



Broken Arrow Senior Center

1800 South Main St.
Broken Arrow, OK 74012

918-259-8377

sean@baseniors.org

www.baseniors.org

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

Office Hours:

Monday-Friday

8 a.m. to 4 p.m.

Annual Membership

Broken Arrow residents • \$30

Non-residents • \$40

Discover, MasterCard, VISA

and American Express

are accepted for payment.

President/CEO

Sean Simpson

Member Services

Coordinator

Ami Bucher

What Seniors Need To Know To File Their 2020 Tax Returns

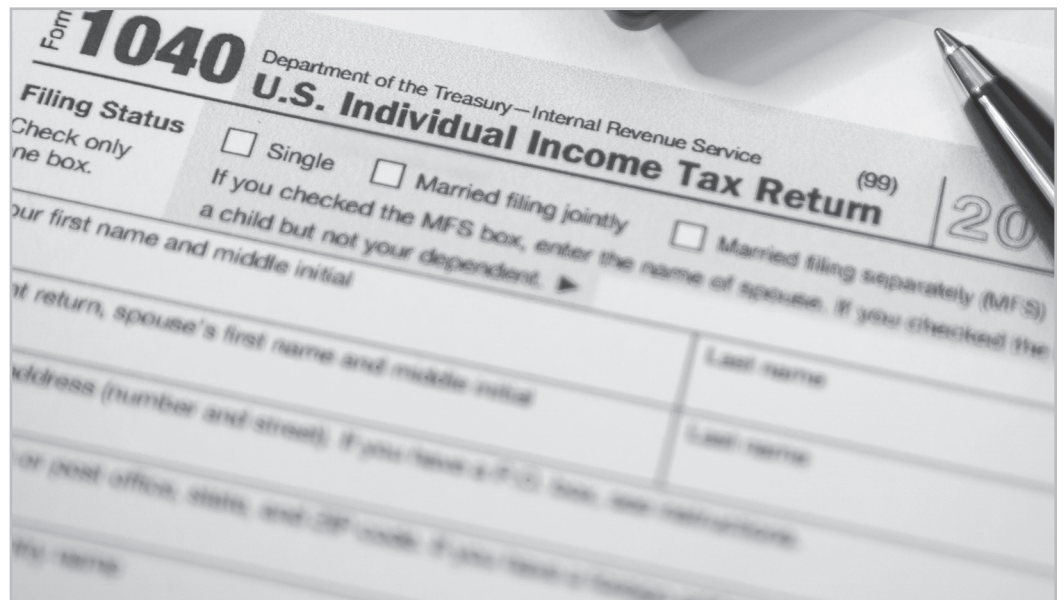
Are you getting ready to tackle your 2020 federal income taxes? Due in large part to the coronavirus pandemic, your return could be different this year than in years past. You have the opportunity to learn about the five things senior taxpayers should understand before filling out a 1040. On Wednesday, March 24, at 11 a.m., during a Zoom presentation, Kathryn Moore, an accountant with Balanced Bookkeeping and Accounting, will review items seniors should know before filing their 2020 tax return.

Have you missed receiving your stimulus check from the government? Learn more about the reason why and what you can do to get back on track to receive your check. According to the IRS, stimulus payments are not considered income and no tax is owed on the money. In addition, stimulus payments are not considered income for purposes of determining eligibility for federal benefits or assistance programs.

If you are 65 or older, you are eligible for a larger standard deduction. Will you be able to deduct medical expenses? First, all your itemized deductions, including eligible medical deductions, need to add up to more than the standard deduction. Second, you can deduct only medical expenses that are above a specified threshold of your adjusted gross income.

Moore will provide all the important information you need about stimulus checks and filing your 2020 tax return, and she also will answer questions about other issues, including the good news about charitable deductions.

Register today for this informative tax session by emailing Member Services Coordinator Ami Bucher at ami@baseniors.org.



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Health And Safety Are Our Main Concerns



When will you resume in-person activities?

We get that question every day – multiple times a day. Our answer is, “When it is safe to do so.”

The most important consideration for today, tomorrow – and for the past year – is the health and safety of participants, volunteers and employees. Given that BAS participants are part of the most at-risk population, we must exercise caution throughout the reopening, ensuring strict adherence to the protocols recommend by health and medical experts.

While these rules provide a way for BAS to reopen in as safe a manner as possible, risks to participants and employees cannot be fully mitigated. Participants who choose to visit and employees who support Center operations during this time should be fully aware of potential risks.

All activities offered by BAS are managed at the Senior Center’s discretion, under the purview of the BAS board of directors and staff. Our ability to offer virtual and in-person activities is determined by established public health guidelines and is based on our capacity to ensure the safety of participants and employees.

BAS is a nonprofit organization, and, like many non-

person activities will resume are no longer members of the Center. They are former members who stopped supporting BAS when the pandemic took hold last

year. That is problematic and makes resuming in-person activities that much more difficult. Hopefully, that trend will reverse as we make plans to offer programming for our members in good standing per the BAS bylaws.

No one expects a reopening, whenever it happens, to be easy. BAS will have to operate differently than a year ago, and we will work hard to deliver on our mission promise and to reassure vulnerable older adults that they are indeed safe to come back in the building.

Meanwhile, despite the shutdown of in-person programming, our clients have been receiving services – virtual fitness classes; socially distanced craft, paper crafting and crochet classes; online poker participation; Circle of Readers Book Club; Alzheimer’s support group; and biweekly meal distribution through the nutrition program – plus a flu shot clinic, monthly newsletter and member referrals to BAS community partners.

