



Broken Arrow Senior Center

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

sean@baseniors.org

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.

President/CEO

Sean Simpson

Member Services Manager

Ami Bucher

Volunteer and Special

Events Coordinator

Amanda O'Brien

Office Coordinator

Bonnie Stout

Confused By Medicare?

Panel Discussion Will Help Clear Things Up

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 Tuesday, Sept. 21 at 10 a.m. The discussion will be held at the Broken Arrow Community Playhouse.

The panelists will include representatives from: Community Care, Well Care, Aetna, Humana and United Health Care.

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

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

A. A Medicare supplement is offered by an insurance company. Supplement plans pick up Medicare deductibles and co-pays, and you’ll need a separate plan for prescription drug coverage. Medicare Advantage is an “all-in-one” alternative offered by private insurance companies which 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. 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 Sept. 21 at 10 a.m. at the Broken Arrow Community Playhouse next door to the Center to find out more.

Space for the Medicare Panel is limited. Please sign up near the Center events bulletin board at the top of the ramp or call the office at 918-259-8377.



————— *We Offer* —————

Rehabilitation

Respite

Long-Term Services

Physical Therapy

Occupational Therapy

Speech Therapy

Call us today to see how we can make a difference!

1251 W. HOUSTON STREET • BROKEN ARROW, OK 74012
539.367.4500 • 539.367.4510 (F) • WWW.ASPENHEALTHREHAB.COM

Your Journey To Fitness Starts With Small Steps



A song from a holiday claymation movie created 50 years ago popped into my head today: “Put one foot in front of the other, and soon you’ll be walking ‘cross the floor. Put one foot in front of the other, and soon you’ll be walking out the door.”

Why did it pop into my head? I was encouraging a member – Carmen – to keep up her new-found exercise commitment. I complimented her and said that she’d already done the hardest part. She made it to the Center and was headed to a fitness class.

When I was younger, I looked forward to my first run of the year. Back in the day, I was an avid long distance – 10K and half marathon – runner. I’d set off on a one-to-two-hour run with my old Sony Walkman and listen to the second half of a Denver Broncos game with John Elway at the helm seemingly leading his team to a fourth quarter, come-from behind victory. But I digress. ...

I looked forward to that run. Not as a New Year’s resolution but as the first step in my journey. You see, to develop a healthy habit you have to take a few small steps first.

Carmen spent much of the past year at home, socially isolated and physically sedentary. She knew that to be successful she’d have to:

Get started - I told Carmen that getting started isn’t really the obstacle – starting shouldn’t be hard. The real obstacle is that we just make it hard.

Start small - Otherwise, you’ll likely be defeated before you even get started. Carmen set some achievable milestones, like taking a class three to four days a week.

Make her own path - Do you start with the treadmill or recumbent bike? Limited Exercise, tai chi, yoga or a line dance class? Strengthen & Tone, Zumba or Friday Fitness? Carmen created her own path and was happy to

tell me that in a couple of weeks she’d already lost 11 pounds.

Mark her progress - Carmen told me that her path is about the overall progress she makes: “Looking at my progress reminds me how far I’ve come. And, when I need a push, I remind myself how far I can go if I just keep moving forward.”

Encourage others - Finally, Carmen told me that another participant in the class came up to her and told



her that the class was too hard and that Carmen should find another activity. What? That could have been demotivating – and Carmen questioned her commitment to reclaim her health.

We have some members who start slowly in our classes – even utilizing chairs to sit or only focusing on upper or lower body exercise. I don’t know if this member’s “helpful” suggestion was based in “concern” or “discouragement.” But it had that effect on Carmen. To her credit, Carmen got back in the class and has continued to come four days a week.

If you would like to have some help getting started, feel free to ask a member of my team or an activity leader.

Welcome. Or welcome back. Let’s get moving!

... getting started isn't really the obstacle - starting shouldn't be hard. The real obstacle is that we just make it hard.

