



Silver Notes

The official newsletter of Broken Arrow Seniors, Inc.

September 2022 • Vol. 32, No. 9



Broken Arrow Senior Center

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

www.baseniors.org

@BrokenArrowSeniors

Office Hours:

Monday-Thursday

8 a.m. to 4 p.m.

Friday: 8 a.m. to 3 p.m.

Annual Membership

Broken Arrow residents • \$30

Non-residents • \$40

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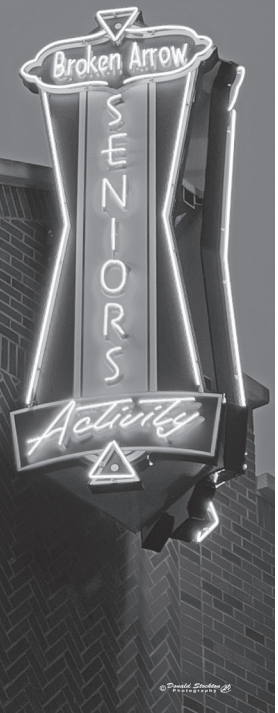
Senior Center East Is Opening For Tours!

We welcome our members to begin touring the all-new Senior Center East, beginning, Monday, Sept. 12!

The new Senior Center East annex was made possible by the city of Broken Arrow, together with the support of BA citizens, through the Aug. 28, 2018, "Build Our Future" general obligation bond election.

After months of watching and waiting for the construction to be completed, tours of the new facility will begin on Monday, Sept. 12, and continue throughout the month each Monday, Wednesday and Friday from 10 a.m. to 2 p.m.

The Wait Is Finally Over!



Volunteers are needed to welcome members to the building as they come in for the first time. Please complete the volunteer form at the Center events bulletin board located at the top of the ramp in the West building.

The Official Ribbon Cutting Ceremony

Senior Center East Annex

Tuesday, Oct. 4 ♦ 11 a.m.

Big Changes Coming To Medicare Part D Plans

Inflation Reduction Act limits Out-Of-Pocket Drug Costs And Caps Insulin Co-Pays

For the first time in Medicare's history, the amount of money that beneficiaries in drug plans will have to pay for their prescriptions each year will be capped, thanks to provisions of the Inflation Reduction Act of 2022. The new law makes other changes to the program's Part D drug benefits, including putting a limit on out-of-pocket payments for insulin and making vital vaccines free.

"There was previously no limit on how much a person on Part D could have to pay in a given year," said Nancy LeMonde, AARP's executive vice president and chief advocacy

and engagement officer. "And 1.3 million enrollees spent more than \$2,000 in 2020."

As with many of the other provisions in the new law, the changes to Part D out-of-pocket spending will roll out over the next several years. Here's a look at how the new cost-sharing rules will work and when the savings will start.

Out-Of-Pocket Costs Capped

The big news for beneficiaries is that beginning in

2025, the maximum amount they will have to pay out of pocket for prescription drugs each year will be \$2,000. Here are a few important details.

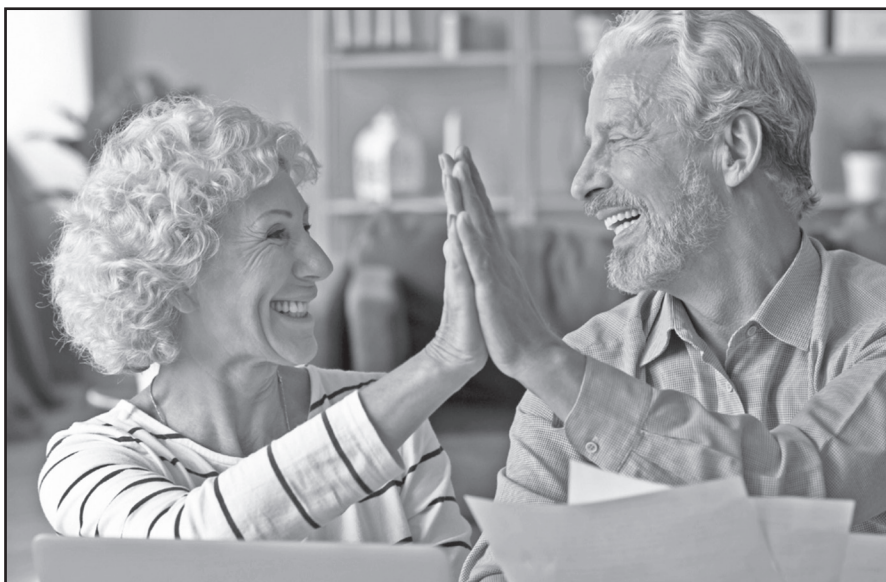
✓ This out-of-pocket limit applies if you get your prescription drugs through a stand-alone Part D plan that people enrolled in original Medicare sign up for, or if

