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# SENIOR NEWS & LIVING

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Information for Oklahoma Seniors

OK

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## Silver Strength: Secretary finds fountain of youth



photo by Miranda Kitchen

At 51, Christy Hadley, is stronger and has more confidence than she did in her 20s.

by Bobby Anderson  
Staff Writer

In a world where seniors often decide it's time to sit back and relax on a bench, 51-year-old Christy Hadley is working on improving how much she can bench.

During the day,

Hadley works as an assistant secretary to the principal at Briarwood Elementary in Moore. But at night, a few mornings and nearly every weekend she's running, lifting and having the time of her life.

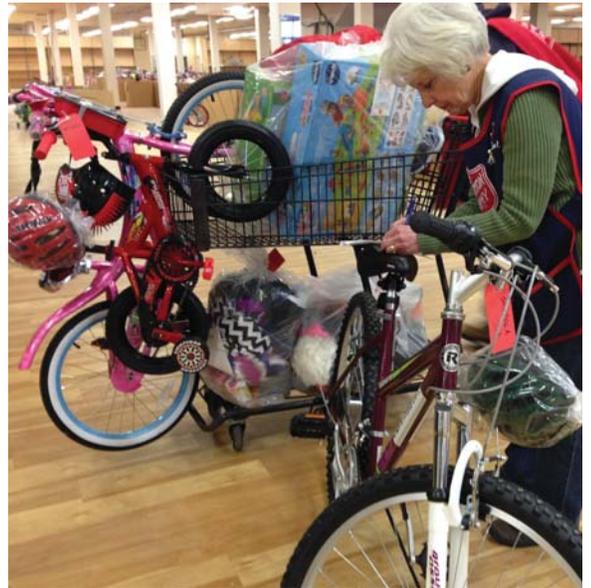
"Age does not have to

make you feel helpless," Hadley said. "At 51 I think I feel fierce."

The fierceness comes from Hadley's five-year-love affair with Crossfit, a strength and conditioning program used by many police academies, tactical

See HADLEY Page 3

# Tis the season to volunteer



A Salvation Army Volunteer puts the finishing touches on toys to be distributed last Christmas.

by Mike Lee, Staff Writer

The holidays are almost upon us. For many it's a time of family, connections and spirit.

But some or all of that is lacking for many Oklahoma families.

That's why Liz Banks, volunteer director at the Salvation Army, says now is the time to make your volunteer plans for the holidays.

The Salvation Army's Central Oklahoma Area Command has a number of volunteer opportunities for

See VOLUNTEER Page 2

## Spotlight on Health

### Valir Health Earns Gold Star Award

Valir Health was recognized by the Oklahoma Hospital Association for highest standards. PAGE 12



## Special of SN&L

# The Basics of Medicare: Choosing the Right Plan for You

by Jeanan South

From traditional Medicare to Medicare Advantage plans to Medigap policies, you have plenty of options.

When you reach 65, you face an important milestone: You are now eligible for Medicare.

Contrary to popular belief, Medicare is not free, and it's important to understand the ins and outs of Medicare before you sign up. Making the wrong choices can be expensive.

Even if you've been on Medicare for years, you may want to re-evaluate your options annually to make sure you've got the right plan. The annual open enrollment period, during which you can switch Medicare plans, runs Oct. 15 through Dec. 7.

"It is important to review your coverage during the Annual Election Period (Oct. 15 - Dec. 7)," said Jeanan South, of the Well Preserved Advisory Group. "The Oklahoma Insurance Commission's Medicare Assistance program shares that the average savings is \$1,000 for each person who annual reviews their Part D prescription drug plan annually. We have seen savings of up to \$12,000."

It's especially important to re-evaluate your options if you have a Medicare Part D drug plan or a Medicare Advantage plan because those plans can change significantly from year to year, dropping and adding drugs and doctors or changing copays and deductibles.

"Even if they're completely happy with their plan, the plans change for the upcoming year," says South. "Since Medicare can be so complex, many experts recommend doing research and seeking advice when picking a plan."

Medicare plans are actually

broken into multiple parts:

•Part A covers hospital care, skilled nursing, hospice and some home health care. If you or your spouse has at least 10 years of Social Security work history, this part is free. If you don't have that work history, it can be up to \$407 per month. Your premium amount is determined by how many Social Security work credits you have.

•Part B covers doctor visits, preventive care, outpatient care and hospitals and some home health care. In 2015, this part cost \$104.90 a month for Medicare beneficiaries whose incomes are \$85,000 a year or less (\$170,000 for a couple) and up to \$335.70 for those whose annual income exceeds \$214,000.

•Part C is also known as a Medicare Advantage plan. It substitutes for parts A and B and, in most cases, Part D, the drug plan. Premiums range from \$0 to more than \$100 a month, varying by location and coverage. According to the Centers for Medicare & Medicaid Services, the average premium in 2016 will be \$32.60.

•Part D covers prescription drugs. Premiums are about \$15 to \$50 per month.

The first big decision Medicare beneficiaries must make is whether to go with traditional Medicare (parts A, B and D) or a Medicare Advantage plan (Part C). Medicare Advantage plans have lower premiums, but they usually require members to get their care only from network doctors and hospitals. Both options have deductibles, copays and co-insurance, where you pay a percentage of the bill.

"As we say, 'It's your money and Medicare beneficiaries are in the driver's seat,'" South says.

See **MEDICARE** Page 3

## VOLUNTEER

Continued from Page 1

the season as well as year-round.

"Volunteers are critical during the Christmas season with our Angel Tree program and Red Kettle campaign," Banks said. "We treasure each and every individual who gives of their time throughout the year and are so grateful for their support.