Readers To Continue To Meet On Zoom

The Circle of Readers Book Club will continue to meet on Zoom, which has not dampened their enthusiasm for reading and sharing in dynamic discussions. Here is what the group will be discussing in the coming weeks:

Sept. 13: Discussion on books we are reading;

Sept. 20: "The Story Collector," by Kristin Tubb • tween fiction;

Oct. 4: "Not Our Summer," by Casie Bazay • young adult fiction;

Oct. 18: Discussion on books we are reading;

Nov. 1: "Blind Tiger," by Sandra Brown • historical fiction;

Nov. 15: Discussion on books we are reading.

If you love to read and share with others, contact the Circle of Readers leader, Dorothy Minor, at dorothymenor10@gmail.com for Zoom connection information.

CUSTOM-DESIGNED GLIDING SHELVES



ShelfGenie®
EVERYTHING WITHIN REACH™

ADD THESE PULL OUTS TO YOUR EXISTING CABINETS

FREE IN-HOME DESIGN CONSULTATION

888.267.1794 | shelfgenie.com

\$250 OFF

with purchase of 6 or more Glide-Out shelves.

Offer expires 10/31/2021 *

*Valid on Classic Glide-Out purchase with offer. Cannot be combined with other offers. Lifetime Warranty valid for Classic or Designer products only.



Miller Hospice
Meyer C & Ida
918-742-6415

Compassion
& Quality Care

"Our goal is to keep you comfortable and support you and your family to live each day to its fullest."
Let our caring and qualified staff help you and your family.

Locally owned, not-for-profit
www.MillerHospiceTulsa.com





Hayhurst

FUNERAL HOME

(918) 258-9623 | www.hayhurstfuneralhome.com

For over 31 years Hayhurst Funeral Home has stood by our motto
"A helping hand in a time of need"
 Families have come to call on Hayhurst Funeral Home for their professional, caring and
 compassionate manner in handling every detail.

Find The Answers At Our Medicare Fair

Enrolling in Medicare at the standard age of eligibility, 65, can be confusing and challenging. This leads to many older adults forgoing the health care coverage they need. However, it is important for you to evaluate your coverage and make decisions that may affect the rest of your life.

There are different parts and different plans. Medicare covers some things and not others. How do you make sense of all the plans? The right choice for you depends on your financial resources and your current health status – and gauging your future health scenario is not only difficult to foresee but it can be an unpleasant topic to discuss.

The Center will host a Medicare Fair every Thursday from 1 p.m. to 3 p.m. from Oct. 7 through Dec. 2, where you will have an opportunity to visit with Medicare plan representatives.

These free events are your chance to speak directly with insurance plan representatives about your health care coverage for the coming year. You can get answers to questions like “Will your health care coverage meet your 2022 health care needs?”



Agents cannot enroll members until Oct. 15, but that doesn't stop you from shopping for the best option to fit your health care needs.

Join us every Thursday and take charge of your health.



Marshall K. Dyer, Attorney

32 Years in Broken Arrow

- Will and Trusts
- Criminal
- Real Estate
- Family & Domestic
- Estate Planning & Probate

Free Initial Consultation

www.okla-law.info

(918) 258-2711

Major Credit Cards
Accepted

Proudly assisting Senior Center members for more than 5 Years



SENIOR CARE ONLY BETTER

Senior Helpers offers personalized in-home care solutions that truly set us apart, like our Senior Gems® program. We focus on what your loved one can do instead of what they cannot do.

Take a step in a positive direction by contacting us today.

**SENIOR
Helpers®**

Care and comfort at a moment's notice.

918.574.2273 | seniorhelpers.com/tulsa

All rights reserved. Senior Helpers locations are independently owned and operated. ©2018 SH Franchising, LLC.

New September Activities

Engage, Delight, Remain Active

Photography Group

Most of us have that photo on our phone or digital camera that we feel captured the essence of someone or something special. We all take many pictures these days since the advent of smartphones. Have you ever wanted



to dive in deeper and learn how to do more with the photos you have taken? Do you know a thing or two already about photography and would like to share your

passion with others? If so, you will want to look into the Center's all new photography group, facilitated by Donald Stockton.



"I'm hooked on photography, and, the more I learn, the more I love it," Donald said.

Check out the photo included in this newsletter. He has taken thousands of photographs over the years, experimenting with composition, lighting and editing.

"Sometimes photography is more art than a snapshot, and sometimes a snapshot is just a snapshot until you

begin to edit," he pointed out.