you access your Medicare through a private Medicare Advantage plan. Most of those Medicare Advantage plans also cover prescription drugs.

✓ The amount of the cap could change over time. If what Medicare Part D spends on prescription drugs per enrollee increases, that \$2,000-a-year cap could also rise.

✓ If your Part D or MA plan has a prescription drug deductible, that will count toward the cap. So if your deductible is \$100, once you've met that, your out-of-pocket costs will be capped once you've spent another \$1,900 that year. In 2022, the maximum deductible Medicare allows a Part D plan to charge is \$480 a year. Many plans have lower deductibles or even no deductible.

In 2024, the year before the out-of-pocket cap takes effect, Medicare beneficiaries will no longer have any out-of-pocket costs once they enter what Medicare calls catastrophic coverage. The way catastrophic coverage



Notice Of Annual Membership Meeting

An annual membership meeting of Broken Arrow Seniors, Inc. will be held Friday, Sept. 23, at 10 a.m. at the Senior Center East Annex. The purpose of the meeting is to ratify members of the board of directors for 2022 who were previously appointed by the board.

Participation is limited to Broken Arrow Senior members in good standing, defined as those whose 2022 membership dues have been paid in full. Members are highly encouraged to pay any delinquent dues by Thursday, Sept. 22.

Board bios are posted at the

Center and are available upon request by contacting the Center office.

The 2022 Annual Meeting will be scheduled prior to the end of the year. Election of 2023 board members will be held, and proposed bylaws changes will be ratified.

works in 2022 is that once enrollees' out-of-pocket costs reach \$7,050, they have to pay 5% of their prescription drug costs, with no limit. But, beginning in 2024, that 5% co-insurance requirement will be gone and enrollees won't have to pay anything for their prescription drugs for the rest of the year.

Another change to the Medicare drug benefit that begins in 2025 is the requirement that Part D plans offer enrollees the option of what is called smoothed cost-sharing. This means you

can opt to have your out-of-pocket costs spread out over the year. This is designed to protect people from being hit with such a big drug bill at one time that it may discourage them from filling their prescriptions.

Premium Increases Limited

According to the new law, beginning in 2024 and continuing through 2029, Part D premiums cannot increase by more than 6% a year. In 2022, the national average Part D premium is \$33.37 a month. The amount of these premiums varies widely, depending on where you live and what plan you select.



Insulin Charges Curbed

Beginning in 2023, co-pays for a 30-day supply of any insulin that a Medicare drug plan covers will be capped at \$35. Note that Part D plans will be required to adhere to the \$35 co-pay limit even if enrollees have not met their annual deductible.

The price could be lower if insulin becomes subject to negotiation with drugmakers. Given that, although the monthly maximum co-pay will be \$35 from 2023 to 2025, beginning in 2026 (the first year negotiated prices would take effect), insulin co-pays will be \$35 or 25% of the drug's negotiated price, whichever is less.

Many Vaccines Will Be Free

Starting on Jan. 1, 2023, Medicare enrollees won't have any out-of-pocket costs for vaccines that the Centers for Disease Control and Prevention's Advisory Committee on Immunization Practices recom-

mends for adults.

Medicare Part B, which applies to doctor visits, diagnostic tests and other outpatient services, already fully covers some vaccines, including flu shots, pneumonia vaccines, hepatitis B inoculations and coronavirus vaccines – initial shots as well as boosters.