Some seniors will have doubts. Older people are particularly vulnerable to COVID-19 and at greater risk of becoming seriously ill or dying. As a result, some may be reluctant to return to the Center. The committee will need to effectively and objectively weigh the recommendations from National Institute for Allergy and Infectious Disease Director Dr. Anthony Fauci, who estimated that the United States won’t reach herd immunity until 70% to 85% of Americans have been vaccinated.

Despite all this, members miss their previous routines. The board and staff are sensitive to this issue and are working to resume in-person activities as soon as possible. The Member Services Committee has identified five key components to help guide their decision-making process:

1. Know where the community stands - We are not just addressing the

needs of our members but also COVID statistics and vaccination numbers. We need to continue to draw on the expertise of health and medical experts such as Dr. Bruce Dart’s team from the Tulsa

(Continued on page 4)



profits, the COVID pandemic adversely affected our budget. Members not renewing their dues caused quite a dent in the BAS budget in 2020, and that trend has continued into 2021. In fact, many of the people who ask when in-

A Closer Look *(Continued from page 3)*

County Health Department and the Centers for Disease Control. We are in contact with both organizations weekly.

2. Obtain resources and communicate new procedures

- This is the "what" and the "why" – what we need and why it is needed before reopening. We must develop scheduled times to sanitize the facility daily or after each use – wiping down tables, chairs and equipment – and re-arranging areas to allow for physical distancing. We need to determine

what programs and classes will open and when, and we must develop a phase-in plan to get to fully open and

operational.

3. Establish clear and consistent safety procedures and rules of engagement

- We will listen to the guidance of the health and medical experts regarding mask usage policy, social distancing, class size limits and pre-registration, as well as entrance and exit procedures. We have to be thorough and take an ever-changing landscape into

"Despite all this, members miss their previous routines. The board and staff are sensitive to this issue and are working to resume in-person activities as soon as possible. "

consideration.

4. Protect staff and volunteers

- In addition to providing a safe and

healthy environment for participants, it is equally important that there are protocols in place to protect our staff and volunteers. We also have to consider how to re-integrate volunteers and what safety procedures and health recommendations will need to be taken into consideration, and inform volunteers that we are in the process of establishing protocols and guidelines for volunteers to limit potential virus transmission.

5. Moving forward

- Given the fact that there are frequent COVID-19 protocol updates, it is likely that when we begin implementing reopening plans, the CDC, state health officials and local health officials will have changed or be in the process of changing guidelines as cases of COVID-19 climb or decline in local communities.

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Financial Consultant

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19,000 And Counting: BA Center Paper Crafters Make A Difference

“The project started with saying a simple thank you to first responders during COVID,” said Betty Rasmus-

sen, they oftentimes cry,” Rasmussen pointed out. “Many have never received a thank you. It is surprising the difference a simple gesture can make in these individuals’ lives.”

Rasmussen remembered one teacher in particular: “I’ve worked in the school district for over 20 years, and I’ve never received a thank you card,” the teacher said. “I’m framing my card.”

The Paper Crafting Group has caught the attention of local media as well. Several news stations have spotlighted the BA Senior Center and featured the efforts of the group.

Even though the Paper Crafting Group has surpassed its original goal of 10,000 cards, they have no plans to stop. Preparations are already un-

derway to make spring cards for the Veterans Center and for a local hospice organization to provide for their patients. More thank you cards will also be made. Members of the group are making cards on their own.

“By thanking others and making sure they know they are appreciated, we have enriched our own lives,” said Rasmussen. “This project has taken on a life of its own, and it is a very fulfilling mission for us during the days of COVID isolation. Every member of the group has really enjoyed this outreach.”

If you would like to help the Paper Crafting Group with its community-wide project, contact Rasmussen at jeepin-dave@yahoo.com.

We want to say a big thank you for being on the front lines during the pandemic! The Paper Crafters of Broken Arrow Senior Center



sen, leader of the Broken Arrow Senior Center’s Paper Crafting Group. “We began making thank you cards and we’ve just never stopped.”

The group has now made more than 19,000 cards and delivered them to multiple people serving locally on the front line of the global pandemic.

Each of the employees at St. Francis South, St. John BA and Hillcrest South, as well as those at local public and private schools, police and fire departments, nursing homes, urgent care clinics and Claremore’s veterans hospital, have received a thank you card.

“We just wanted people to know that the people at the Center appreciated their efforts during the challenging days of COVID,” said Rasmussen. “Our work on the project just took off from there.”

The group has certainly made an impact.

“When people meet us outside to pick up the cards we are deliver-



Health Care Providers Earn High Marks For Vaccination Information

According to a survey conducted by the Kaiser Family Foundation, doctors, nurses and health care providers are the source most people will turn to for information when deciding to whether to get a COVID-19 vaccine, followed by the Centers for Disease Control and Prevention, family

vaccine information will be critical for any COVID-19 vaccination outreach effort. A recent survey found that, as with many health topics, people’s personal health care providers are the most trusted source for information on COVID-19 vaccines, with 85% saying they trust their own doctor or health care provider at least a fair amount for reliable vaccine information. Some local, state and national messengers – including the CDC, the Food and Drug Administration, Dr. Anthony Fauci and state and local health officials – are trusted by a majority of the public as well.