Join in to learn more and meet others who enjoy the hobby of photography. The Photography Group will be held the second and fourth Monday each month, beginning Sept. 13, from 1:30 p.m. to 3 p.m. in the conference room.

Fundamentals Of Line Dancing Workshop

After hearing numerous requests for this type of class, it's finally here! Line Dancing Fundamentals Workshop will be held from 2:45 p.m. to 3:30 p.m. each Monday or Wednesday in September and October in Centennial.



If you don't know the first thing about line dancing but always wanted to learn, this workshop will supply you with the basics to feel confident about bustin' a move on the dance floor. Learn with others who want to find out about basic line dancing steps. At the conclusion of the workshop, you will have the confidence to continue to be active by joining the Center's line dancing classes held throughout the week. You'll also be ready to join the crowd at the next event when the music starts playing.

There has been an overwhelming interest in this workshop. To accommodate all those who want to participate, attendance will be limited to those who have pre-registered. Those who have signed up in advance will be contacted regarding whether they plan to attend the Monday or Wednesday class. If you would like to register, please contact the office.

New September Activities

Beginning Guitar Lesson Workshop

Is learning how to play the guitar on your bucket list? A Beginning Guitar Lesson Workshop will be offered beginning in September. Join the group, and you will

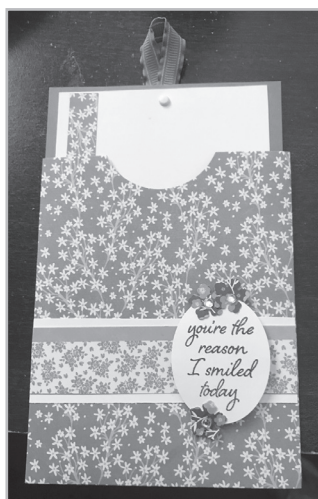


learn basic chording, finger placement, timing and strumming, with the goal of playing song melodies. The workshop is a great opportunity for those who have never played the guitar or have minimal experience to uncover their

inner musician. After the workshop, you can share in on the fun and join others who love playing the guitar in the Center's Guitar Jam Group, which meets on Thursday mornings. The Beginning Guitar Lesson Workshop will be held each Tuesday in September and October from 10 a.m. to 11 a.m. in Activity Room 2. Bring your guitar and discover a new source of fulfillment and accomplishment by learning a new skill.

Creative Card Making

Handcrafting a beautiful, unique card for someone special will be the focus of the Center's new Creative Card Making class. Whether you're crafty or not, this class will give you the opportunity to learn how to make a special card each week the activity is offered. You will also share time with others who love



making cards. All the materials and guidance to handcraft each beautiful card will be available at the Center. If you like to send cards to people for various occasions or just to tell someone you are thinking of them, you will truly enjoy this class. Each project will be a unique way to touch someone's life with a one-of-a-kind card.

Creative Card Making will be held the second and fourth Thursday of each month in Activity Room 1, from 10 a.m. to noon.

Photography Group

Second and fourth Monday of each month
1:30 p.m. to 3 p.m. • Conference Room

Fundamentals Of Line Dancing Workshop

Every Monday or Wednesday in September and October
2:45 p.m. to 3:30 p.m. • Centennial
Pre-registration is required

Beginning Guitar Lesson Workshop

Every Tuesday in September and October
10 a.m. to 11 a.m. • Activity Room 2

Creative Card Making

Second and fourth Thursday of each month
10 a.m. to noon • Activity Room 1

Complimentary investment review.



Brad Buxton, AAMS®
Financial Advisor

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

Edward Jones®
MAKING SENSE OF INVESTING
edwardjones.com

Member SIPC

Beware Of Scams Coming To A Neighborhood Near You

Have you gotten a call saying you need to confirm your Medicare number in order to get a new:

- Plastic, microchipped Medicare card;
- COVID-19 Medicare card;
- Medicare card because it's a new year;
- Medicare card for ... any other reason?

If so, **IT'S A SCAM** – Medicare is not sending new cards. Scammers are calling trying to get your Medicare number to scam Medicare and steal your medical identity. Do not give your personal information to an unsolicited caller.

Q: How does someone report possible Medicare fraud?