But other vaccines, most notably the expensive vaccine for shingles, are covered under the Part D prescription drug plans, and many of those plans currently require enrollees to share the cost of those shots. The new law eliminates that cost-sharing.

This article reprinted courtesy of AARP.



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Activity Update

Engage and Stay Active!

Limited Exercise – Now On Wednesdays And Fridays

The Center will begin offering Limited Exercise on Wednesdays and Fridays from 10:30 a.m. to 11:30 a.m. in Centennial. The purpose of the class is all about range of motion and mobility – gaining it and keeping it. Maintaining a sense of balance is also critical for longevity because it helps prevent falls and injury. Most of the class is led while seated or using a chair to maintain balance.

An experienced Limited Exercise attendee, Charlotte Rahrig, will lead the Wednesday and Friday classes. She has benefited from the current Limited Exercise offering immensely. Charlotte plans to follow the routine that Gary Sifter, current Limited Exercise instructor, uses.

Limited Exercise is one of the most well attended classes the Center offers.

“I want more opportunities for people to benefit from this class,” Charlotte noted. “Limited Exercise has been a lifeline for me.”

At one time, Charlotte was flat on her back, facing the likelihood of being wheelchair bound. She admitted that,

Clogging Class – New Center Offering

Clogging is the latest activity offering at the Center! What started as an eight-week workshop held in July and August will now be offered weekly.

It is possible to exercise and have the best time ever! Just ask Beth Beavers, the Clogging activity leader.

“I love it,” said Beth. “Clogging offers a unique and fun way to stay active and form friendships with people while you’re doing it.”

Beth would know. She’s been clogging for 18 years and is an active member of the “Just Gotta Dance” clogging group.

The Clogging Class offers the opportunity to learn basic



when she first started the class, she only watched and eventually participated a little at a time. Charlotte credited Limited Exercise with helping her overcome many health concerns, including a prediabetes diagnosis, in addition to cholesterol and high blood pressure concerns.

“Limited Exercise is for everyone if you just take that first step by coming and begin moving, even if you just begin by moving your fingers,” she said. “You will gain strength and look forward to having a better quality of life.”

Limited Exercise will begin on Friday, Sept. 2.

clogging steps that will lead to easy routines. Even if you did not participate in the workshop, you can join the clogging class at any time. The first 15 minutes of each class will offer a review of the basic steps. Designed for anyone and everyone, participation does not require previous dance experience.

What do you need to clog? Plan on wearing cool clothing that you can move in, and wear or bring smooth soled shoes such as smooth tennis shoes.

The Clogging Class will

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Activity Update

Engage and Stay Active!

Continued From Page 5

begin on Tuesday, Sept. 6, and will be held from 2:15 p.m. to 3:30 p.m. in Centennial.

Grab a friend and come join us for the best time ever!

Are You At Risk Of Falling? Find Out!

Are you at risk of falling? A fall assessment will be held at the Center on Wednesday, Sept. 14, from 9 a.m. to noon in the Conference Room. Whether you consider yourself to be at risk of falling or not, it is important to discover exactly what your risk is. The assessment will be held in conjunction with National Fall Prevention Week

to empower our members to “fail to fall.”

Someday we hope that older adults “fail to fall.” Today, however, is another story. Here are some important facts regarding older adult and falls:

- About 36 million falls are reported among older adults each year – resulting in more than 32,000 deaths.

- Each year, about 3 million older adults are treated in emergency departments for a fall injury.

- One out of every five falls causes an injury, such as broken bones or a head injury.

- Each year, at least 300,000 older people are hospitalized for hip fractures.

- More than 95% of hip fractures are caused by falling – usually by falling sideways.

- Women fall more often than men and account for three-quarters of all hip fractures.

Source: Centers for Disease Control and Prevention.

According to the CDC, 1 out of 5 falls causes a serious injury such as broken bones or a head injury. Some falls, however, do not cause physical injury but may cause a person to fear falling, which leads to a decrease in activities.

Many conditions make a person at risk of falling, including lower body weakness, osteoporosis, vitamin D deficiency, difficulties with walking and balance, vision



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Activity Update

Engage and Stay Active!

problems, foot pain or poor footwear – and many more. Secondary effects of any surgery, cancer, pneumonia or other major health conditions will make it difficult for people to get up and down from bed or a chair and also cause them to walk slower.