31%

Though officials and health experts say the end of the COVID-19 pandemic will rely on a large proportion of Americans being inoculated, nearly a third of U.S. adults say they have not decided if they will get the vaccine when it is offered to them.

About 31% of U.S. adults say *(Continued on page 9)*

“Understanding who the public trusts for reliable vaccine information will be critical for any COVID-19 vaccination outreach effort.”

information about the vaccine.

Understanding who the public trusts for reliable



Vaccinate with Confidence

CDC’s Strategy to Reinforce Confidence in COVID-19 Vaccines

Build Trust

Objective: Share clear, complete, and accurate messages about COVID-19 vaccines and take visible actions to build trust in the vaccine, the vaccinator, and the system in coordination with federal, state, and local agencies and partners.

- ✓ Communicate transparently about the process for authorizing, approving, making recommendations for, monitoring the safety of, distributing, and administering COVID-19 vaccines, including data handling.
- ✓ Provide regular updates on benefits, safety, side effects and effectiveness; clearly communicate what is not known.
- ✓ Proactively address and mitigate the spread and harm of misinformation via social media platforms, partners, and trusted messengers.

Empower Healthcare Personnel

Objective: Promote confidence among healthcare personnel* in their decision to get vaccinated and to recommend vaccination to their patients.

- ✓ Engage national professional associations, health systems, and healthcare personnel often and early to ensure a clear understanding of the vaccine development and approval process, new vaccine technologies, and the benefits of vaccination.
- ✓ Ensure healthcare systems and medical practices are equipped to create a culture that builds confidence in COVID-19 vaccination.
- ✓ Strengthen the capacity of healthcare professionals to have empathetic vaccine conversations, address myths and common questions, provide tailored vaccine information to patients, and use motivational interviewing techniques when needed.

Engage Communities & Individuals

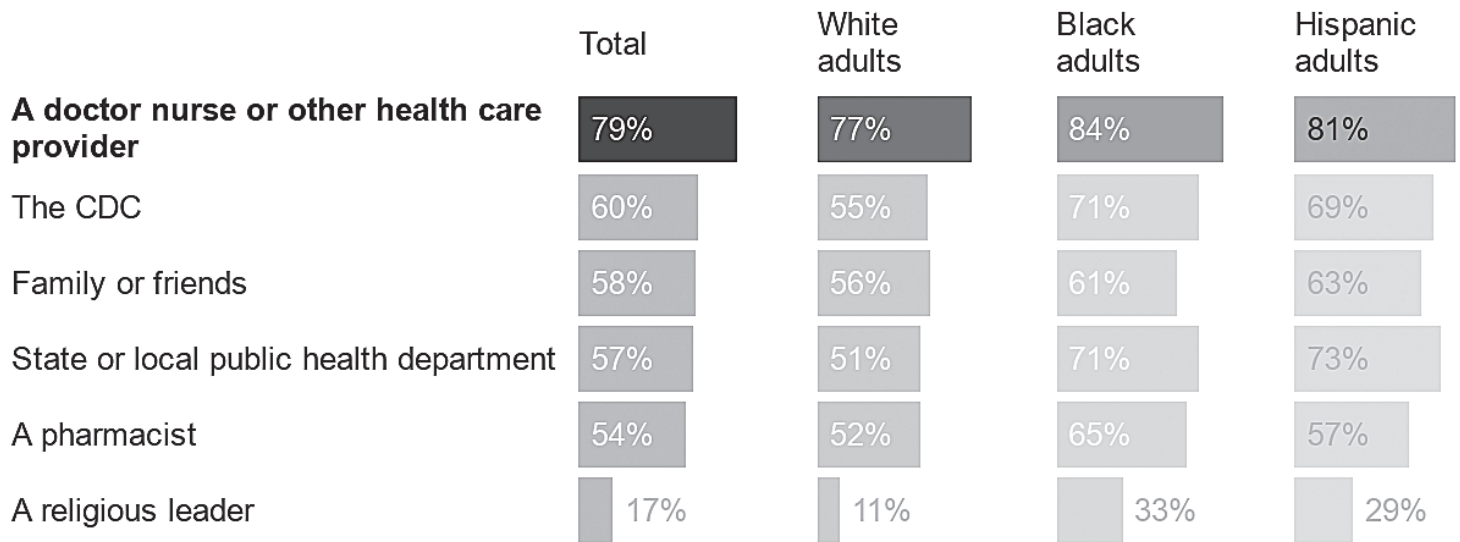
Objective: Engage communities in a sustainable, equitable and inclusive way—using two-way communication to listen, build trust, and increase collaboration.

- ✓ Empower vaccine recipients to share their personal stories and reasons for vaccination within their circles of influence.
- ✓ Work with health departments and national partners to engage communities around vaccine confidence and service delivery strategies, including adaptation of vaccination sites to meet community needs.
- ✓ Collaborate with trusted messengers—such as faith-based and community leaders—to tailor and share culturally relevant messages and materials with diverse communities.

