,400-square-foot building includes two large multipurpose activity rooms, a theater room, an exercise room, a catering kitchen and two additional smaller activity rooms.

When will the building be open for use?

The Senior Center East construction was completed by Bravo Builders, LLC, in July, and a few remaining items were added in August. Planning for the Center’s infrastructure began as soon as the keys to the new building were in hand. Wi-Fi was installed in late September, and, as the October newsletter was going to press, the Center was waiting for the results of a grant submission that will help fund the purchase of sound system equipment to further enhance our programming. A phone system is also scheduled to be installed, providing one phone number for both buildings.

If everything is completed on schedule, our goal is to



have some activities and programming available in the Senior Center East Annex by mid-October. Watch for updates regarding the start of activities at the Senior Center East Building on our website, www.baseniors.org, and the Center’s Facebook page.

H Honesty
O Openmindedness
W Willingness

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2325 E. 71st Street
 Tulsa OK 74136

2216 So. Aspen
 Broken Arrow, OK 74012

Are you turning 65?
 Call your local licensed Humana sales agent.

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Chris Crawford
 918-740-3719
 (TTY: 711)
 Monday – Friday
 8 a.m. – 5 p.m.
ccrawford4@humana.com

HOME REPAIRS BY LANE

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Activity Update

Engage and Stay Active!

Stay Healthy - Flu Shot Clinic Set For October

A flu shot clinic administered by the local Care First Pharmacy will be held at the Center on Tuesday, Oct. 11, from 9:30 a.m. to 12:30 p.m. in Activity Room 2.

Do you need a flu shot? Why are flu shots important for older adults?

Much-needed attention continues to focus on the importance of COVID-19 vaccines. Yet another very important vaccine for older adults is the seasonal flu shot.

The single best way to reduce your risk from flu and possibly serious complications is to get the flu shot every year. Here are some facts to help explain why getting

your vaccine is so important.

What is influenza or flu? Are the flu and COVID-19 caused by the same virus?

The answer is no. Influenza is a highly contagious respiratory infection caused by the influenza virus.

The flu virus is

different from the coronavirus, and two different vaccines are required for protection. Individuals who have had the COVID-19 vaccine or are planning to be vaccinated against COVID-19 can safely get the flu shot this year and every year.

You can catch the flu virus from touching recently contaminated surfaces or objects that have the virus on them and then touching your mouth, eyes or nose.

While each flu season differs in severity, during most seasons, people 65 years and older bear the greatest burden of the disease. The risk of flu was low in 2020 because people were protecting themselves from COVID-19 in various ways: staying home, wearing masks, physical distancing, avoiding crowds and limiting travel. However, in previous years, the Centers for Disease Control estimates that between 70% and 85% of flu-related deaths and between 50% and 70% of flu-related hospitalizations occurred in older adults. Compared with younger adults, people older than 65 are at higher risk of developing seri-

ous complications from the flu. This increased risk is due in part to a decline in immune response with age.

Flu vaccines are updated each season to keep up with changing viruses. Also, immunity against the flu virus decreases over a year so annual vaccination is needed to make sure everyone has the best possible protection. As of 2022, federal health officials recommend a higher-dose flu vaccine for people 65 and older. Studies have shown that the high-dose shot, known as Fluzone or Fluzone High-Dose Quadrivalent, triggers a better immune response in older adults than the traditional flu vaccine.

Getting an annual flu shot is an important way to stay active, healthy and independent. In October, you can get the flu vaccination at the Center. Both the traditional flu shot and the Fluzone flu shot will be available.

Circle Of Readers Host Author Visits

Check out the dates for upcoming author visits at Circle of Readers. Take advantage of the opportunity to ask questions and learn about what inspires authors and their journey in writing.

Oct 3: "The Mayfair Bookshop," by Eliza Knight · historical fiction · author visit;

Oct 17: Discussion on other books the group is reading;

Nov 7: "The Next Ship Home," by Heather Webb · historical fiction · author visit;

Nov. 21: Discussion on other books the group is reading;

Dec. 5: "The Secret of Snow," by Viola Shipman · fiction · author visit.