Do you walk slowly to prevent yourself from falling? Did you know that a slow walking speed contributes to fall risk? If you can't stand on one leg for a minimum of three seconds, you are at high risk for a fall. Walking is alternating a single leg stance. The goal to prevent falling is the ability to maintain a single leg stance for 10 seconds. This ability and other assessment tools will be utilized to measure your risk of falling.

There are many simple things to do to keep you from falling, but the first step is to discover if you are at risk and the level of your risk.

This assessment is important. We hear about members who have fallen almost daily. Sign up today to be assessed and take the first step in preventing a fall. Please call the office or sign up at the Center events table at the top of the ramp. Assessments will be completed in 15-minute increments between 9 a.m. and noon on Sept. 14.

Screening will be completed by a physical therapist and consist of blood pressure check, balance assessment and review of home hazards. Participants will receive a score sheet that they can take to their primary care provider to discuss their fall risk.

Living Well With Diabetes

Are you or someone you love diabetic or have been diagnosed as pre-diabetic? Learning how to develop a diabetes care plan can help you manage your health and prevent serious health complications. Francisca Trujillo, DNP, family medicine specialist and advanced diabetic management specialist with Oak Street Health, together with Chris Crawford with Humana, will host a Living

Well With Diabetes session to help guide decisions to maintain your health. This informative session will be held on Friday, Sept. 16, at 12:30 p.m. in Activity Room 3.

As the general population continues to age, the number

of adults 65 years and older affected by diabetes also is increasing. An estimated 33% of adults 65 or older have

diabetes. This population is more at risk of developing diabetes-related complications such as hypoglycemia – low blood sugar – kidney failure and heart disease than younger people living with diabetes.

People are diagnosed with diabetes when their blood glucose, also called blood sugar, is too high. The good news is that you can take steps to delay or prevent type 2 diabetes, which is the most common form of the disease to develop in older adults. If you already have diabetes, there are steps you can take to manage the condition and prevent diabetes-related health problems. There is new and emerging information to improve the understanding and treatment of diabetes in older adults.

Register to attend this session by calling the office or signing up at the Center events bulletin board at the top of the ramp in the West building. Healthy snacks will be available.

Interested In Learning How To Draw?

Have you always wanted to be the person who could pick up a pencil and bring something to life on paper? Learning the art of drawing may be offered at the Center during an upcoming workshop that would begin in October.

Linda Shackelford, a Center member and local artist and art instructor, would be instructing this workshop. The class would begin by taking simple shapes and making them three dimensional and eventually moving toward learning how to draw portraits and figure drawing.

Check out Linda's website at www.linda-shackelford.artistwebsites.com to learn more about her experience, background and works of art. The workshop is an excellent opportunity to learn from an experienced artist and instructor. Linda taught this workshop at the Center several years ago, and it was very well received.

Please call the office or 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.

Core Strength Yoga

The Center is considering offering a Core Strength Yoga class for men and women this fall. The class would be held 8:15 a.m. on Wednesdays.

Core Strength Yoga will help tighten and tone muscles of the midsection. As we age, poor posture, increased belly fat, coupled with muscle loss, leads to insufficient core stability. This class will help

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Activity Update

Engage and Stay Active!

Continued From Page 7

counteract these tendencies, strengthen the back and regain supportive tissues and abdominal muscles. This class would be appropriate for beginners and the experienced yogi alike.

As the Center expands activities with the opening of the Senior Center East Annex, there will be space and time to offer additional fitness classes, like Yoga Core, without changing our current fitness schedule.

Please call the office or 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.

Circle of Readers To Host Author Visits

A special highlight for any avid book reader is the opportunity to meet an author of a book you especially enjoyed. The Center's Circle of Readers book club is planning several author visits, to the delight of all who attend the group. Check out the dates for upcoming author visits and take advantage of the opportunity to ask questions and learn about what inspires authors and their journey in writing.

Sept. 12: "The Thursday Murder Club," by Richard Osman • mystery;

Sept. 26: "The Unveiling of Polly Forrest," by Charlotte Whitney • historical fiction • author visit;

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.