*Personnel = All staff working in healthcare settings, including physicians, PAs/NPs, nurses, allied health professionals, pharmacists, support staff, and community health workers

12/6/20

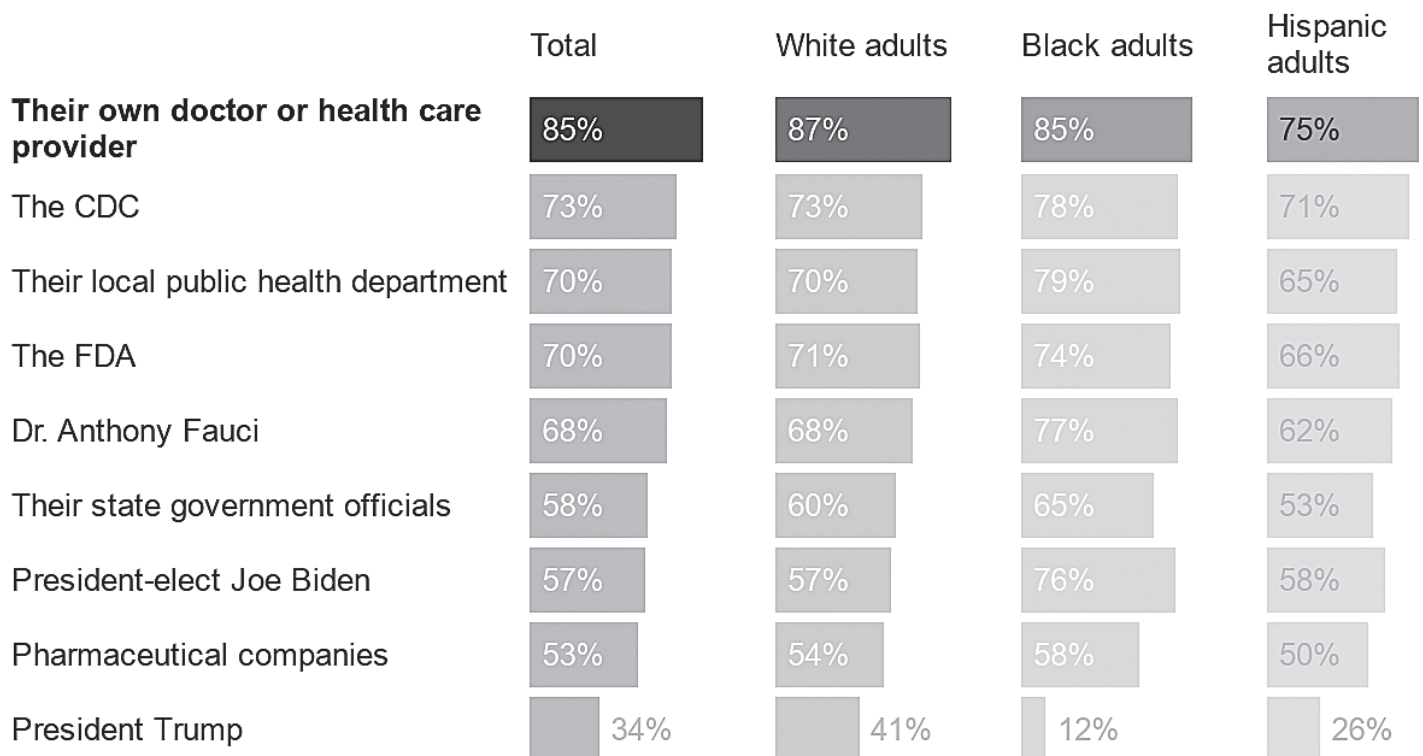
Percent who say they are likely to turn to each of the following when deciding whether to get a COVID-19 vaccine:



NOTE: Among those who have not yet been vaccinated. See topline for full question wording.
SOURCE: KFF COVID-19 Vaccine Monitor (Jan. 11-18, 2021)

**KFF COVID-19
Vaccine Monitor**

Percent who say they have a great deal or a fair amount of trust in each of the following to provide reliable information about a COVID-19 vaccine:



NOTE: See topline for full question wording.
SOURCE: KFF COVID-19 Vaccine Monitor (Nov. 30-Dec. 8, 2020)

**KFF COVID-19
Vaccine Monitor**



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of His hand.”**

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Health Care Providers

(Continued from page 6)

they plan to wait and see how it works out for other people, according to a report recently released by the Kaiser Family Foundation. Many said that a close friend or family member getting vaccinated would be most likely to sway their decision.

Vaccinations have been ramping up across the country as officials race to get most Americans inoculated by the end of the summer, aiming for a return to normalcy while trying to get ahead of the coronavirus variants.

43%

Black adults, along with young adults, are the most likely to say they want to wait and see how the COVID-19 vaccine is working for other people before getting vaccinated themselves.

36%

A third of those who have not yet been vaccinated have heard at least one of three inaccurate claims about the vaccine and either believe the misinformation or aren't sure if it is true.

60%

Most U.S. adults who have not yet gotten vaccinated say they do not have enough information about when to get a COVID-19 vaccine once they are eligible.

79%

Doctors, nurses and health care providers are the source where most people say they will likely to turn for information when deciding whether to get a COVID-19 vaccine.

You Have Questions?