Drawing Workshop Set To Begin

You can learn how to pick up a pencil and bring an inspiration to life on paper at a drawing workshop that will be held at the Center. Linda Shackelford, a Center member and local artist and art instructor, will be leading the workshop.

The class will begin by taking simple shapes and making them three dimensional and eventually moving toward learning how to draw portraits, figure drawing and gesture drawings of people in motion.

The eight-week workshop will begin on Wednesday



Activity Update

Engage and Stay Active!

Oct. 5, from 1 p.m. to 3 p.m. in Activity Room 3.

“This workshop will be for anyone who wants to learn how to draw and for those who have dabbled in drawing or painting. It will encourage you to tap into your creativity and the talent you have yet to discover,” Linda notes.

The initial class will introduce attendees to elements of the workshop, including the supplies that are needed. If you would like to come ready to learn, the supplies include 6B drawings pencils which often come in a set, a kneaded eraser, a medium-sized drawing pad and a drawing board – a foam-core board would work. Supplies are available at local craft stores.

Cons, Frauds And Scams - Learn The Latest From Lori Fullbright



Lori Fullbright

Local news anchor Lori Fullbright will speak to members regarding Cons, Frauds and Scams at the Senior Center East on Friday, Oct. 21, at 1 p.m. Country Club of Woodland Hills is generously sponsoring the event.

Lori will speak about the scams currently working in Oklahoma and how to handle scammers who call, email, text and contact us on Facebook. Lori will reveal the latest tactics used by scammers and how to avoid falling victim to those trying to steal your money and identity.

Financial scams targeting older adults are costly, widespread and on the rise. According to the Federal Bureau of Investigation, in 2021, there were 92,371 older victims of fraud, resulting in \$1.7 billion in losses. This was a 74% increase in losses compared with 2020.

Fraudsters and con artists tend to go after older adults because they believe this population has plenty of money in the bank. But it's not just wealthy older Americans who are targeted. Older adults with low income also are at risk.

Financial scams often go unreported or can be tough to prosecute, so they're viewed as a “low-risk” crime. However, they're devastating to many older adults and can leave them in a vulnerable position, with limited ability to recover their losses.

How common are financial scams targeting older adults?

In the five-year period ending Dec. 31, 2020, the U.S. Senate Special Committee on Aging Fraud hotline received more than 8,000 complaints nationwide.

Learn more about the details regarding the latest cons, frauds and scams targeting older adults in Oklahoma by attending this important, informative session. Register by calling the office or by signing up at the Center events bulletin board at the top of the ramp in the West building. Country Club of Woodland Hills will be providing light refreshments and door prizes.

Lori has been the News on 6 crime reporter for 27 years. She has covered countless crime scenes and interviewed thousands of crime victims as well as hundreds of criminals and law enforcement officers.

Our thanks to Country Club of Woodland Hills, a senior living community in Tulsa offering independent living, for sponsoring this event.



(Continued on page 8)



CITY OF BROKEN ARROW

**TRASH BASH
&
RECYCLING
RALLY**

**NOVEMBER 5, 2022
8 AM TO 12 PM
BROKEN ARROW EVENTS PARK
21101 E. 101ST ST.**

Get a group together to pick up trash and/or come drop off your hard-to-recycle items!

Items accepted include: tires, electronics, cardboard, batteries, and more!

Visit RecycleBA.com to sign up and get more information.

RecycleBA

Logos: Broken Arrow (Where opportunity lives), The Met (The Metropolitan Environmental Trust), Keep Broken Arrow Beautiful (Keep America Beautiful Affiliate)

Activity Update

Engage and Stay Active!

Continued From Page 7

Want To Learn More About Christianity?

A “Simply Faith” class is being considered at the Center that would offer a deeper understanding of the doctrines of Christianity. A sample of some of the subjects that will be covered include: how to read the Bible; how to know the Bible is true; why evil?; healing; Holy Spirit; and end times.

Many complicated subjects will be presented in a very simple manner, with time for discussion and interaction.