The Circle of Readers group meets in the Conference room at 10 a.m. on Mondays. Author visits are held via Zoom. For more information regarding this dynamic group, email Circle of Readers leader Dorothy Minor at dorothyminor10@gmail.com.

October Flu Shot Clinic

Care First Pharmacy will be offering a flu shot clinic at the Center in October. If you are planning on getting a flu shot this fall, you can enjoy your activities at the Center and protect yourself from the flu in one stop.

The best way to protect against flu and its potentially serious complications is with a flu vaccine. Flu vaccination is especially important for people 65 years and older because they are at higher risk of developing serious complications.

Flu vaccines are updated each season to keep up with changing viruses. Flu vaccination has many benefits. It has been shown to reduce flu illnesses and to reduce the risk of more serious flu outcomes that can result in hospitalization or even death in older adults. In addition, flu vaccination has been shown to reduce severity of illness in people who get vaccinated but still get sick.

Look for the date and times of the clinic in the October newsletter. To ensure you receive your flu shot at the Center, please call the office or sign up at the Center events building at the top of the ramp in the West building.

At The Movies

Laughter is always the best medicine, and September is the month for you to laugh and spend time with others. The Center's At the Movies events come complete with popcorn and begin at noon in the Lounge.

Wednesday, Sept. 14 - "The First Wives Club" - rated PG

"The First Wives Club" brings together the comedy dream team of Bette Midler, Goldie Hawn and Diane Keaton. After years of helping their hubbies climb the ladder of success, each has been dumped for a newer, curvier model. But the trio is determined to turn their pain to gain as they come up with clever and devious plans to hit their exes where it really hurts – in their wallets.

Wednesday, Sept. 28 - "Maverick" - rated PG

With more twists than a switchback trail and more sleights of hand than a shell game, "Maverick" is rollicking proof of how the West was fun! Ante up for laughter and action! Mel Gibson is sly gambler Bret Maverick, Jodie Foster is a charming scam artist and James Garner is a laid-back lawman. Maverick is a crowd-pleasing hit that deals you a winning hand.

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 Thursday will end by 4 p.m. The last activity on Friday will end by 3 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.

Thursday, Sept. 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, Sept. 2

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. **New** . . . Limited Exercise
 11:30 a.m.-noon Lunch
 Noon-3 p.m. Canasta
 12:15-1:15 p.m. Exercise 101

Monday, Sept. 5

The Center will be closed in observance of Labor Day

Tuesday, Sept. 6

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 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

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Calendar of Events

Wednesday, Sept. 7

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. . . . **New** 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
 2:45-3:30 p.m. Fundamentals Of Line Dancing

Thursday, Sept. 8

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

Friday, Sept. 9

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. . . . **New** Limited Exercise
 11:30 a.m.-noon Lunch
 Noon-3 p.m. Canasta
 12:15-1:15 p.m. Exercise 101

Monday, Sept. 12

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
 1-2:30 p.m. Improv
 1:30-2:30 p.m. Line Dancing With Barb
 1:30-3 p.m. Photography Group
 2:45-3:30 p.m. Fundamentals Of Line Dancing
 2:45-3:45 p.m. Tap Dancing

Tuesday, Sept. 13

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
 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 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, Sept. 14

8:15-9 a.m. Cardio Dance
 9 a.m.-noon Needle Crafting
 9 a.m.-noon . . . **New** Fall Risk Assessment
 More information on page 6
 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. . . . **New** Limited Exercise
 11:30 a.m.-noon Lunch
 Noon To Conclusion At The Movies
“The First Wives Club,” Rated PG
 12:15-1:15 p.m. Exercise 101
 1-2:30 p.m. Bunco
 12:30-3 p.m. Chess
 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

Calendar of Events

Thursday, Sept. 15

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, Sept. 16

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. **New** Limited Exercise
11:30 a.m.-noon Lunch
Noon-3 p.m. Canasta
12:15-1:15 p.m. Exercise 101
12:30-1:30 p.m. **New** Living Well With Diabetes