A: You can start by calling the Oklahoma Insurance Department's Medicare Assistance Program at 800-763-2828. Report anything suspicious directly to Medicare by calling 800-MEDICARE or by calling the Office of the Inspector General at 800-447-8477



JADE

Antique & Vintage
Boutiques

Jadevintagetreasures.com

JADE TREASURES
711 W Washington
Broken Arrow
918-994-6355



JADE ON MAIN
1639 S Main
Broken Arrow
918-872-7931

Our treasures will follow you home

H Honesty
O Openmindedness
W Willingness

Joe Earles
Thrift Store Manager
Donation / Pick-up



Help The Alcoholic Help Himself
H.O.W. Recovery Center of Oklahoma

HOW Thrift Stores
(918) 455-8223

2325 E. 71st Street
Tulsa OK 74136

2216 So. Aspen
Broken Arrow, OK 74012

**Has Parkinson's Disease or another issue
caused balance problems or fear of falling?**



— Medicare Accepted • Referral Not Required —

918-251-7199

hylandpt.com



HYLAND
Physical Therapy & Wellness

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



FLORAL HAVEN
Funeral Home and Cemetery

*People who know you...
People you can trust...
Today and Tomorrow.*

www.floralhaven.com
(918) 252-2518

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 that have a handicap tag to hang in their car. Parking in the front of the building is not available on the Wednesdays nutrition distribution is held.

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.

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. If you would like to participate in the nutrition program, please call 918-894-5466.

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 are welcomed. They are required to check in with the office so a guest form can be completed.

Wednesday, September 1

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

Thursday, September 2

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 a.m.-noon Poker Lessons & Play
 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, September 3

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
 Noon-3 p.m. Canasta
 12:30-2:30 p.m. Poker Lessons & Play

Monday, September 6

**The Center is
closed for Labor Day**

Tuesday, September 7

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. . **New** . . Beginning Guitar Lesson Workshop
 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, September 8

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.-2 p.m. Quilting
 11 a.m.-noon Nutrition distribution
 12:30-2:30 p.m. Bunco
 1:30-2:30 p.m. Line Dancing with Barb
 2:45-3:30 p.m. **New** ... Fundamentals of Line Dancing

(Continued on page 10)

Calendar of Events

Thursday, September 9

8:15-9 a.m.Strengthen & Tone
 9 a.m.-noonTrain Dominoes
 9:15-10:15 a.m.Power Yoga
 9:30-10:30 a.m.Guitar Jam
 9:30-noonPoker Lessons & Play
 10 a.m.-noon**New** Creative Card Making
 10:30-11:30 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

Friday, September 10

9-10:15 a.m.Friday Fitness
 9:30-10:30 a.m.Singing Group
 10 a.m.-noonCreative Writing
 10 a.m.-12:30 p.m.Individual Quilt Layout
 Noon-3 p.m.Canasta
 12:30-2:30 p.m.Poker Lessons & Play

Monday, September 13

8:15-9 a.m.Zumba/Cardio Dance
 9:15-10:15 a.m.Yin Yoga
 9:30-11 a.m.Bible Study
 10-11 a.m. on Zoom.Circle of Readers
 Meeting on Zoom - Please contact Dorothy Minor at
 dorothyminor10@gmail.com for more
 information regarding joining this group.
 10 a.m.-noonCrafting
 10:30 a.m.-noonLine Dancing 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.**New**Photography Group
 2:45-3:30 p.m.**New**Fundamentals Of Line Dancing

Tuesday, September 14

8:15-9 a.m.Strengthen & Tone
 9 a.m.-noonParty Bridge
 9 a.m.-noonTrain Dominoes
 9:15-10:15 a.m.Soft Yoga
 10-11 a.m.**New**Beginning Guitar Lesson Workshop
 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, September 15

8:15-9 a.m.Zumba/Cardio Dance
 9 a.m.-noonBags to Mats
 9:15-10:15 a.m.Chair Yoga
 10 a.m.-noonUkulele Jam
 10 a.m.-2 p.m.Quilting
 1:30-2:30 p.m.Line Dancing with Barb
 2:45-3:30 p.m.**New**Fundamentals of Line Dancing

Thursday, September 16

8:15-9 a.m.Strengthen & Tone
 9 a.m.-noonTrain Dominoes
 9:15-10:15 a.m.Power Yoga
 9:30-10:30 a.m.Guitar Jam
 9:30 a.m.-noonPoker Lessons & Play
 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, September 17

9-10:15 a.m.Friday Fitness
 9:30-10:30 a.m.Singing Group
 10 a.m.-noonCreative Writing
 10 a.m.-noonAlzheimer's Support Group
 10 a.m.-12:30 p.m.Individual Quilt Layout
 Noon-3 p.m.Canasta
 12:30-2:30 p.m.Poker Lessons & Play

Complimentary investment review.