If you are interested in attending the “Simply Faith” class, please sign up at the Center events bulletin board at the top of the ramp in the West building. If there is enough interest, the Center will contact you regarding a start date.

At The Movies

It’s time for some rollicking Halloween fun in October at the Center. At the Movies has returned to Fridays, so

mark your calendar and join us in the Lounge at noon. At the Movies comes complete with popcorn.

Friday, Oct. 14 – “Young Frankenstein” – rated PG

This classic, monstrously crazy Mel Brooks film pokes hilarious fun at just about every Frankenstein movie ever made. Summoned by his will to his late grandfather’s castle in Transylvania, young Dr. Frankenstein, played by Gene Wilder, soon discovers the scientist’s step-by-step manual explaining how to bring a corpse to life.

Friday, Oct. 28 – “Hocus Pocus” – rated PG

Three wild witches return from seventh-century Salem for a night of zany fun and comic chaos. After they’re conjured up by unsuspecting pranksters, the trio sets out to cast a spell on the town and reclaim their youth. Starring Bette Midler, Sarah Jessica Parker and Kathy Najimy, this hilarious film is filled with bewitching laughs and magic and is perfect for everyone.



NAMED A 2022-23
BEST ASSISTED LIVING COMMUNITY
BY U.S. NEWS & WORLD REPORT

We’re so proud to offer our residents the best of the best—from dining and fitness centers to social calendars—because we don’t just care for you, we care about you. As a nationally ranked Senior Living community, we’re proof that doing what you love is always worth it. So come do it here.

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Calendar of Events

Please note the following Center information.

Accommodations – If the activity you want to attend is held at the front of the building and handicap accommodation is needed, please contact the office to allow entry through the front of the building. Front parking accommodations are for those who have a handicap tag to hang in their car.

Entry – Members will enter through the west/back entry.

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. You must wear one for identification purposes while in the building.

Center hours – All activities Monday through Friday will end by 4 p.m. **Guests** – Guests who are 55 or older and considering membership are welcome. They are required to

check in with the office so a guest form can be completed.

Perfumes and scents – Many members are highly sensitive to strong scents. Please refrain from using strongly scented perfumes, after-shaves and lotions while at the Center.

Lunch – Lunch is provided at the Center by the Tulsa & Creek County Senior Nutrition Program at 11:30 a.m. each day. Reservations are required and must be made the day before by 11 a.m. Please call 918-259-8377, extension 106. For those over 60, the suggested donation is \$2 per meal.

Transportation – Questions regarding transportation to and from the Center on the Center's bus can be answered by calling the office at 918-259-8377, ext. 105.

Monday, October 3

8:15-9 a.m. Cardio Dance
 9 a.m. to 12:30 p.m. Medicare Questions Answered
 9:15-10:15 a.m. Yin Yoga
 9:30-11 a.m. Bible Study
 9:30 a.m.-noon Crafting
 10-11 a.m. Circle Of Readers
 10:30 a.m.-noon Line Dancing With Eugenia
 11:30 a.m.-noon Lunch
 12:15-1:15 p.m. . Tai Chi For Better Balance With Vanessa
 1:30-2:30 p.m. Line Dancing With Barb
 2:45-3:30 p.m. Fundamentals Of Line Dancing
 2:45-3:45 p.m. Tap Dancing


Tuesday, October 4

8:15-9 a.m. Strengthen & Tone
 9 a.m.-noon Party Bridge
 9 a.m.-noon Train Dominoes
 9:15-10:15 a.m. Soft Yoga
 10-11 a.m. Beginning Guitar Lessons
 10 a.m.-1 p.m. Scrapbooking
 10:30-11:30 a.m. Limited Exercise
 11:30 a.m.-noon Lunch
 11:45 a.m.-12:45 p.m. . Tai Chi For Better Balance With Julie
 Noon-3 p.m. Canasta
 1-2 p.m. Line Dancing With Michelle
 1-3:30 p.m. Painting
 2:15-3:30 p.m. (Canceled) Clogging Class