We Have Answers

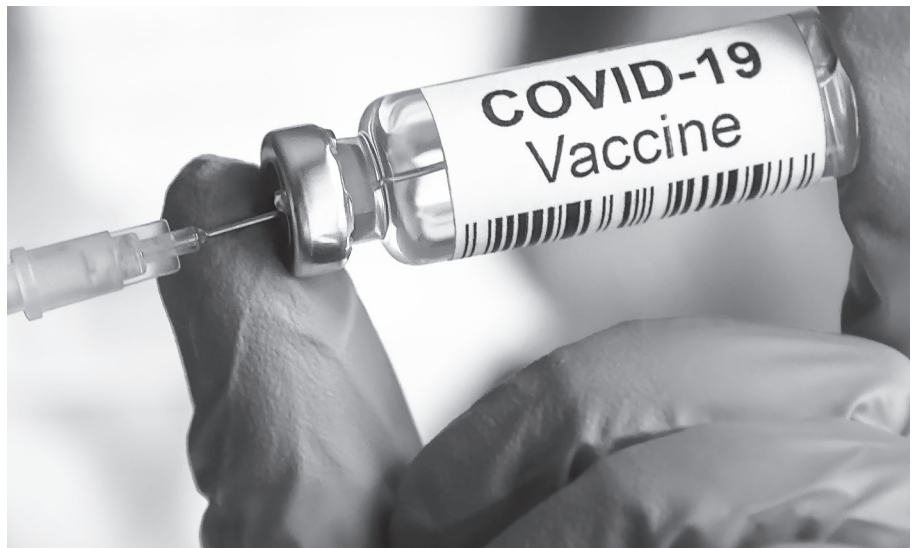
The Center has received questions surrounding being vaccinated and when is it advisable to return to activities. The Tulsa Health Department has provided some information that might help answer your questions:

1. If individuals receive their vaccine shots, should they be OK to resume activities?

Yes, but individuals should be strongly encourage to complete both doses of vaccine prior to resuming activities and gatherings. COVID-19 vaccination works by teaching your immune system how to recognize and fight the virus that causes COVID-19, and this protects individuals from getting sick with COVID-19.

2. Any waiting period after the second shot?

Yes, it takes time for the body to build protection with any vaccination. COVID-19 shots many not help protect the individual until a week or two after the second shot.



3. What additional precautions would be recommended for those who are vaccinated?

People still need to practice social distancing, avoid large crowds, wear a face covering and wash their hands frequently.

4. What additional precautions would be recommended for nonvaccinated seniors if we reopen?

Upon return, they still need to practice social distancing, wear a face covering and wash their hands frequently.

Stay Active Through The Center's Virtual Offerings

Discover A New Activity, Keep Moving And Engage With Others

The BA Senior Center now has a dedicated YouTube channel. Check it out today – www.YouTube.com. Search “BA Senior Center,” click “FILTER,” “Channel” under “type,” scroll down to the Center’s logo and you’re there. Be sure to subscribe to the channel to locate it easily.



The BA Senior Center’s YouTube channel now has a number of our exercise classes available, including:

- Zumba Gold with Linn
- Tai Chi for Balance with Vanessa
- Soft Yoga with Tiffany
- Limited Exercise with Gary
- Chair Yoga with Tiffany
- Line Dancing with Barbara
- Line Dancing with Michelle
- Tai Chi for Balance with Bernadette

The following fitness classes are also available on these YouTube links:

Fitness for Ladies • https://www.youtube.com/watch?v=HtdOzZDce_A

Limited Exercise • https://www.youtube.com/watch?v=_Umo3wI3nkM&t=4s

Line Dance for Fitness with Jewelee • Search Senior Fitness Line Dance on YouTube or use the following link: https://www.youtube.com/channel/UCHEF6eSV3eJh8_NW_TvbbFg

The following fitness classes are available on the Center’s Facebook page by searching Broken Arrow Senior Activity Center on Facebook. Fitness videos can be found under the video tab.

- Beginning Line Dance with Barbara
- Line Dancing with Eugenia
- Limited Exercise
- Tai Chi with Bob Perez
- Line Dancing with Michelle
- Tai Chi for Self-Defense with Hoan
- Tai Chi for Better Balance with Bernadette
- Tai Chi for Self-Defense with Hoan
- Line Dance for Fitness with Jewelee

Calendar of Events

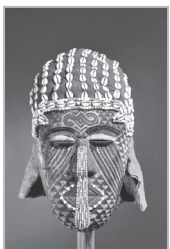
Monday, March 1

10 - 11 a.m. Circle of Readers
Meeting on Zoom - Please contact Dorothy Minor at Dorothymminor10@gmail.com for more information regarding joining this group.

Tuesday, March 2

1 -2 p.m. Penn Museum - Philadelphia. Personally Guided African Galleries Tour

What better way to learn about the culture of another place than through the eyes of someone who grew up there? Through the Global Guides Program, the museum offers virtual tours led by Philadelphians who grew up in countries around the world. In addition to sharing historical information about the museum artifacts on display, guides from Africa will combine personal experiences and stories to interpret objects from their home country.

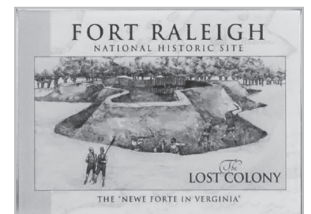


The University of Pennsylvania Museum of Archaeology and Anthropology – commonly called the Penn Museum – is part of the University of Pennsylvania. Email ami@baseniors.org for Zoom connection details and to register for this session.

Thursday, March 4

1 -2 p.m. The Lost Colony/Fort Raleigh National Historic Park

Join park rangers to explore the events and unknowns surrounding the first English colony in North America. The program begins at the historic Waterside Theater and will cover the multiple English voyages, the interactions between the English and native people and some theories about what happened to the Lost Colony. The program will continue with a tour to the archaeology site of the 1585 scientific workshop



Calendar of Events

and the earthen fort which is a reproduction of one from the 1580s. Continuing through the forest and ending at the north shore of the island will provide an opportunity to discuss the yet-to-be-discovered location where the colonists built their homes. Email ami@baseniors.org for Zoom connection details and to register for this session.