Brad Buxton, AAMS®

Financial Advisor

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

Edward Jones

MAKING SENSE OF INVESTING

edwardjones.com

Member SIPC

Calendar of Events

Monday, September 20

8:15-9 a.m. Zumba/Cardio Dance
 9:15-10:15 a.m. Yin Yoga
 9:30-11 a.m. Bible Study
 10-11 a.m. on Zoom. Circle of Readers
 Meeting on Zoom - Please contact Dorothy Minor at
 dorothyminor10@gmail.com for more
 information regarding joining this group.
 10 a.m.-noon Crafting
 10:30 a.m.-noon Line Dancing 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
 2:45-3:30 p.m. **New** . . . Fundamentals Of Line Dancing

Tuesday, September 21

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. . **New** . Beginning Guitar Lesson Workshop
 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
 3:30 p.m.-conclusion Board of directors

Wednesday, September 22

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.-2 p.m. Quilting
 11 a.m.-noon Nutrition distribution
 1:30-2:30 p.m. Line Dancing with Barb
 2:45-3:30 p.m. . . **New** . . . Fundamentals of Line Dancing

Thursday, September 23

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 Lessons & Play
 10 a.m.-noon **New** . . . Creative Card Making
 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, September 24

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
 Noon-3 p.m. Canasta
 12:30-2:30 p.m. Poker Lessons & Play

(Continued on page 12)

*Magic can happen
 in real estate...
 it starts with a conversation.*

McGraw
 REALTORS®



Trisha and Jim Jorgensen
918-200-6292

Calendar of Events

Monday, September 27

8:15-9 a.m. Zumba/Cardio Dance
 9:15-10:15 a.m. Yin Yoga
 9:30-11 a.m. Bible Study
 10 a.m.-noon Crafting
 10:30 a.m.-noon Line Dancing 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. **New** ... Photography Group
 2:45-3:30 p.m. . **New** ... Fundamentals Of Line Dancing

Tuesday, September 28

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. **New** ... Beginning Guitar Lesson Workshop
 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, September 29

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.-2 p.m. Quilting
 1:30-2:30 p.m. Line Dancing with Barb
 2:45-3:30 p.m. **New** ... Fundamentals of Line Dancing

Thursday, September 30

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 a.m.-noon Poker Lessons & Play
 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

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



Chris Crawford
 918-740-3719
 (TTY: 711)

Humana

Harmon
Insurance

www.harmonins.com • 918-251-2511

WEB MOBILE SOCIAL MEDIA

A Place Called *Home.*

Unique Location • Nurturing Staff • Locally Owned

7821 East 76th Street, Tulsa OK 74133
 918.249.1262 | TheParke.Net



Changing
 jobs or
 retiring?



Todd Brown, Agent
 405 South Main Street
 Broken Arrow, OK 74012
 Bus: 918-258-3531
www.toddbrown.org

**Take your retirement
 savings with you.**

Rolling over your 401(k) to a State Farm IRA is easy. I can take care of the paperwork while helping you with a retirement plan that meets your needs.

**Like a good neighbor,
 State Farm is there.®**
 CALL ME TODAY.

State Farm™

1001136.1 State Farm, Home Office, Bloomington, IL

How Your Estate Plan Can Help You Create Harmony



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 restric-

tions on inheritances given beneficiaries' worrying financial 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, *(Continued on page 14)*

Many attorneys are even willing to host family meetings and help facilitate the conversation, which can make it easier for your family to seek necessary guidance at your incapacity or death.