Wednesday, October 5

8:15-9 a.m. Cardio Dance
 9 a.m.-noon Needle Crafting
 9:15-10:15 a.m. Chair Yoga
 10 a.m.-noon Ukulele Jam
 10 a.m.-2 p.m. Quilting
 10:30-11:30 a.m. Limited Exercise
 11:30 a.m.-noon Lunch
 12:15-1:15 p.m. Exercise 101
 12:30-3 p.m. Chess
 1-3 p.m. **New** Drawing Workshop
 For more information, see page 6
 1-4 p.m. Mahjong
 1:30-2:30 p.m. Line Dancing With Barb
 2:45-3:30 p.m. Fundamentals Of Line Dancing

(Continued on page 10)


Member SIPC

**Market swings making you uneasy?
Let's talk.**



Brad Buxton, AAMS™
 Financial Advisor
 1145 S Aspen Ave
 Broken Arrow, OK 74012
 918-258-6932

MKT-5894N-A > edwardjones.com

Calendar of Events

Thursday, October 6

- 8-10 a.m. **New** Medicare Fair
 More information on page 1
- 8:15-9 a.m. Strengthen & Tone
- 9 a.m.-noon Train Dominoes
- 9:15-10:15 a.m. Power Yoga
- 9:30-10:30 a.m. Guitar Jam
- 9:30-noon Poker Tournament Practice
- 10 a.m.-noon Creative Card Making
- 10 a.m.-noon Abstract Painting
- 10:30-11:30 a.m. Limited Exercise
- 11:30 a.m.-noon Lunch
- 12:30-2:30 p.m. Crochet For The Community
- 12:30-3 p.m. Card Game Of The Day
- 12:30-3 p.m. Party Bridge
- 1-2 p.m. Fundamentals Of Line Dancing

Friday, October 7

- 9-10:15 a.m. Friday Fitness
- 9:30-10:30 a.m. Singing Group
- 10 a.m.-noon Creative Writing
- 10 a.m.-noon Alzheimer's Support Group
- 10 a.m.-12:30 p.m. Individual Quilt Layout
- 10:30-11:30 a.m. Limited Exercise
- 11:30 a.m.-noon Lunch
- Noon-3 p.m. Canasta
- 12:15-1:15 p.m. Exercise 101

Monday, October 10

- 8:15-9 a.m. Cardio Dance
- 9 a.m.-12:30 p.m. Medicare Questions Answered
- 9:15-10:15 a.m. Yin Yoga
- 9:30-11 a.m. Bible Study
- 9:30 a.m.-noon Crafting
- 10:30 a.m.-noon Line Dancing With Eugenia
- 11:30 a.m.-noon Lunch
- 12:15-1:15 p.m. . Tai Chi For Better Balance With Vanessa
- 1:30-2:30 p.m. (Canceled) Line Dancing With Barb
- 2-3:30 p.m. Photography Group
- 2:45-3:30 p.m. (Canceled) . Fundamentals Of Line Dancing
- 2:45-3:45 p.m. (Canceled) Tap Dancing

Tuesday, October 11

- 8:15-9 a.m. Strengthen & Tone
- 9 a.m. Fitness Machine Training

- 9 a.m.-noon Party Bridge
- 9 a.m.-noon Train Dominoes
- 9:15-10:15 a.m. Soft Yoga
- 9:30 a.m.-12:30 p.m. Flu Shot Clinic
 More information on page 6
- 10-11 a.m. Beginning Guitar Lessons
- 10 a.m.-1 p.m. Scrapbooking
- 10:30-11:30 a.m. Limited Exercise
- 11:30 a.m.-noon Lunch
- 11:45 a.m.-12:45 p.m. Tai Chi For Better Balance With Julie
- Noon-3 p.m. Canasta
- 1-2 p.m. Line Dancing With Michelle
- 1-3:30 p.m. Painting
- 2:15-3:30 p.m. (Canceled) Clogging Class