Angels are also a priority as each Angel tag on the Angel Tree represents a child or senior who is in need in our community.

"Gift donations to the Angel Tree program not only provide tangible items for the Angels, they are gifts of hope, love and joy for that child or senior who otherwise would not have had a Christmas," Banks said.

Angels can be adopted at Penn Square Mall or Quail Springs Mall beginning November 12 through December 10.

The Salvation Army Central Oklahoma is hosting a Thanksgiving Day Community Meal and all are welcome to join for food and fun. Lunch will be served from 11 a.m. to 1 p.m.

Outside, families and individuals will be welcome to enjoy coffee, hot chocolate and donuts.

Individuals who are interested in volunteering may arrive at 9 a.m. at the north entrance of The Salvation Army Chesapeake Energy Center of Hope, 1001 N. Pennsylvania. All who would like to volunteer are welcome and calling to sign up as a Thanksgiving Day Volunteer is not necessary.

Christmas is a season with lots of activities at the Salvation Army, none of which could be accomplished without an army of volunteers.

Opportunities include:

**Christmas Distribution Center:** Come help to prepare each Angel's gifts at the distribution center. This is for ages 13 and up with dates running from December 2-14.

**Angel Tree Family Gift Distribution:** Be a guide for the Angel Tree families as they come to receive their gifts. For ages 13 and up. This is a great opportunity for corporations and businesses. Dates are December 15-18.

**Ring the Bell:** Invite family, friends and coworkers to adopt a red kettle location for four hours,

a day or a week. This raises funds for The Salvation Army's programs like the Client Choice Food Pantry, Senior Centers and Boys & Girls Club. Dates run from November 20 - December 24.

The Salvation Army runs on volunteers like Georgann who only knew about The Salvation Army's iconic red kettles when she first visited.

But since that visit four months ago, she has dedicated herself to serve families in need in our community, even though it means stepping out of her comfort zone.

"It really speaks to my heart. It is hard work but it's very rewarding," Georgann shared.

The Salvation Army food pantry has become her favorite place because of the people.

"I began helping a woman in the pantry one day and she shared with me that it was her prayer she receive leg of lamb during her visit," she said. "As we approached the freezer to look at the meat selection, right on the bottom shelf was a leg of lamb for her to have! It was so neat!"

Though she may have been nervous as a first-time volunteer, Georgann has fallen in love with giving back to her community and sharing with others the work going on here.

"I just hope, as the opportunities come around, I can do more. The people that I visit with at church about The Salvation Army they're thinking it's just the kettle or ringing bells. But, no, it's a whole lot more than that. We're just trying to help people."

If individuals would like to give beyond volunteering or adopting an Angel, giving to the Red Kettle is always appreciated.

The Salvation Army Central Oklahoma is meeting the needs of our community 365 days a year. Donations to the red kettle provides shelter, groceries, utility bill assistance, disaster services and dinner for our community as well as a safe place for children and seniors year round. Donations can be made by visiting [www.salvationarmyokcac.org](http://www.salvationarmyokcac.org), mailing a check to The Salvation Army Central Oklahoma, Attn: Development Department, 1001 N. Pennsylvania Avenue, Oklahoma City, OK 73107 or dropping change in the red kettle beginning November 20.

## HADLEY

Continued from Page 1

operations teams and even military special operations units.

Her husband, Rodney, doesn't mind though. He does it right along with her as does son, Cody, and daughter, Cassidy.

Hadley became interested in Crossfit when her husband and son started at Crossfit Exile in Moore.

"The enthusiasm when you get there and the young people rallying around (is amazing)," Christy Hadley said. "I never felt like I was an outsider. I felt like they were pulling for me to reach the goals I set myself."

Hadley admits it can be intimidating but the beauty of Crossfit training is that it meets each individual athlete where they are and builds from there.

Owner Andrew Nicholas meets with each new athlete and works out a progression plan. For many who walk into the gym it's been quite some time since they last worked out.

But it's the camaraderie of going through difficult things with others that hooked Hadley for life.

"It was the atmosphere and the support and cheering and rallying you get behind you," Hadley said. "It was also coming to the realization that I'm getting ready to be in the prime of my life. This is what God has given me, now it's up to me to see what I can do. It was pushing myself farther and seeing how much I could change myself."

Last summer, Hadley let her husband post a picture of her in a bikini on Facebook for the first time. She's also been known to rock the occasional miniskirt.

"I have more confidence at 51 than I ever had in my 20s or 30s," Hadley said.

It's that kind of confidence that Marcie Billen focuses on specifically with seniors at Exile's sister gym, Norman Strength and Conditioning.

Her Silver Strength program is designed for ages 55 and up to improve energy levels, balance, flexibility, core strength, and quality of life. She has a passion for inspiring others to achieve their goals and extend their active years well into their 70s, 80s, 90s, and beyond.

Growing up an only child, Billen said she formed a close

bond with her grandparents. In college she volunteered at Full Circle Adult Day Care.

She became a personal trainer to focus on seniors.

Her first client was 69.

"In strength training they have more balance and it comes with the fact that lifting weights you have to be able to balance the weight and stand up straight," Billen said.

And with weight training comes increased bone density, something she's sure to point out to clients.

The statistics back up the case for weightlifting, particularly in females

Women ages 65-69 who break a hip are five times more likely to die within a year than women of the same age who don't break a hip, according to a Kaiser Permanente Center for Health Research study funded by the National Institutes of Health.

This paper breaks down death

risk by age group. In addition to the finding for women ages 65-69, it finds that for women ages 70-79, a hip fracture doubles the risk of dying within a year. Most women 80 and older have the same risk of dying within a year whether they fracture their hip or not, but for women 80 and older who are in excellent health, a hip fracture nearly triples the risk of dying within a year.