Helping Families and Businesses Thrive



**WE PROVIDE EXPERT
LEGAL SOLUTIONS FOR
FAMILIES AND BUSINESS
OWNERS PLANNING FOR
SUCCESSFUL FUTURES.**

**WE'RE PROUD TO BE A
NEW SIGNATURE PARTNER
OF BA SENIORS!
WE ARE COMMITTED
TO HELPING SENIORS ENSURE
THEIR WISHES AND
ASSETS ARE HONORED AND
PROTECTED IN THEIR
GOLDEN YEARS.**



2604 W. Kenosha, Suite 100
www.littletonlegal.com
(918) 608-1836



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

Creating Harmony *(Continued From Page 13)*

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 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. 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.



2560 E Kenosha St, Broken Arrow P: 918-994-7864

Orthopedics
Manual Therapy
Pre/Post-Surgical

Outpatient Physical Therapy
Vestibular & Balance Rehab
Total Joint Replacement Rehab

COMPLIMENTARY INJURY AND FALL SCREENS AVAILABLE!

ABC Medicare.Help



Cindy Sansone

Licensed Agent
5800 E Skelly Dr Ste 560
Tulsa, OK 74135

(918) 906-3535

cindy.ssansone@farmersagency.com

Medicare Made Simple

MAKE YOUR PASSION

A PROMISE.



Do something for yourself and others!

Make an impact on our mission that will last for generations and at the same time provide for your loved ones, create tax benefits and generate potential retirement income.



Get in touch. We'll be glad to tell you how.

Contact us today 918-491-0079

Affordable Assisted Living in Broken Arrow!

NEW *Adventures*
AND FRIENDSHIPS
ARE AROUND THE CORNER!



CANOE BROOK

2621 S. Elm Place, Broken Arrow, OK 74012  CanoeBrookBrokenArrow

BrokenArrowAssistedLiving.com (918) 218-3338

Keep Your System in Tune

and discover a pathway to wellness and vitality!



Ken & Jan Collins

YOUNG LIVING
ESSENTIAL OILS

Independent Distributor

(918) 694-7232

blessed2binhealth@gmail.com



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

HOME REPAIRS BY LANE

Handy Man Services

- Exterior & Interior Maintenance
- Garbage Disposals & Leaky Sinks
- Fence & Gate Repair • Lighting & Ceiling Fans
- Ramps & Grab Bars • Repair Cabinets & Trim

Free Estimates & Surveys

Jeff Lane (405) 446.9933

US Navy Retired Call or Text



25% off - First Time Customers

Second Visit - **20% off**

Senior & Military Discounts

6059 S Sheridan Road
Tulsa, OK 74145
(918) 340-5114

Monday - Thursday 10 - 8
Friday & Saturday 10 - 10
Sunday 12 - 8



www.privatestashok.com

AROUND THE CENTER



Above: Want to know more about the people who exercise at the Center? Here are a few facts about the people attending a recent Friday Fitness class, held from 9 a.m. to 10:15 a.m.: Average age: 71.5 years / Range in age: 60 to 91 / Mode (the number most often recorded): 71 and 73. Friday Fitness is THE place for older adults to be to get fit while having fun!



Left: Larry Heard places a plaque in memory of his mother, Juanita. The Center's memory plaques are located in the lounge. Contact the office if you would like to honor someone's life with a Center memory plaque.

There goes Betty again, showing off her fun side.

Go ahead, let out your silly side. You'll feel so at home at The Linden at Stonehaven Square, it may just be inevitable. Come see for yourself what assisted living and memory care with a *whole lotta heart* is all about.

Please call 918.553.8566 for more information or to schedule your tour.



THE LINDEN AT STONEHAVEN SQUARE

10802 E. 81st Street • Tulsa
918.553.8566 • LindenSeniorLiving.com

☪ A LEISURE CARE ASSISTED LIVING & MEMORY CARE COMMUNITY

OPEN FOR TOURS



AROUND THE CENTER



Above: The puzzle table is also a gathering place for conversation.



Left: Dedication and motivation! Even though Linn, the Strengthen & Tone class leader, was out of town recently, the class continued to meet so they wouldn't miss a beat in their fitness routine. Thank you to Joe Mace and Sandy Petsch for helping to lead the class.

Right: Train Dominoes: a game of strategy and luck! Join in on the fun every Tuesday and Thursday from 9 a.m. to noon.