Friday, March 5

10 - 11 a.m. Creative Writing
Meeting on Zoom - Please contact Doris Jones at dljones463@gmail.com for more information regarding joining this group.

10 - 11 a.m. Alzheimer's Support Group
Meeting on Zoom - Please contact Jean Righter at nanabananato7@gmail.com for more information regarding joining this group.

Tuesday, March 9

**1 - 2 p.m. The First 100 Days of FDR/
Roosevelt Presidential Library**

The first 100 days of the Roosevelt Administration was the most legislatively active period in American history. This session explores the flurry of dramatic actions taken by FDR as he sought to pull the United States from the grips of the Great Depression in the opening days of his presidency. Email ami@baseniors.org for Zoom connection details and to register for this session.

Thursday, March 11

1 - 2 p.m. . . . Marion Lovingly/McNay Art Museum



Join us for a tour of the McNay Collection. This tour highlights Marion Koogler McNay's bequest of her home and art collection with particular emphasis on 20th and 21st-century modernist artists Paul Cézanne, Marc Chagall, Pablo Picasso, Georgia O'Keeffe and Diego Rivera, among others.

Marion Koogler McNay was an American painter, art collector and art teacher who inherited a substantial oil fortune upon the death of her parents. She later willed her fortune to be used to establish San Antonio's first mu-

seum of modern art, which today bears her name. Email ami@baseniors.org for Zoom connection details and to register for this session.

Friday, March 12

10 - 11 a.m. Creative Writing
Meeting on Zoom - Please contact Doris Jones at dljones463@gmail.com for more information regarding joining this group.

10 - 11 a.m. Alzheimer's Support Group
Meeting on Zoom - Please contact Jean Righter at nanabananato7@gmail.com for more information regarding joining this group.

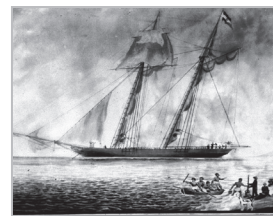
Monday, March 15

10 - 11 a.m. Circle of Readers
Meeting on Zoom - Please contact Dorothy Minor at Dorothyminor10@gmail.com for more information regarding joining this group.

Thursday, March 18

**1 - 2 p.m. The Story of Amistad/
Mystic Seaport Museum**

This new joint program of the Mystic Seaport Museum and Discovering Amistad tells the story of the Amistad and how it serves as an example of how citizens and communities, working together, can bring about landmark change. Using the legacy of the 1839 Amistad Upris-



ing, the program bridges history and the challenges of that time to present-day issues of inequity. The program features behind-the-scenes footage from the vessel itself, *(Continued on page 12)*

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Contact Meichelle Culhane at
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Calendar of Events (Continued from page 11)

a planetarium show that showcases changes in the night sky as seen by the Amistad Africans on their return trip to Sierra Leone and the role that celestial navigation played in this story. Email ami@baseniors.org for Zoom connection details and to register for this session.

Friday, March 19

10 - 11 a.m. Creative Writing

Meeting on Zoom - Please contact Doris Jones at dljones463@gmail.com for more information regarding joining this group.

10 - 11 a.m. Alzheimer's Support Group

Meeting on Zoom - Please contact Jean Righter at nanabananato7@gmail.com for more information regarding joining this group.

Tuesday, March 23

1 - 2 p.m. Virtual Tour at Mitchell Caverns/California

Join a virtual tour of Mitchell Caverns Natural Preserve, a trio of limestone caves located on the east side of the Providence Mountains. Recent studies have found some signs of life. Scientists have discovered the remains of several prehistoric animals, including a sloth. The caverns were a sacred place for the Chemehuevi Indians, and a number of tools and fire pits have been found. Email ami@baseniors.org for Zoom connection details and to register for this session.

Thursday, March 25

1 - 2 p.m. Big Bend National Park/ Texas' Gift to the Nation

There is a place in far West Texas where night skies are dark as coal and rivers carve temple-like canyons in ancient limestone. Here, at the end of the road, hundreds

of bird species take refuge in a solitary mountain range surrounded by weather-beaten desert. Tenacious cacti bloom in the sublime Southwestern sun and the diversity of species is the best in the country. This magical place is Big Bend National Park. During this program, you will view the mountains, river and desert of Big Bend and be introduced to animals that live in each area. You will also learn what tourists love to do, including canoeing down the river or backpacking in the mountains. Email ami@baseniors.org for Zoom connection details and to register for this session.

Friday, March 26

10 - 11 a.m. Creative Writing

Meeting on Zoom - Please contact Doris Jones at dljones463@gmail.com for more information regarding joining this group.

10 - 11 a.m. Alzheimer's Support Group

Meeting on Zoom - Please contact Jean Righter at nanabananato7@gmail.com for more information regarding joining this group.