Billen says clients most often remark about increased energy levels after working out.

"Some of the stuff I heard them say is 'I can garden for five hours now without getting tired,' or they're doing races with their grandchildren," Billen says. "They're excited about these every day tasks."

"It's just exciting for me to see people take back control of their lives when, before, they thought they were on a path to the grave," she said.

## MEDICARE

Continued from Page 1

Those who choose traditional Medicare usually add a Medigap policy, which is a supplemental policy that covers what Medicare doesn't. There are 10 types of Medigap policies, offered by private insurers or via groups such as Bankers Fidelity Life, and costs vary considerably, based on gender, age, health, whether you smoke, location and company. Weiss Ratings found the national average for Plan F, the most popular option, was \$162 to \$5,674 annually.

"The out-of-pocket costs are protected with a medigap policy," said South. "Our office review options for Medicare beneficiaries as they consider what is going to be the best option for them."

Traditional Medicare with a supplement offers greater access to top specialists nationwide and doesn't require the insurance company to approve specific treatments.

No matter what your retirement age, you become eligible for Medicare when you turn 65 and you can sign up the three months before your birthday, your birth month and the three months after. "If you are on group insurance at age 65, you do not have to enroll in Part B Medicare, and this is a cost savings," said South.

If you start with traditional Medicare and a Medigap

supplement, your supplement rate is not based on your health record. But if you start with a Medicare Advantage plan and then switch to traditional Medicare later, the company offering the supplemental coverage will base your premium on your health history and may even deny coverage.

The system is complex, and most people should seek help when choosing a plan. There is lots of information at Medicare.gov and on the Consumer Reports website. If you're considering several Medicare Advantage plans, make sure your doctors are in the network and your medication costs will be covered.

Article contributed by Jeanean South, Well Preserved Advisory Group, 405-694-6154, [jeanean@wellpreserved.info](mailto:jeanean@wellpreserved.info).

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## OPINION

# S THE SAVVY SENIOR

Dear 60,

The process of selling a house and Stomach aneurysms, also known as “abdominal aortic aneurysms,” are very dangerous and the third leading cause of death in men over 60. They also tend to run in families, so having had a parent with this condition makes you much more vulnerable yourself.

An abdominal aortic aneurysm (or AAA) is a weak area in the lower portion of the aorta, which is the major artery that carries blood from the heart to the rest of the body. As blood flows through the aorta, the weak area bulges like a balloon and can burst if it gets too big, causing life-threatening internal bleeding. In fact, nearly 80 percent of AAAs that rupture are fatal, but the good news is that more than nine out of 10 that are detected early are treatable.

### Dear Savvy Senior,

My father died several years ago, at the age of 76, from a stomach aneurysm, which now has me wondering. What are my risk factors of getting this, and what can I do to protect myself, as I get older?

#### Who's At Risk?

Around 200,000 people are diagnosed with AAAs each year, but estimates suggest that another 2 million people may have it but not realize it. The factors that can put you at increased risk are:

- **Smoking:** Ninety percent of people with an AAA smoke or have smoked. This is the number one risk factor and one you can avoid.

- **Age:** Your risk of getting an AAA increases significantly after age 60 in men, and after age 70 in women.

- **Family history:** Having a parent or sibling who has had an AAA can increase your risk to around one in four.

- **Gender:** AAAs are five times more likely in men than in women.

- **Health factors:** Atherosclerosis, also known as hardening of the arteries, high blood pressure and high cholesterol levels also increase your risk.

#### Detection and Treatment

Because AAAs usually start

## How to Guard Against Deadly Aortic Aneurysms

*Just Turned 60*

small and enlarge slowly, they rarely show any symptoms, making them difficult to detect. However, large AAAs can sometimes cause a throbbing or pulsation in the abdomen, or cause abdominal or lower back pain.

The best way to detect an AAA is to get a simple, painless, 10-minute ultrasound screening test. All men over age 65 that have ever smoked, and anyone over 60 with a first-degree relative (father, mother or sibling) who has had an AAA should talk to their doctor getting screened.

You should also know that most health insurance plans cover AAA screenings, as does Medicare to beneficiaries with a family history of AAAs, and to men between the ages of 65 and 75 who have smoked at least 100 cigarettes during their life.

If an AAA is detected during screening, how it's treated will depend on its size, rate of growth and your general health. If caught

in the early stages when the aneurysm is small, it can be monitored and treated with medication. But if it is large or enlarging rapidly, you'll probably need surgery.

#### AAA Protection

While some risk factors like your age, gender and family history are uncontrollable, there are a number of things you can do to protect yourself from AAA. For starters, if you smoke, you need to quit - see [smokefree.gov](http://smokefree.gov) or call 1-800-QUIT-NOW for help.

You also need to keep tabs on your blood pressure and cholesterol levels, and if they are high you need to take steps to lower them through diet, exercise and if necessary, medication.

**Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit [SavvySenior.org](http://SavvySenior.org). Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.**

## = Keep your innermost secrets on Post-it Notes - GREG SCHWEM =

By Greg Schwem

It's high time we returned to a more primitive, cheaper and safer method of swapping sensitive information: the Post-it Note.

Originally, I thought of reverting to the “double swear” method as in, “Double swear that you'll never tell anyone I wanted the footballs underinflated” or “Double swear that you won't reveal our cell phone eavesdropping methods to foreign heads of state,” but I quickly reneged. Haven't we all been burned by a supposed “friend” who violated the double swear oath? My fourth grade math partner, if you're reading this, rest assured I have not forgotten how you threw me under the bus. I trusted you, man.