Making Sense Of The Alphabet Soup Of Health Care Choices

Understanding Medicare's Options: Parts A, B, C And D

Medicare is complicated and can be confusing to sort through. To make it easier, the program has been broken down into four basic parts that include coverage for everything from hospital care to doctor visits to prescription drugs.

Part A - Hospital Coverage

When you apply for Medicare, you will automatically be enrolled in Part A. It covers hospital stays, hospice care and some skilled nursing care that you may need after being hospitalized for a stroke, a broken hip or other episodes that require rehabilitation in a nursing home or other facility so you can get back on your feet.

Most people don't have to pay a premium for Part A. You've already paid into the system in the form of the Medicare tax deductions on your paycheck.

However, Part A isn't totally free. Medicare charges a

hefty deductible each time you are admitted to the hospital. It changes every year, but for 2022 the deductible is \$1,408. You can buy a supplemental or Medigap policy to cover that deductible and some out-of-pocket costs for the other parts of Medicare.

Medicare pays for virtually all hospital services for the first 60 days you're in the hospital. There are some exceptions – it won't pay for a private room, for example.

If you are a U.S. citizen or permanent resident and have not worked long enough to qualify for Medicare, you may be able to buy into the program by paying a Part A premium.

Part B - Doctor And Outpatient Services

This part of Medicare covers doctor visits, lab tests, diagnostic screenings, medical equipment, ambulance transportation and other outpatient services.

Unlike Part A, Part B involves more costs, and you may want to defer signing up for it if you are still working and have insurance through your job or are covered by your spouse's health plan. But if you don't have other insurance and don't sign up for Part B when you first enroll in Medicare, you'll likely have to pay a higher monthly premium for as long as you're in the program.

The federal government sets the Part B monthly premium, which is \$144.60 for 2022. It may be higher if your income is more than \$88,000.

You'll also be subject to an annual deductible, set at \$198 for 2022. And you'll have to pay 20% of the bills for doctor visits and other outpatient services. If you are collecting



Social Security, the monthly premium will be deducted from your monthly benefit.

Part C - Medicare Advantage

Medicare Advantage is the private health insurance alternative to the federally run original Medicare. Think of Advantage as a kind of one-stop shopping choice that combines various parts of Medicare into one plan.

If you decide on a Medicare Advantage plan, you'll still have to enroll in parts A and B and pay the Part B premium. Then, in addition, you will have to choose a Medicare Advantage plan and sign up with a private insurer.

The federal government requires these plans to cover everything that original Medicare covers, and some plans pay for services that original Medicare does not, including dental and vision care. In addition, in recent years the Centers for Medicare and Medicaid Services, which sets the rules for Medicare, has allowed Medicare Advantage plans to cover such extras as wheelchair ramps and shower grips for your home, meal delivery and transportation to and from doctors' offices.

Expanding Telehealth

In response to the coronavirus outbreak, Medicare has temporarily expanded coverage of telehealth services. Beneficiaries can use a variety of devices – from phones to tablets to computers – to communicate with their providers.

Medicare also has waived restrictions on who can conduct telehealth visits during the pandemic and will allow nurse practitioners, physician assistants and occupational and physical therapists to conduct such sessions. While Medicare co-pays will apply to telemedicine visits, providers can waive or reduce such cost-sharing.

Most Medicare Advantage plans also fold in prescription drug coverage. Not all of these plans cover the same extra benefits, so make sure to read the plan descriptions carefully.

Medicare Advantage plans generally are either health maintenance organizations or preferred provider organizations.

In HMOs, you typically choose a primary care doctor who will then direct your care and usually will have to give you a referral to see a specialist. PPOs have networks of doctors that you can see and facilities you can use, of-

ten without the need of a referral. If you go to a provider who is not in the plan's network, you likely will pay more.