Wednesday, October 12

- 8:15-9 a.m. Cardio Dance
- 9 a.m.-noon Needle Crafting
- 9:15-10:15 a.m. Chair Yoga
- 10 a.m.-noon Ukulele Jam
- 10 a.m.-2 p.m. Quilting
- 10:30-11:30 a.m. Limited Exercise
- 11:30 a.m.-noon Lunch
- 12:15-1:15 p.m. Exercise 101
- 1-2:30 p.m. Bunco
- 12:30-3 p.m. Chess
- 1-3 p.m. **New** Drawing Workshop
 More information on page 6
- 1-4 p.m. Mahjong
- 1:30-2:30 p.m. Line Dancing With Barb
- 2:45-3:30 p.m. Fundamentals Of Line Dancing

Thursday, October 13

- 8-10 a.m. **New** Medicare Fair
 More information on page 1
- 8:15-9 a.m. Strengthen & Tone
- 9 a.m.-noon Train Dominoes
- 9:15-10:15 a.m. Power Yoga
- 9:30-10:30 a.m. Guitar Jam
- 9:30-noon Poker Tournament Practice
- 10 a.m.-noon Abstract Painting
- 10 a.m.-noon Creative Card Making
- 10:30-11:30 a.m. Limited Exercise
- 11:30 a.m.-noon Lunch
- 12:30-2:30 p.m. Crochet For The Community
- 12:30-3 p.m. Card Game Of The Day
- 12:30-3 p.m. Party Bridge
- 1-2 p.m. Fundamentals Of Line Dancing

Calendar of Events

Friday, October 14

9-10:15 a.m. Friday Fitness
9:30-10:30 a.m. Singing Group
10 a.m.-noon Creative Writing
10 a.m.-12:30 p.m. Individual Quilt Layout
10:30-11:30 a.m. Limited Exercise
11:30 a.m.-noon Lunch
Noon-3 p.m. Canasta
Noon To Conclusion. At The Movies
"Young Frankenstein," Rated PG
12:15-1:15 p.m. Exercise 101

Monday, October 17

8:15-9 a.m. Cardio Dance
9 a.m.-12:30 p.m. Medicare Questions Answered
9:15-10:15 a.m. Yin Yoga
9:30-11 a.m. Bible Study
9:30 a.m.-noon. Crafting
10-11 a.m. Circle Of Readers
10:30 a.m.-noon Line Dancing With Eugenia
11:30 a.m.-noon Lunch
12:15-1:15 p.m. . Tai Chi For Better Balance With Vanessa
1:30-2:30 p.m. Line Dancing With Barb
2:45-3:30 p.m. Fundamentals Of Line Dancing
2:45-3:45 p.m. Tap Dancing

Tuesday, October 18

8:15-9 a.m. Strengthen & Tone
9 a.m.-noon Party Bridge
9 a.m.-noon Train Dominoes
9:15-10:15 a.m. Soft Yoga
10-11 a.m. Beginning Guitar Lessons
10 a.m.-1 p.m. Scrapbooking
10:30-11:30 a.m. Limited Exercise
11:30 a.m.-noon Lunch
11:45 a.m.-12:45 p.m. Tai Chi For Better Balance With Julie
Noon-3 p.m. Canasta
1-2 p.m. Line Dancing With Michelle
1-3:30 p.m. Painting
2:15-3:30 p.m. Clogging Class
3:30 p.m.-Conclusion. Board Of Directors

Wednesday, October 19

8:15-9 a.m. Cardio Dance
9 a.m.-noon Needle Crafting
9:15-10:15 a.m. Chair Yoga
10 a.m.-noon Ukulele Jam
10 a.m.-2 p.m. Quilting
10:30-11:30 a.m. Limited Exercise
11:30 a.m.-noon Lunch
12:15-1:15 p.m. Exercise 101
12:30-3 p.m. Chess
1-3 p.m. **New** Drawing Workshop
More information on page 6
1-4 p.m. Mahjong
1:30-2:30 p.m. Line Dancing With Barb
2:45-3:30 p.m. Fundamentals Of Line Dancing