Instead we continue believing, erroneously, that our extramarital affairs via websites like Ashley Madison are immune from hackers. The website says its members are anonymous, after all. We naively think pressing the “delete” key on our electronic devices will do just that - send all those incriminating texts, home videos, naked selfies and classified emails into a

bottomless pit of nothingness where they will remain ignored until the end of time. Sort of like Adam Sandler's last three movies.

We never bother to Google “Can you really delete a text message forever?” If we did, we'd discover a treasure trove of procedures for retrieving stuff we wish could vanish forever; some of those methods even include helpful YouTube videos to aid the technologically challenged.

This means those 10,000-plus text messages between Tom Brady and the New England Patriots equipment staff never really went away, even after Brady's cellphone ended up in the shredder. But ... is that REALLY where the phone went?

I have taken numerous PCs and laptops to recycling centers, believing that once I say goodbye to my Windows XP-powered computer, it will meet a horrible death of steel blades, industrial sledgehammers and other weapons one wouldn't even find in a Quentin Tarantino film. But I never actually see the demolition taking place. For all I know, the recycling center employees could be related to the “professional” parking garage

attendants who promised to take care of Cameron Frye's father's 1961 Ferrari 250 GT California in “Ferris Bueller's Day Off.” If Tom Brady handed me his cell phone, I'd at the very least use every available method to get the private number of his supermodel wife. Only then would I send the phone to its demise.

This leads me back to my idea of using Post-it Notes to write down every piece of communication you don't want to see regurgitated on social media or splashed on a website like Gawker.

Brady, next time you want a squishier football during a playoff game, simply peel off a note, grab a pen, write “remove half a pound” and walk it over to your equipment manager. He'll take one look and know that you're not referring to roast beef from the deli. Then he'll tear the Post-it so vigorously that it could pass for confetti during your next Super Bowl victory parade (provided you are eligible to play in that game). Roger Goodell, good luck finding it.

Anthony Weiner, you might still have your congressional seat had you sketched your cloistered areas on

Post-it Notes as opposed to pointing your cellphone camera south, taking a picture and attaching the result to what you thought was a private tweet. If a media representative found the Post-it and asked what was on it, you could have replied, “That's a, uh, bullet train that may soon rumble through my district. I will work tirelessly to ensure those funds are available because transportation is important to especially my female constituents.”

So grab some Post-its, Hillary Clinton, Hulk Hogan, all of Edward Snowden's superiors and anybody else whose supposedly private information is now public. They are easy to carry, easy to figure out and easy to destroy. Your secrets will remain safe forever.

I double swear.

*(Greg Schwem is a corporate stand-up comedian and author of "Text Me If You're Breathing: Observations, Frustrations and Life Lessons From a Low-Tech Dad," available at <http://bit.ly/gregschwem>. Visit Greg on the Web at [www.gregschwem.com](http://www.gregschwem.com).) (c) 2015 GREG SCHWEM. DISTRIBUTED BY TRIBUNE CONTENT AGENCY, LLC*

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# HEALTH

## COSTS FOR ALZHEIMER'S CARE TO INCREASE

The Alzheimer's Association's new report, *The Impact of Alzheimer's Disease on Medicaid Costs: A Growing Burden for States*, released today, found that between 2015 and 2025, Medicaid costs for people living with Alzheimer's disease and other dementias will increase in every state in the U.S. and the District of Columbia.

In Oklahoma, Medicaid spending on people with Alzheimer's and other dementias will increase by more than 40 percent over the next 10 years. This year, spending will total \$437 million, increasing to \$613 million in 2025.

"With the quickly rising Medicaid costs for people with Alzheimer's and other dementias, Oklahoma needs to continue to refine The State Plan to Address Alzheimer's Disease in Oklahoma, enhance standards of quality care, as well as attack the disease through research," said Mark Fried, president and CEO of the Alzheimer's Association Oklahoma Chapter.

Seniors with Alzheimer's and other dementias rely on Medicaid, which is funded by state and federal governments, at a rate nearly three times greater than other seniors due to the long duration of the disease, the intense

personal care needs and the high cost of long-term care services. According to the Alzheimer's Association's Alzheimer's Disease Facts and Figures report, by the age of 80, 75 percent of people with Alzheimer's and other dementias will be admitted to a nursing home, compared with just four percent of the general population.

Alzheimer's is a triple threat, with soaring prevalence, lack of treatment and enormous costs that no one can afford, but we are here to help. Beyond funding vital research, the Alzheimer's Association offers free resources to guide the over 60,000 Oklahomans living with Alzheimer's and their more than 220,000 unpaid family caregivers, including:

**Alzheimer's Association Helpline (1-800-272-3900):** This toll-free 24/7 Helpline is the one of its kind; the Helpline is staffed by masters-level counselors and provides information and guidance in more than 170 languages and dialects.

**Support Groups:** Connect with others going through the same



journey and get support through the different stages of Alzheimer's disease.

**Education Programs:** Attend caregiver education classes and workshops to learn about connecting with and caring for your loved one with Alzheimer's disease.

To find a local list of education programs and support groups, visit [alz.org/CRF](http://alz.org/CRF)

The Alzheimer's Association is the leading voluntary health organization in Alzheimer's care, support and research. Our mission is to eliminate Alzheimer's disease through the advancement of research, to provide and enhance care and support for all affected, and to reduce the risk of dementia through the promotion of brain health. Our vision is a world without Alzheimer's. Visit [alz.org](http://alz.org) or call 800.272.3900.