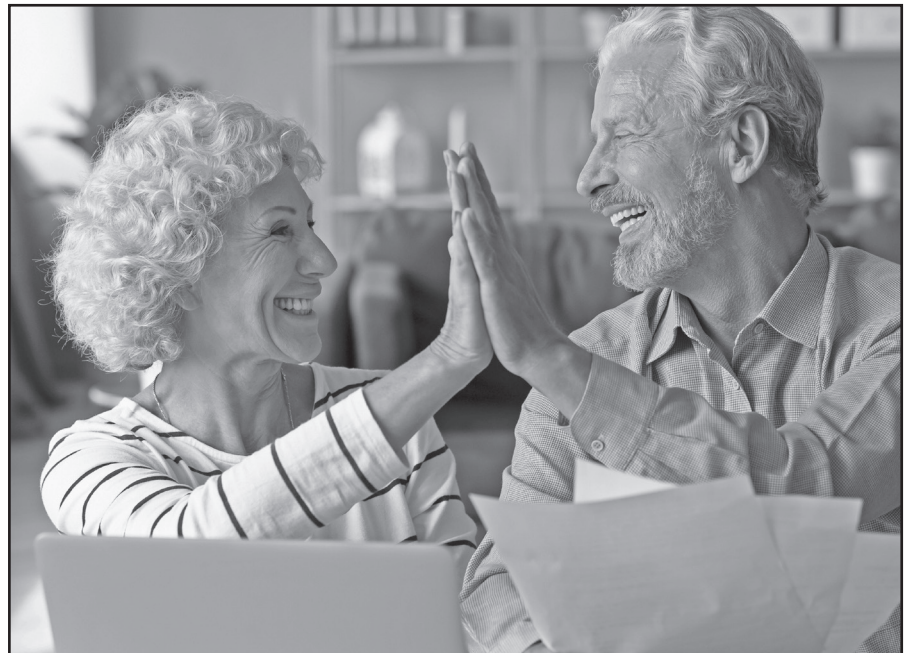
Part D - Prescription Drugs

This is the part of Medicare that pays for some of your prescription drugs. You buy a Part D plan through a private insurer.

Each plan generally has premiums and other out-of-pocket costs, either flat co-pays for each medication or a percentage of the prescription costs. It also may have an annual deductible.

If your total drug costs – the amount you and your Part D insurance plan have paid – reach \$4,430 in 2022, you will be responsible for 25% of the price of the rest of the prescription drugs you buy during the year.

If your drug costs continue to mount, you may reach the point of qualifying for catastrophic coverage. For 2022, once you have paid \$7,050 for medicines – just what you paid, not including what your Part D insurance plan paid – you'll be responsible for 5% of the cost for each of your drugs.



Be sure to check at [medicare.gov](https://www.medicare.gov) whether the plan you're considering has the medicines you take on its covered list, called a formulary. Those lists change from year to year, so it's important to recheck your plan every year at open enrollment time. The next open enrollment will be from Oct. 15 to Dec. 7, 2021, and any changes you make will take effect in January 2022.

This article, reprinted courtesy of AARP, has been updated with new information for 2022.



1800 South Main St.
Broken Arrow, OK

LIVE UNITED



Tulsa Area United Way
Partner Agency

Board of Directors

Chair Johnnie Parks
Treasurer/Chair-elect Yvette Martinez
Secretary Michayne Morris
Immediate Past Chair Lisa Ford

Directors

Makala Barton	Jackie Pizarro
Kimberly Crenshaw	Phil Scott
Melissa Cruts	Walter Still
Brittany Littleton	Steve Yoder
Laura Voss-Phillips	

Return service requested

PRESORT STD
US POSTAGE
PAID
BROKEN ARROW,
OK 74012
PERMIT NO. 4



Patients Before and After
The MyEllevate™ Procedure



This innovative procedure takes approximately one hour to perform. Most people can return to normal activities within days. It is easily performed by a **MyEllevate™** surgeon using local anesthesia. The **ICLED®** light guided suture system allows surgeons to easily place a suture support system without incisions that supports and shapes the underlying bands and glands.

MyEllevate™ can be used as a standalone procedure or in conjunction with liposuction, chemical lipolysis and energy based skin tightening technologies.

MY ELLEVATE™

**New You
In No Time**



MyEllevate™ refines, restores and smoothes contours while supporting the underlying muscles and glands.

Dr. Lee Bottem
LASER & SKIN CLINIC/ FACIAL PLASTICS

4700 W. Urbana St • Broken Arrow OK
CALL FOR AN APPOINTMENT TODAY!

918.290.2300