More information on page 7

Monday, Sept. 19

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
1-2:30 p.m. Improv
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, Sept. 20

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 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, Sept. 21

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. **New** 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
2:45-3:30 p.m. Fundamentals Of Line Dancing

Thursday, Sept. 22

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
1 p.m. **New** Medicare Panel Discussion

More information on page 13

(Continued on page 12)

Calendar of Events

Friday, Sept. 23

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. **New** Limited Exercise
 11:30 a.m.-noon Lunch
 Noon-3 p.m. Canasta
 12:15-1:15 p.m. Exercise 101

Monday, Sept. 26

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
 1-2:30 p.m. Improv
 1:30-2:30 p.m. Line Dancing With Barb
 1:30-3 p.m. Photography Group
 2:45-3:30 p.m. Fundamentals Of Line Dancing
 2:45-3:45 p.m. Tap Dancing

Tuesday, Sept. 27

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 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, Sept. 28

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. **New** Limited Exercise
 11:30 a.m.-noon Lunch
 Noon To Conclusion At The Movies

“Maverick,” Rated PG

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
 2:45-3:30 p.m. Fundamentals Of Line Dancing

Thursday, Sept. 29

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, Sept. 30

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. **New** Limited Exercise
 11:30 a.m.-noon Lunch
 Noon-3 p.m. Canasta
 12:15-1:15 p.m. Exercise 101

Does Medicare Confuse You? Panel Discussion Will Help

Understanding Medicare is not easy. It can be scary or even intimidating, especially when the mail arrives and you get a thick “Medicare & You Handbook” full of terms you’ve never heard before: an alphabet soup of parts – A, B, D, F, L, M – and a bottomless pit of acronyms such as SNF, DNR, SPAP, DME, SSI and ABN.

If you feel lost, you are not alone if you don’t quite understand Medicare. If your kitchen counter is covered in Medicare mailers, and you aren’t sure what to keep and what to throw away, an upcoming panel discussion should be on your to-do list.

The Broken Arrow Senior Center will host a panel of Medicare experts who will share their knowledge on Thursday, Sept. 22, at 1 p.m. The discussion will be held in Broken Area Community Playhouse, just north of our Center, attached to the building.

Here are a few of the questions the panel will tackle:

Q: What is the difference between a Medicare supplement and Medicare Advantage plan?

A: A Medicare supplement is offered by an insurance company. Supplement plans pick up Medicare deductibles and co-pays and don’t include prescription drug coverage. For this you will need a separate plan. Medicare Advantage is an “all-in-one” alternative offered by private insurance companies that combines original Medicare parts A (inpatient), B (physician and outpatient) and D (drug coverage), as well as offering benefits not covered by original Medicare, such as dental, vision, hearing aids and gym memberships.

Q: What impact will the recent passage of the Inflation Reduction Act have on Medicare beneficiaries?

A: The Inflation Reduction Act limits out-of-pocket drug costs, caps insulin co-pays and provides for free vaccines.

Q: Explain the different Medicare supplement plans available – standardized plans offered by insurance companies – A, B, C, D, F, G, K, L, M and N.

A: Come to the panel discussion on Thursday, Sept. 22, at 1 p.m. at the Broken Arrow Community Playhouse next door to the Center to find out more!

Interested in learning more? Sign up near the Center events bulletin board at the top of the ramp in the West building or call the office at 918-259-8377.

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This is not the pose you would usually find in the Yin Yoga group. They gathered for a photo op to celebrate all that their instructor, Tiffany Tran, has taught them for the last seven years. Yin Yoga is held on Mondays from 9:15 a.m. to 10:15 a.m. in Centennial. Stop by the office if you would like to learn more about all the Center's yoga offerings.



Joni Longmire, left, smiles as she plans to create another page in her latest scrapbook. Beverly Smith, right, is the activity leader for Scrapbooking, following her passion and inspiring others with this creative art! Scrapbooking is held each Tuesday from 10 a.m. to 1 p.m. in Activity Room 1.



What a devoted group! The newsletter folding group meets monthly to fold, tape and label to ensure that you receive your newsletter. Freda Keef is their fearless leader! If you are interested in helping this fun-loving, hardworking group, please let us know by completing a volunteer form located at the Center events bulletin board at the top of the ramp in the West building.