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# FINANCE

## Seniors have financial questions to answer

**Robin Byford, CPA, 56, helps seniors manage their finances before and during retirement.**

by Mike Lee  
Staff Writer



At 56, Robin L. Byford, CPA, CFP, is senior vice president - wealth management advisor at Merrill Lynch, Pierce, Fenner & Smith, Inc. in Oklahoma City.

She works with clients of all ages but seniors come to her with a variety of questions. She counsels seniors on making their resources last as long as possible and helps them decide what's best for them.

A CPA for 34 years, Byford says her No. 1 piece of advice she would give to seniors is to be in the house they want and to have it paid off or almost paid off before going into retirement.

"What we have found just by observation in our practice is that you need to start landing the plane at age 60," Byford said. "Because every day after that is almost a gift."

Byford said by this time the odds of either you or your spouse having a health event are drastically increasing. The odds increase exponentially if you are fortunate enough to have a living parent.

"All of those things will keep you from working full-time," Byford said."

About 90 percent of seniors plan to continue living in their own homes for the next five to 10 years, according to an AARP survey. The Centers for Disease Control and Prevention define "aging in place" as

being able to live in one's home and community safely, independently and comfortably - regardless of age, income or ability level.

The Oklahoma Society of Certified Public Accountants recommends addressing four questions to make independent living a more workable reality.

**Question No. 1:** What really matters to you?

Don't get hung up on the term "aging in place." If you want to continue enjoying the people and activities you love, it may not be necessary to remain in the same residence. As a first step in your planning, list what's important to you in your current lifestyle and the things you wouldn't mind changing. While selling the family home can be an emotional decision, it may be the best choice if a smaller place is easier to maintain, closer to family and a money saver that could allow you to travel.

**Question No. 2:** Will your current home accommodate your

needs?

It's important to determine if your current home will still be a good fit if you have problems with mobility or health as you get older. Features that make homes more comfortable for older people include bedrooms and bathrooms that are located on the entry level; few, if any, steps in the doorways or throughout the home; and entryways that are wide enough to accommodate wheelchairs. Conduct an informal assessment of your home to decide if it's accessible now or if some remodeling projects could be in order.

**Question No. 3:** What would renovation cost?

If you don't think your home will remain easily accessible as you age, consider potential renovation expenses. A MetLife study cited renovation costs at \$800 to \$1,200 for widening a doorway; roughly \$500 for the installation of two bathroom grab bars; and \$3,500 to \$35,000 for a variety of bathroom improvements - including better lighting and handicap accessible

showers, tub seats and sinks. If remodeling seems too costly or complicated, you can downsize homes or change to a location that's easier to navigate and still remain independent. There may even be other benefits to moving into a different home or neighborhood. For example, a new place in a populous area may give you easier access to social activities.

**Question No. 4:** Do I have a good support system?

Either now or later, you may need to rely on others to care for you or help with everyday tasks. It will be easier to remain relatively independent if you live near family or friends, home health care providers, doctors and medical facilities. Your planning should include a local support system that meets your changing needs. As part of this effort, investigate local community and government resources, in addition to geriatric care managers. For more eldercare tips and locations, visit [www.eldercare.gov](http://www.eldercare.gov) and read "Your 1st Step to Finding Resources for Older Adults."

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Guide TO Senior Living	Total Units or Beds	City	Phone	Website	Dining Facility	Respite Care	Alzheimer's Care	Nursing	Hospice	Wellness Center	Transportation	Pets Allowed	Barber/Beauty Shop	Gardening Area	Fitness Center	Pool
					*	*	*	*	*	*	*	*	*	*	*	*
Arbor House of Mustang	60	Mustang	405-376-2872	<a href="http://www.arborhouse4u.com">www.arborhouse4u.com</a>	*	*	*	*	*	*	*	*	*	*	*	
Arbor House of Norman	54	Norman	405-292-9200	<a href="http://www.arborhouse4u.com">www.arborhouse4u.com</a>	*	*	*	*	*	*	*	*	*	*	*	
Arbor House of Midwest City	58	Midwest City	405-455-3900	<a href="http://www.arborhouse4u.com">www.arborhouse4u.com</a>	*	*	*	*	*	*	*	*	*	*	*	
Arbor House Reminiscence Center	48	Norman	405-310-2499	<a href="http://www.arborhouse4u.com">www.arborhouse4u.com</a>	*	*	*	*	*	*	*	*	*	*	*	
Ashton on the Green <i>Independent Living</i>		El Reno	405-262-4700	<a href="http://www.wpmonline.com">www.wpmonline.com</a>								*			*	*
Chateau on the Green <i>Independent Living</i>	44	Moore	405-793-4200	<a href="http://www.chateauonthegreen.com">www.chateauonthegreen.com</a>								*		*		
Emerald Square <i>Independent Living/Assisted Living</i>	75	OKC	405-787-4466	<a href="http://www.meridiansenior.com">www.meridiansenior.com</a>	*	*		*	*		*	*	*	*	*	
Featherstone Ret. Community <i>Assisted Living</i>	42	Moore	405-799-9919	<a href="http://www.featherstoneretirement.com">www.featherstoneretirement.com</a>	*	*		*	*		*	*	*			
Fountain Brook <i>Assisted Living - Memory Support</i>	74	Midwest City	405-769-7677	<a href="http://www.fountainbrookliving.com">www.fountainbrookliving.com</a>	*	*	*	*	*	*	*	*	*	*	*	*
Gardens at Reding <i>Independent Living</i>	157	OKC	405-636-1537	<a href="http://www.cstonedev.com">www.cstonedev.com</a>									*	*	*	*
Heritage Point of OKC <i>Assisted Living Alzheimer &amp; Memory Care</i>	54	OKC	405-252-8200	<a href="http://www.heritagepointokc.com">www.heritagepointokc.com</a>	*		*	*	*	*	*	*	*	*	*	
Savannah House of Yukon <i>Independent Living</i>		Yukon	405-265-0273	<a href="http://www.jrkpropholdings.com">www.jrkpropholdings.com</a>								*				
Savannah House of Moore <i>Independent Living</i>	60	Moore	405-378-2500	<a href="http://www.carlsbadok.com">www.carlsbadok.com</a>								*		*		
Savannah House of Norman <i>Independent Living</i>	60	Norman West	405-329-2450	<a href="http://www.carlsbadok.com">www.carlsbadok.com</a>								*				*
Savannah House of Norman II <i>Independent Living</i>	92	Norman East	405-701-8440	<a href="http://www.carlsbadok.com">www.carlsbadok.com</a>								*	*	*		*
Timberwood Senior Housing <i>Senior Housing</i>	100	OKC	405-619-0079	<a href="http://www.meridiansenior.com">www.meridiansenior.com</a>	*	*	*				*	*	*			
Whispering Creek <i>A Gated Retirement</i>	52	Mustang	405-820-4058	<a href="http://www.WhisperingCreekRetirement.com">www.WhisperingCreekRetirement.com</a>						*		*	*	*	*	
Wyndam Place <i>Senior Residences</i>	70	Norman	405-310-2266	<a href="http://www.beacon-mgmt.com">www.beacon-mgmt.com</a>								*		*	*	
Grace Pointe <i>Cottage Homes</i>		Moore	405-703-0999	<a href="http://www.gracepointeliving.com">www.gracepointeliving.com</a>						*		*	*	*	*	
Willowood at Mustang <i>Assisted Living</i>	99	Mustang	405-376-1200	<a href="http://www.meridianseniorcare.com">www.meridianseniorcare.com</a>												
Savannah House of Guthrie <i>Independent Living</i>	79	Guthrie	405-293-9606	<a href="http://www.jckholdings.com">www.jckholdings.com</a>								*				
Woodson Park Apartments <i>Independent Living</i>		Elreno	405-422-3443	<a href="mailto:woodsonparkapts@att.net">woodsonparkapts@att.net</a>	*					*	*	*	*	*	*	