Thursday, October 20

8-10 a.m. **New** Medicare Fair
More information on page 1
8:15-9 a.m. Strengthen & Tone
9 a.m.-conclusion Pool Tournament
9 a.m.-noon Train Dominoes
9:15-10:15 a.m. Power Yoga
9:30-10:30 a.m. Guitar Jam
9:30-noon Poker Tournament Practice
10 a.m.-noon Abstract Painting
10 a.m.-noon Creative Card Making
10:30-11:30 a.m. Limited Exercise
11:30 a.m.-noon Lunch
12:30-2:30 p.m. Crochet For The Community
12:30-3 p.m. Card Game Of The Day
12:30-3 p.m. Party Bridge
1-2 p.m. Fundamentals Of Line Dancing

Friday, October 21

9-10:15 a.m. Friday Fitness
9:30-10:30 a.m. Singing Group
10 a.m.-noon Creative Writing
10 a.m.-12:30 p.m. Individual Quilt Layout
10 a.m.-noon Alzheimer's Support Group
10:30-11:30 a.m. Limited Exercise
11:30 a.m.-noon Lunch
Noon-3 p.m. Canasta
12:15-1:15 p.m. Exercise 101
1-2 p.m. "Cons, Frauds And Scams" - Lori Fullbright
More information on page 7

(Continued on page 12)

Calendar of Events

Monday, October 24

8:15-9 a.m. Cardio Dance
 9 a.m.-12:30 p.m. Medicare Questions Answered
 9:15-10:15 a.m. Yin Yoga
 9:30-11 a.m. Bible Study
 9:30 a.m.-noon Crafting
 10:30 a.m.-noon Line Dancing With Eugenia
 11:30 a.m.-noon Lunch
 12:15-1:15 p.m. . Tai Chi For Better Balance With Vanessa
 1:30-2:30 p.m. Line Dancing With Barb
 2-3:30 p.m. Photography Group
 2:45-3:30 p.m. Fundamentals Of Line Dancing
 2:45-3:45 p.m. Tap Dancing

Tuesday, October 25

8:15-9 a.m. Strengthen & Tone
 9 a.m.-noon Party Bridge
 9 a.m.-noon Train Dominoes
 9:15-10:15 a.m. Soft Yoga
 10-11 a.m. Beginning Guitar Lessons
 10 a.m.-1 p.m. Scrapbooking
 10:30-11:30 a.m. Limited Exercise
 11:30 a.m.-noon Lunch
 11:45 a.m.-12:45 p.m. Tai Chi For Better Balance With Julie
 Noon-3 p.m. Canasta
 1-2 p.m. Line Dancing With Michelle
 1-3:30 p.m. Painting
 2:15-3:30 p.m. Clogging Class

Wednesday, October 26

8:15-9 a.m. Cardio Dance
 9 a.m.-noon Needle Crafting
 9:15-10:15 a.m. Chair Yoga
 10 a.m.-noon Ukulele Jam
 10 a.m.-2 p.m. Quilting
 10:30-11:30 a.m. Limited Exercise
 11:30 a.m.-noon Lunch
 12:15-1:15 p.m. Exercise 101
 12:30-3 p.m. Chess
 1-4 p.m. Mahjong
 1:30-2:30 p.m. Line Dancing With Barb
 1-3 p.m. **New** Drawing Workshop
 More information on page 6
 2:45-3:30 p.m. Fundamentals Of Line Dancing

Thursday, October 27

8-10 a.m. **New** Medicare Fair
 More information on page 1
 8:15-9 a.m. Strengthen & Tone
 9 a.m.-noon Train Dominoes
 9:15-10:15 a.m. Power Yoga
 9:30-10:30 a.m. Guitar Jam
 9:30-Noon Poker Tournament Practice
 10 a.m.-noon Creative Card Making
 10 a.m.-noon Abstract Painting
 10:30-11:30 a.m. Limited Exercise
 11:30 a.m.-noon Lunch
 12:30-2:30 p.m. Crochet For The Community
 12:30-3 p.m. Card Game Of The Day
 12:30-3 p.m. Party Bridge
 1-2 p.m. Fundamentals Of Line Dancing