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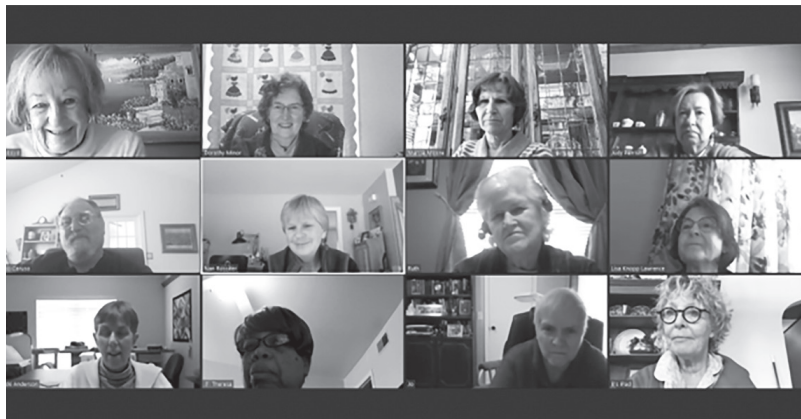
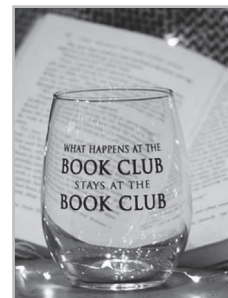


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Bestselling Author Meets With Circle Of Readers

It's not every day that you get to sit down with a New York Times and USA Today bestselling author, but that's exactly what members of the Broken Arrow Senior Cen-

ter's Circle of Readers Book Club did during their Feb. 15 meeting. at dorothyminor10@gmail.com. The Circle of Readers meet on the following dates at 10 a.m. on Zoom:



March 1: "The Orphan Collector," by Ellen Marie Wiseman • historical fiction/author visit.

March 15: Zoom to stay connected, discuss other books and check on reading challenge progress.

April 5: "A Man Called Ove," by Fredrik Backman • fiction.

April 19: Zoom to stay connected and discuss other books.

May 3: "Liar, Temptress, Soldier, Spy: Four Women Undercover in the Civil War," by Karen Abbott • nonfiction/author visit.

May 17: Zoom to stay connected and discuss other books.

June 7: "The Night Tiger," by Yangsze Choo • fiction/author visit.

ter's Circle of Readers Book Club did during their Feb. 15 meeting.

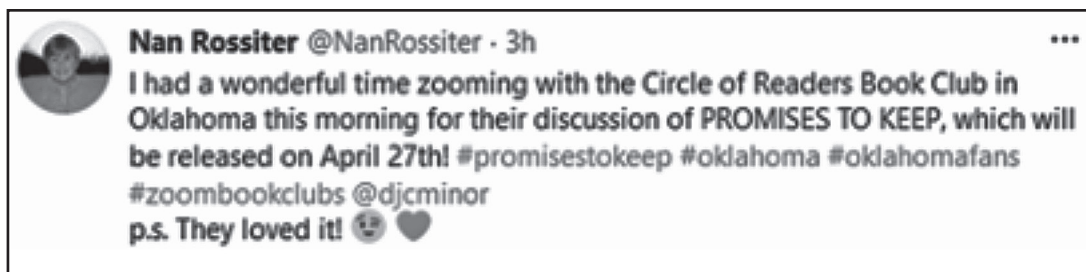
"We had a lovely time with author Nan Rossiter," said Dorothy Minor, leader of Circle of Readers. "She was so warm and friendly. Circle of Readers were thrilled to meet her in person and discuss her latest book, 'Promises to Keep,' during our Zoom meeting."

Rossiter enjoyed meeting the group and later tweeted her delight about meeting her Circle of Readers fans.

More author visits are in the works for this dynamic and engaging group. Minor keeps the group busy beyond their meeting dates. Participants in Circle of Readers receive email notifications

of free webinars and online events that are compelling and interesting to attend.

If you want to become engaged with others and experience a change of scenery in your world, contact Minor



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Local Scout Lends A Helping Hand To BA Senior Center's Poker Group

When the BA Senior Center's poker group returns to playing in-person, participants will not only enjoy playing poker again, they will also have the opportunity to use two new tables, thanks to Alex Hanafin's Eagle Scout project.

Meichelle Culhane, the poker group's leader, invited Alex to the Center early last year.

"I was pretty surprised to see so many people in one room playing poker," he remembered. "The excitement and happiness in the room reminded me of a Boy Scout meeting. I wanted to see what I could do to ensure the group could continue to enjoy this activity in the future with even more people."

Alex took notes and measurements while at the Center, viewed YouTube videos and created blueprints to design the tables.

"Lowes donated the wood, and funding for the other supplies was

donated by family and friends," Alex said.

Although he admitted that his plans changed as he assembled the tables, he was happy with the end result: two felt-covered tables surrounded by padding made in three sections for ease of use and storage. The tables are held together with magnets. Fellow scouts helped him with the project.

Alex presented the poker group with their tables in January 2021, and Culhane and others in the poker group were thrilled.

"The tables should work out great," she said. "Alex stayed under budget and donated the remainder of his fundraising money to the Center."

"I could see the difference I could make in the lives of local seniors," said Alex. "It was a unique project to design and build, but knowing I was



making a positive impact means the most to me."

The Center's poker players have continued to hone their poker skills by playing online during COVID. Culhane encouraged and guided the group in this endeavor.

"The group is still playing online up to three times a day," she noted. "They play no limit Texas hold'em, five-card draw and Omaha. Members chat with each other in the chat box, check on each other and tease and encourage good play. The group is staying connected and feel that meeting online has helped each of them tremendously during this time at home. One member will be 90 in April. She logs on every night and plays, too. Another logs on while wintering in Mexico, and another couple plays while at the lake. There are no obstacles too big for this group."