Note: This guide does not represent a complete listing of facilities. Only those advertising in this publication are shown.

## To Advertise Your Business in the next issue

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**Don Wallace, The Wallace Wildlife Show**

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# NOMINATIONS DEADLINE EXTENDED FOR ASPIRE AWARD

The nomination deadline for the 2016 Sunbeam Family Services Aspire Award has been extended to November 20 at 5 p.m.

To be selected for this prestigious award, the recipient must contribute remarkable community or humanitarian service that has made a difference to the well-being of children, families or seniors; have a positive impact on the community and model a life that others "aspire" to; and currently or previously support the work of Sunbeam Family Services through time or financial contributions OR life's work mirrors the mission of Sunbeam Family Services. The nominee cannot be a current Sunbeam Family Services board member.

"Every day, individuals in our community are making a significant difference in the lives of children, families and seniors, whether through their personal or professional pursuits," said Erin Engelke, chief external relations officer, Sunbeam Family Services. "We all have people in our lives

we aspire to model and this award allows us as an organization to do just that - shine a light on those change-makers."

Nominations can be made online at [www.sunbeamfamilyservices.org](http://www.sunbeamfamilyservices.org) under the "Aspire Award Nominations" tab. Or visit [www.AspireAwardOKC.org](http://www.AspireAwardOKC.org) to submit your nomination.

The Aspire Award will be presented at the 2016 Shine a Light fundraising gala April 7 at the Chevy Bricktown Events Center.

The winner of the award will be selected by a committee based on their level of service to the community, alignment with the mission of Sunbeam Family Services, and their impact on children, families or senior citizens.

Last year, former Sunbeam Family Services CEO Ray Bitsche was recognized as the first recipient of the Aspire Award for his more than 15 years of hard work and dedication to the organization. Bitsche retired as CEO of Sunbeam Family Services in November 2014.

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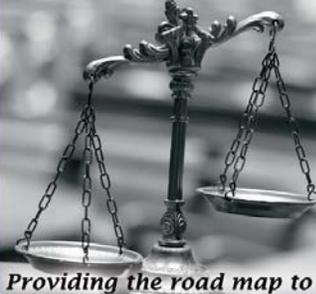
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# COMMUNITY

## VALIR HEALTH EARNs WORKHEALTHY HOSPITALS GOLD STAR AWARD



At the OHA WorkHealthy Hospitals Gold Star presentation are, left to right, Eric Finley, tobacco treatment coordinator, OHA; Bill Turner, vice president, human resources, Valir Health; Stacy Smith, CEO, Valir Rehabilitation Hospital; Tom Tucker, CEO, Valir Health; Sydney Tomlinson, WorkHealthy Hospitals coordinator, OHA. WorkHealthy Hospitals is funded by the Oklahoma Tobacco Settlement Endowment Trust (TSET).

Valir Health was recognized by the Oklahoma Hospital Association's WorkHealthy Hospitals initiative for achieving the highest standard of tobacco-free excellence by providing high-quality tobacco treatment services for employees. The Oklahoma Hospital Association (OHA) partners with Prevention Partners in North Carolina through its Work Healthy AmericaSM initiative to assist hospitals in achieving worksite health improvement through the OHA WorkHealthy Hospitals initiative.

Hospitals are awarded a Gold Star for this achievement through Prevention Partners. WorkHealthy Hospitals is funded by the Oklahoma Tobacco Settlement Endowment Trust (TSET).