Friday, October 28

9-10:15 a.m. Friday Fitness
 9:30-10:30 a.m. Singing Group
 10 a.m.-noon Creative Writing
 10 a.m.-12:30 p.m. Individual Quilt Layout
 10:30-11:30 a.m. Limited Exercise
 11:30 a.m.-noon Lunch
 Noon-3 p.m. Canasta
 12:15-1:15 p.m. Exercise 101
 Noon To Conclusion At The Movies
"Hocus Pocus," Rated PG

Monday, October 31

8:15-9 a.m. Cardio Dance
 9 a.m. to 12:30 p.m. Medicare Questions Answered
 9:15-10:15 a.m. Yin Yoga
 9:30-11 a.m. Bible Study
 9:30 a.m.-noon Crafting
 10:30 a.m.-noon Line Dancing With Eugenia
 11:30 a.m.-noon Lunch
 12:15-1:15 p.m. . Tai Chi For Better Balance With Vanessa
 1:30-2:30 p.m. Line Dancing With Barb
 2:45-3:30 p.m. Fundamentals Of Line Dancing
 2:45-3:45 p.m. Tap Dancing

Big Band Sounds Coming To Broken Arrow

An American Celebration of Family, Faith & Freedom is coming to the Broken Arrow Performing Arts Center at 7 p.m. Oct. 29. Presented by Bob Archer, this show will feature the Big Band sounds of the Tulsa Praise Orchestra and FrontLine Singers and several special guests.

International trumpet sensation Mike Williams will offer renditions of "Georgia" and "Just As I Am." Williams spent 31 years as the lead trumpet for the world-famous Count Basie Orchestra and can be heard on three Grammy-Award-winning albums.

In addition, Elizabeth Montgomery, a singer and songwriter who performs with orchestras throughout the nation, will sing. Former U.S. Congressman and NASA Administrator Jim Bridenstine also will be on hand to speak. Bridenstine's stories of various Apollo missions will inspire young and old alike.

Tickets to this event are free and are required for admission. They are available at the Senior Center office and at the Broken Arrow Performing Arts Center or by calling 918-814-5550.



Cosma's Birthday Challenge: Double The Donation

Cosma stunned the audience during our most recent annual membership meeting on Sept. 23. A matching donation pledge of up to \$1,000 was announced. The donations will be directed toward the cost of purchasing and installing the remaining equipment needed for the opening of our expansion annex. Let's all join in and wish Cosma a Happy Birthday and exceed the pledge amount! Never dismiss the power of just one dollar. All donations will be invested into the programming and activity needs of the BA Senior Center.

Medicare Annual Enrollment Starts October 15th

The new 2023 Medicare Advantage plans will be out on October 1 with lots of new options.

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"We rise By Lifting Others" was the theme for Day of Caring, and Broken Arrow city employees spent the day at the Center, sprucing up, cleaning, weeding, cutting, planting and more! The group saved just enough energy to have some fun posing as garden gnomes in the renovated front garden!



Fran MacArthur, with Hyland Physical Therapy, helps Helga Jamison discover her risk of falling during the September Fall Assessment event.

AROUND THE CENTER



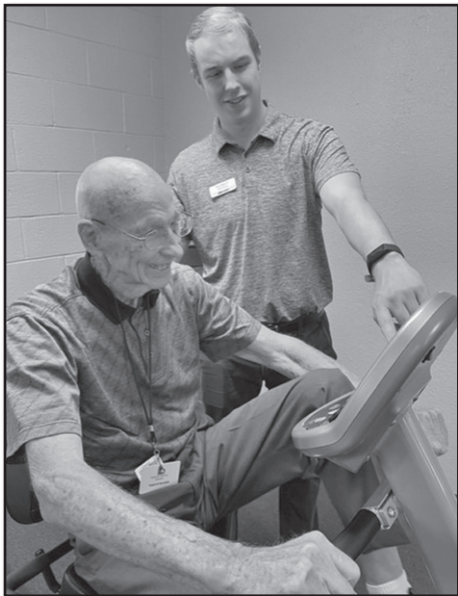
Representatives from Medicare Prepare, Community Care, Integrity Insurance, ABC Medicare Help and Humana were on hand to answer members' questions during the September Medicare Panel Discussion. Our thanks to the BA Community Playhouse for use of their stage.