For more information about playing online poker with the group, email Culhane at meichellec@yahoo.com.





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Not All Estate Plans Are Equal: Here's Five Good Reasons Why



By **Brittany Littleton**

Probate is the legal process of administering an estate or will within the court system. But not all estate plans are created equal. Let's look at five common reasons people with estate plans still find themselves in probate court.

Problem Plan No. 1: The Outdated Plan - Your plan may have been perfect when you created it decades ago. In the meantime, you had children, got divorced, remarried, moved out of state, inherited property or accumulated significant assets. Oh – and the law changed several times. A good estate plan should be flexible, but it should also be updated when you experience major life events or there are significant changes to laws that impact you.

Problem Plan No. 2: The Contradictory Plan - People can create conflicting plans by having multiple documents without clearly revoking the old will or trust they meant to replace. An even more common problem is to own assets in a way that unintentionally contradicts your will or trust. Since your estate consists of all your assets, you must be careful to make sure your asset ownership aligns with your plan. For example, do the beneficiary designations on your life insurance or retirement plan reflect the wishes in your will or trust? Have you accidentally made lifetime gifts by adding joint owners to accounts or property for convenience?

Problem Plan No. 3: The DIY Plan - There are many elements to a comprehensive estate plan and laws that must be followed for your documents to be legally enforceable. It is easy without the proper legal training to overlook a key concern or technicality or to miss a planning opportunity that would benefit you. Do-it-yourself estate plans may save money in the short-term but at a huge expense to your family in the long run.

Problem Plan No. 4: The Secret Plan - If your family does not know that you have completed legal documents or where to find them, they will not know what you want upon your incapacity or death. Secret estate plans can also backfire if your family expects one thing but you have planned something completely different. Angry family members may try to find grounds to contest your will

or trust in court.

Problem Plan No. 5: No Plan - The worst estate plan of all might be no plan. If you do not take charge of your own estate plan, the state has one for you – and it probably will not be what you would choose for yourself. It is hard to think about what happens if we are too sick to care of ourselves or what will happen to our families when we are gone. But while you are hoping for the best, you can plan for the worst. You will be relieved to have your wishes legally documented.

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

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

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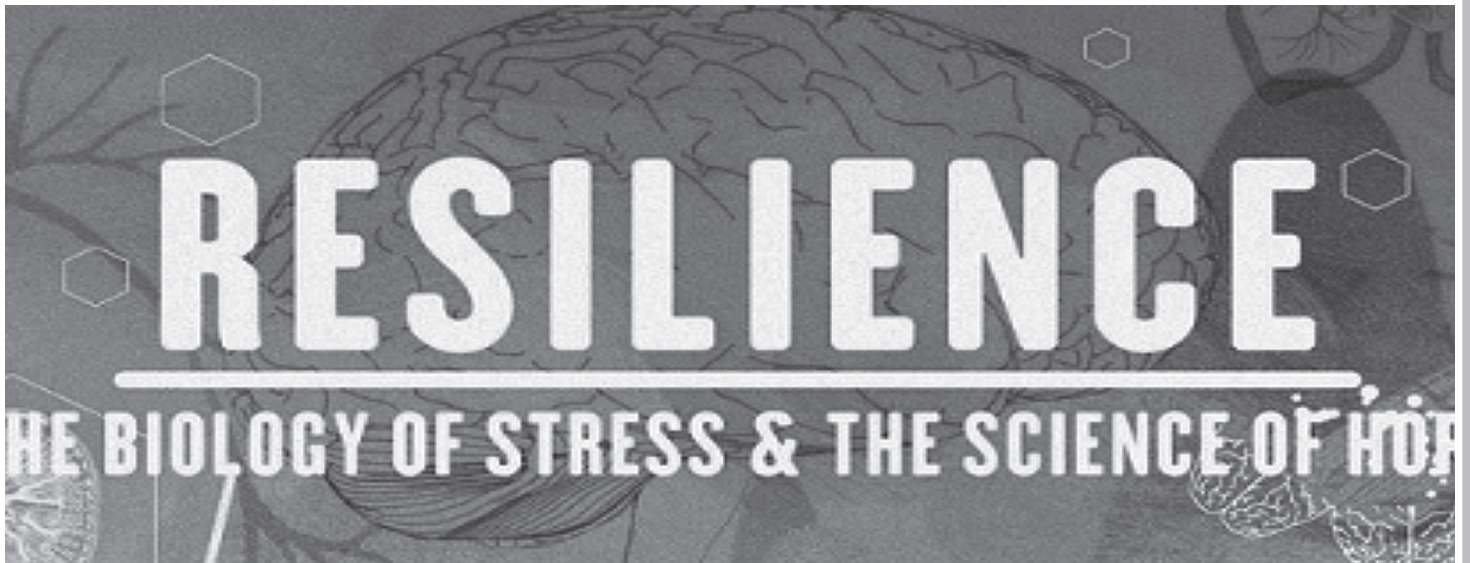
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Discover how adverse childhood experiences such as abuse and neglect can be linked to destructive behavior and medical diseases in adults. On Friday, March 12, from 11:30 a.m. to 1 p.m., the Tulsa Area United Way is providing a screening of the film, “Resilience: The Biology of Stress & The Science of Hope,” which will explain ACEs and their impact on our community. To receive information to register for this event, email Member Services Coordinator Ami Bucher at ami@baseniors.org.

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