In order to receive this recognition, Valir Health has a tobacco-free worksite policy and provides to their employees the most effective treatment benefits currently available. Employees are

referred for individualized quit coaching through the Oklahoma Tobacco Helpline, provided the most effective cessation medications to ease nicotine withdrawal discomfort (nicotine-replacement therapy and prescription), and offered incentives to encourage them to quit tobacco and improve their health. These strategies are the most effective and evidence-based components recommended by national health experts including Prevention Partners for comprehensive quit-tobacco systems at worksites.

"OHA is proud to partner with Valir in helping them achieve this goal of receiving the Gold Star," said Joy Leuthard, OHA health improvement initiatives manager. "The commitment of leadership and all staff has set a standard for Oklahoma hospitals to improve their own health and set that

example for their community. We look forward to seeing health improvement continue in other areas as well."

Valir Health CEO Tom Tucker stated, "Embedded in the name, Valir Health, there is a dedication to the health and welfare of our employees, patients and visitors. The commitment to a tobacco free environment on this campus is a logical step in that direction"

Prevention Partners collaborates with OHA to engage Valir corporate leaders and staff to enhance and sustain employee wellness efforts. OHA's goal is to provide hospitals with the knowledge and resources to create a healthier employee population and extend that knowledge and health improvement to their communities in order to improve the poor health of all Oklahomans.

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## TRAVEL/ ENTERTAINMENT

# Austin Adventure's New Rocky Mountain High

Photography and Text by Terry "Travels with Terry" Zinn t4z@aol.com

Austin Adventures is a tour company offering a plethora of travel destinations and options. New to the 2016 line up is a trifecta of upscale accommodations and natural wonders with a partnership with Xanterra Parks & Resorts and the Broadmoor collection in Colorado Springs. Adventures mean many things to many people but this Colorado exploration offers soft to rugged outdoor activities, including horseback riding, zip lining, rope courses, and mild to extreme mountain hiking.

Home base is the Colorado Springs iconic Broadmoor hotel where you will check in and register with your experienced Austin Adventures guides for a night at the nine thousand feet Cloud Camp, two nights at the Emerald Valley Ranch and nights at the elegant and historic Broadmoor hotel. Austin Adventures welcomes adult and family groups for a prefixed itinerary, as well as the challenge of custom tours if requested.

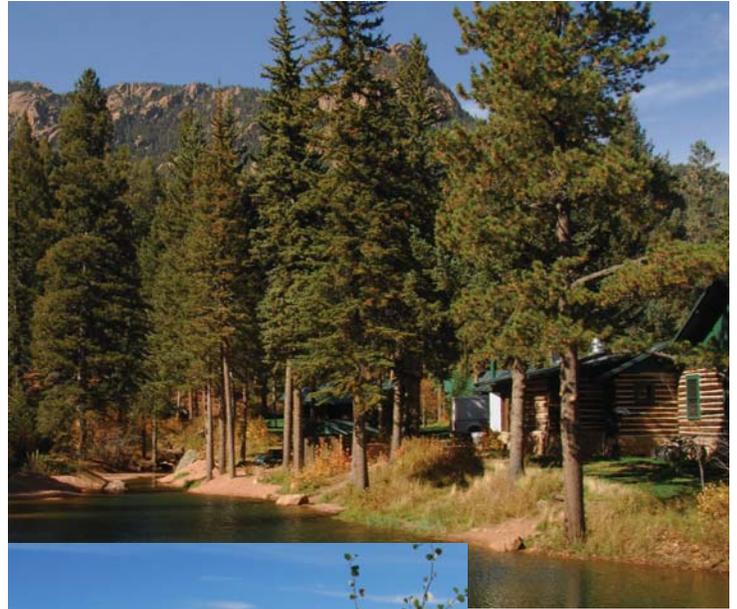
My group numbered six diverse and congenial travelers who spanned a wide range of ages, interests and varying degrees of fitness. When living and exercising at these high elevations it should be noted that the effects of high altitude can sneak up on you. Preparations of drinking plenty of water, maybe an aspirin or two, is advised but may not quench that feeling of slight exhaustion. Seniors may be affected more than younger participants, and your Austin Adventure guides will take this into consideration for the enjoyment of all guests. This should not keep you from enjoying the log cabin elegance and gourmet food offered at every turn of your tour.

The adventure starts out with a quick exposure to the

Garden of the Gods geological formation at the new visitor center, along with a mild hike through the rugged red stone formations. Then it is off to Cave of the Winds, where again your adjustment to altitude may be tested with trekking up and down through the sometimes narrow and claustrophobic tunnels. Then it's off to your mountain cabin hideaway which is literally a "high" light of your Colorado adventure.

Broadmoor's Cloud Camp is perched at an elevation of 9,000 feet of timbered adventure. As you are driven up on the Broadmoor shuttle, the many switchbacks let you know you are going somewhere special as you pass through a zoo and many private gates. Atop the mountain you view down upon many sections of Colorado Springs and at night it is like you are suspended over a scattering of shimmering diamonds. The upscale cabins most with a two bed room configuration, warmly welcomes you after a gourmet meal in the expansive and outdoor interior designed lodge which is in the shadow of a distant Pikes Peak.

With a lengthy hike up and down the mountain you arrive at Emerald Valley Ranch, or you may be shuttled in comfort, averting altitude stress. Emerald Valley Ranch, is a compound of super upscale log cabins around a tranquil lake and offers activities such as; horseback riding, zip lining, archery, fly fishing or just relaxing in an outdoor hot tub. Once again the congenial and ever present western attired staff is there to fill your requests, and serve another gourmet meal, sometimes providing exotic buffalo ribs, rocky mountain red trout accompanied by delicious comfort Baked Beans and sweet



the private Emerald Valley Ranch you have the expansive and elegant European styled Broadmoor Hotel to embrace your reluctance.