Member Services Manager Ami Bucher shakes Bob Archer's hand, thanking him for his \$2,000 donation to purchase pickleball equipment. Bob is the owner and manager of Medicare Prepare. Watch for announcements regarding the start of pickleball. Thank you, Bob!



Congratulations to the Center's August pool tournament winners! Left to right: first place - Cecil Jones; second place - Harry Adams; third place - Jack Melton. Breakfast for the day was generously provided by Sharyn Willard of Mature Transitions of Tulsa. The pool tournament is held the third Thursday of each month.



Ryan Jensen, physical therapist with Summit Physical Therapy, helps Hallard Randell with the equipment in the Fitness Room. Summit Physical Therapy comes to the Center on the second Tuesday of each month at 9 a.m. to answer members' questions and provide guidance.

AROUND THE CENTER



Wendi Schoonover, founder of Integrity Insurance, center, hands the skeins of yarn she donated to the delighted members of the Crochet for the Community group. Crochet for the Community works tirelessly making lapghans for hospice patients and other organizations in our community. They are a busy group, so additional donations are always needed. Crochet for the Community is held each Thursday from 12:30 p.m. to 2:30 p.m. in Activity Room 3.

Managing Financial Security After Losing A Loved One



By **Brittany Littleton**

If you're reading this article, you're probably a member of the baby boomer generation. Did you know that your generation owns more than 50% of the overall wealth in the United States? In comparison, millennials collectively own only 5%. With so much collective wealth at stake, it is crucial that the boomer generation understands how to efficiently transfer its wealth to the next generation.

It's hard enough to cope with the loss of a family member without dealing with the monetary repercussions. Thankfully, in early July, a new IRS revenue procedure – Rev. Proc. 2022-32 – went into effect to make things a little easier to plan for financial security after a loved one passes. The new rule helps by allowing surviving spouses to apply a deceased spouse's unused estate tax credit to their own estate for up to five years after death.

This tax credit is called a deceased spouse unused election or DSUE and is also commonly referred to as a portability election. The term "election" here means a decision made by checking a box on tax form 706 – the federal estate tax return. Historically, a DSUE election must have been

"A few years ago, the rules changed to allow people to request an extension of up to two years, but they still had to request the extension within nine months."

made by filing form 706 within nine months of a spouse's death. A few years ago, the rules changed to allow people to request an extension of up to two years, but they still had to request the extension within nine months. Despite the extension period, the IRS was receiving many requests from estates that missed the deadline since it was not uncommon for the surviving spouse to not even think about tax issues before the opportunity to file passed. This resulted in significant use of IRS resources to issue denial letters and handle appeals.

While the tax credit is a no-brainer in theory, in practice, the procedure for claiming it can be burdensome and time-intensive. This, coupled with historically high estate tax exemptions, meant that very few families planned to utilize this tax break. However, since it is likely that the estate tax exemption will be reduced in upcoming years, more taxpayers who may have dismissed the idea of utilizing the tax credit are now considering it. Now that families have five years to leverage the DSUE, both the IRS and the surviving spouse should experience relief.

"While the tax credit is a no-brainer in theory, in practice, the procedure for claiming it can be burdensome and time-intensive."

(Continued on page 18)

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Financial Security *(Continued From Page 17)*

Attempting to deal with financial issues after the death of a loved one can be messy and complicated. The good news is that there is something you can do today to make things easier for your family after you are gone. Certain types of trusts can be created in addition to or in lieu of filing a DSUE election. Make a decision today to complete your estate planning. A thoughtfully drafted, custom estate plan will ensure the smooth transfer of your estate to your loved ones while also addressing future tax issues and concerns.

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 covering issues such as how to avoid probate court, mistakes to avoid in leaving an inheritance or emergency decision documents every senior needs.



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