AROUND THE CENTER



Cecil Jones welcomes Melissa Harrell, director of Safe Home Care, before the start of the July pool tournament. Safe Home Care sponsored the July tournament breakfast.



Congratulations to the Center's July pool tournament winners! Left to right: first place - Chester McDonald; second place - Larry Johnson; and third place - Cecil Jones. The pool tournament is held the third Thursday of each month. Join in and enjoy the friendly competition, camaraderie and breakfast during this daylong event.

AROUND THE CENTER



Kayleen Davis, Sandra Heard, Shirley Johnson and Christine Ernest love to gather every Wednesday from 9 a.m. to noon in Activity Room 1 and work on their current needle crafting project. If you knit, crochet, cross-stitch, hand sew, needlepoint or create jewelry with a needle and beads, you can enjoy the time with others who share your creative passion.



Oh, the many talents of Center members! Bill Claggett points to the latest humorous addition to the pool room – the “Crooked Cue Pool Hall” sign! David Sauter, right, a member and a woodworking craftsman, handcrafted the unique sign for all to see as they enter the pool room.



Members in the Ukulele Jam group stopped playing for a moment to pose for a group picture! Ukulele Jam is a popular offering at the Center for experienced players and those who want to learn. It is held on Wednesdays from 10 a.m. to noon in Activity Room 3.

How To Maintain Family Harmony When Establishing Your Estate Plan



By Brittany Littleton

Every adult and, by extension, every family, needs an estate plan. Not only is attending to this essential task a cornerstone of healthy financial planning, but it is also a safeguard that ensures both you and your loved ones are protected from unforeseen tragedy. Despite this necessity, less than half of U.S. adults have organized their estate, and the overwhelming reason is the discomfort that often accompanies this subject. If approached thoughtfully, estate planning need not be a driver of anxiety and family tension; it can instead be a way to avoid family fights and create harmony.

I like to encourage the folks I work with to frame their estate plan as an investment in peace of mind. The tangible benefits of estate planning include avoiding tax liabilities and ensuring the seamless transfer of your assets. However, the greatest benefit may be the peace of mind a robust plan provides you and your loved ones. When sitting down with the family to talk about your estate planning aims, let money take secondary importance to the well-being of all involved.

Estate planning conversations often start in one of two ways: Either adult children see their parents aging and wish to take a proactive stance on ensuring end-of-life decisions are in order or, conversely, aging parents face the fact of their own mortality and want to ensure children understand their decisions concerning the distribution of assets. In either scenario, tensions are waiting to erupt unless a desire for harmony takes a central role in framing the conversation.

As you initiate the conversation, prioritize transparency and openness. An open mind and transparent communication are your strongest assets in ensuring estate planning develops instead of hinders harmony within the family. Share your concerns with unfettered honesty and encourage your loved ones to do the same. Articulate your desires and expectations clearly and seek to meet worry or frustration with compassionate understanding.

Estate planning involves such delicate decisions as selecting executors and trustees, determining who will receive sentimental items and, sometimes, placing restrictions on inheritances given beneficiaries' worrying finan-

cial or lifestyle habits. Talking through this is never easy, but the burden is far lighter when paired with honest intent and careful listening.

Lean on your estate planning attorney and other advisors to help you avoid pitfalls that have plagued others, and ensure you do not overlook crucial details. Your estate planning attorney can draw on his or her depth of

experience to tell you what has – and, importantly, has not – worked for clients in the past. Many attorneys are even willing to host family meetings and help facilitate the conversation, which can

(Continued on page 18)

"In either scenario, tensions are waiting to erupt unless a desire for harmony takes a central role in framing the conversation."

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Your Estate Plan *(Continued From Page 17)*

make it easier for your family to seek necessary guidance at your incapacity or death. You may want to seek counsel before sharing decisions with your family because your choices should be guided by sentimental liability, tax liability and legal liability. Good lawyers will not only see to it that your choices carry no untoward surprises, but they will also work with you to review your plan at periodic intervals and advise you of any legislative changes that may necessitate adjustments in strategy.

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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