The Broadmoor is indeed the epitome of luxury accommodations. A meal and beverage at the many onsite venues is a sure winner as is their elegant Primrose Room, complete at times with live dance music and crystal chandeliers.

The Primrose Room is Colorado's only five star and five diamond award winner. For breakfast a casual

awakening can be taken in at the Lake Terrace, where eggs benedict is a staple.

This new Colorado Adventure tour for 2016 is only one of the many destinations offered by Austin Adventures which may peak your adventure wanderlust.

Explore Austin Adventures where, "Your toughest part is going home." <http://www.austinadventures.com/>

### Mr. Terry Zinn - Travel Editor

Past President: International Food Wine and Travel Writers Association

<http://realtraveladventures.com/author/zinn/>

<http://www.examiner.com/travel-in-oklahoma-city/terry-zinn>

[www.seniornewsandliving.com](http://www.seniornewsandliving.com) - [www.martinitravels.com](http://www.martinitravels.com)

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  - 15 Where "Hamlet" opens
  - 21 Object
- 24 Spruces (up)
  - 25 Like-minded orgs.
  - 29 \_\_ Bannon, Paul Newman role
  - 31 Jerry who wrote lyrics for many Presley songs
  - 32 How a stage line might be spoken
  - 33 Rabble-rouser
  - 34 Champion of the common man
  - 35 Successor to Anwar
  - 36 Not laughing
  - 37 Brandy designation
  - 41 31-day mo.
  - 44 Beaux-arts venue
  - 45 Sports commentator
  - Olbermann
  - 47 Adams who shot El Capitan
  - 48 Repeat exactly
  - 49 Novelist Hammond \_\_
  - 52 Run
  - 55 Big name in bar code scanners
  - 57 Tin \_\_
  - 58 Tommy Pickles' dad in "Rugrats"

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61								62						

Answers on page 21

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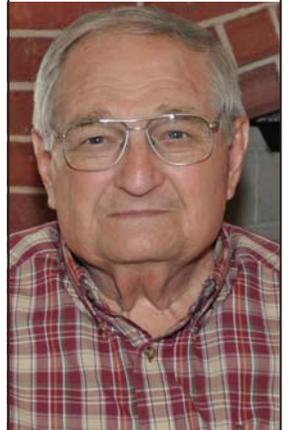
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# The Social Security Dilemma: Draw Now Or Draw Later?

by Reid Abedeen

The temptation is great. Maybe too great for some.

The federal government allows retirees to start drawing Social Security as early as age 62, a feature that more than 40 percent of Americans take advantage of as they gladly draw from the system they spent a lifetime paying into.

But many of those people may be making a mistake, says Reid Abedeen, a partner at Safeguard Investment Advisory Group, LLC ([www.safeguardinvestment.com](http://www.safeguardinvestment.com)).

"While you're allowed to start drawing Social Security when you are 62, your monthly benefit will be reduced," Abedeen says. "Although there might be personal reasons why someone needs to apply early, for most people it's probably better to wait at least until their full retirement age."

Full retirement age is between 66 and 67 for most people in the workforce right now. Wait until you are 70, and the amount of your monthly check goes up even more.

When it comes to Social Security, though, there's a financial monkey wrench that can complicate sorting out your plan. Social Security rules can be complicated and even your spouse's income and decisions can affect when the most opportune time is for you to draw benefits.

"You really are going to want to coordinate what you do with what your spouse does, to make sure you are getting the highest amount possible," Abedeen says.

Here are a few points to remember if you're considering claiming your Social Security at 62:

- Reduction of benefit. Depending when your full retirement age is, you would see about a 25 to 30 percent reduction in your benefit if you retire at 62. On the other hand, if you delay collecting past full retirement age, you can increase your benefit by 8 percent a year up until you are 70.

- Life expectancy. One reason many people opt to draw the money early is they fear they will die before they get a chance to receive anything at all from Social

Security. After a lifetime of paying into the system, they won't get a penny out of it. They don't want to feel cheated out of what they have coming to them.

That's certainly a concern, Abedeen says. But there's an even greater concern than dying early, and that's living too long. "Life expectancies are growing, but many people have not saved enough to see them through a retirement that could last two or three decades or longer," he says. "If you live a long life, it could be crucial to you that the monthly Social Security payment be as large as possible."

- Continuing to work. You could be in for a surprise if you plan to continue working after you begin drawing Social Security. If you haven't waited until your full retirement age, there's a limit on how much you can make. In 2015, that limit is \$15,720, according to the Social Security Administration. If you go over that, you would be deducted \$1 in benefits for every \$2 you earn over the limits. (That changes in the year you reach full retirement age, and beginning with the month you are at full retirement age there is no limit on your earnings.)

"A lot of factors come into play when you're trying to decide when to begin drawing Social Security," Abedeen says. "That's especially true if you have a spouse and need to factor them into the equation. It's worthwhile to seek professional advice so you can get the most favorable result."

Reid Abedeen is a partner at Safeguard Investment Advisory Group, LLC. As an investment advisor, Abedeen has helped retirees for nearly two decades with issues such as insurance, long-term care planning, financial services, asset protection and many other areas. He holds California Life-Only and Accident and Health licenses (#0C78700), and holds a Series 65 license, and is registered through the Financial Industry Regulatory Authority (FINRA). Abedeen is a family man who owes much of his fulfillment in life to his wife, Smyrna, and his three children, Yusef, Leena and Adam.



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