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Go Ye Village

Eastern Oklahoma's Senior Adult Magazine



Summer 2021

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55 OR BETTER

SUMMER 2021

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Advisers urge setting aside as much as possible for retirement

By **LOGAN CURTIS**

news@tahlequahdailypress.com

Retirement can be a frightening and intimidating subject to discuss, and even more difficult to prepare for. That's why many people don't have enough money set back when it's time to leave what may have been long and fulfilling careers.

Luckily, many different professionals and resources are available to help with a situation that, sooner or later, everyone will face.

Most people worry about having enough resources to get them through their golden years. Renda Reese-Davis, investment adviser representative at Two Sisters Financial, said it is never too late to get started saving for retirement.

"Nowadays, not everyone retires at 62, 65, or even at 70," said Reese-Davis. "The most important thing is to get started in some kind of systematic investment plan on a monthly basis. You can start with as little as \$50 on a monthly bank draft and invest in a mutual fund that is a good growth, and an income fund, which pays dividends on a quarterly basis."

Reese-Davis explained the importance of investing in a mutual fund that, in turn, invests in the stock market. She said that while banks are a good place to keep money, the return on interest is not significant enough to constitute a nest egg.

"The bank is a good 'holding place,' but that is all," said Reese-Davis. "It is not even paying 3 percent, which is the standard rate of inflation. But [for investment purposes] if you start with \$50 monthly, then you can gradually go to \$100 a month, then \$200 and so on. You didn't bail off the cliff, but you got your investment started. The most important thing is to keep adding to it and increase it as soon as you can and as often as you can. It is much easier to save money while you are making money."

Because everyone's retirement needs are different, based on age, lifestyles and other factors, there isn't truly a "magic number" to determine how much is needed to retire comfortably. Ultimately, Reese-Davis said, the more you can save, the better.

Having a great relationship with a financial planner can also make a big difference. Without that relationship, it

is hard to tell if the adviser has the best interests of the client at heart. But that relationship helps strengthen the trust between the two.

"I would encourage you to pick a financial planner, someone you trust, and grow old with them," said Reese-Davis. "I have many clients that I have had for 33, 34 and 35 years. I know my people, where they work, and what would be most helpful for their personal situations. I have a client who is a retired Army colonel, for instance. He has lived all over the world, and he says he loves that we know who he is when he calls."



Several area brokers and financial advisers can help folks nearing retirement age to sock away money.

Antiquing growing in popularity as hobby

By **LOGAN CURTIS**

news@tahlequahdailypress.com

Antiques have become increasingly popular due to the prestige and stories associated with owning older objects with history behind them, and Cherokee County is a great place to shop for them.

Some define antiques as over 100 years old, while others may consider something an antique due to a combination of age and cost. But despite stereotypes about expense and time, antiquing is a hobby that's not too difficult to delve into.

The ease of entry comes from the number of individuals looking to sell older objects they no longer feel attached to or no longer have a desire to save. Because of this, thrift stores, yard sales, pawn shops and all manner of places will often have older objects on sale at a relatively cheap price.

Shirley Bates, employee at Grapevine Consignment Store, is confident that their store is one of the best in Tahlequah for antiques.



While finding a truly valuable antique at a thrift store is not common, it is not out of the realm of possibility, either. Golden Rule Industries, for instance, has numerous different antiques across its stores in the area.

"Antiques are a huge part of our business, and we feel like we truly are one of the best in town," said Bates. "As a consignment shop, we sell items for people, so our stock is rather large and full of variety."

Thrift stores also take in a wide variety of stock from individuals who are looking to clear their homes of clutter. These items can be needles in a haystack that a collector may be picking through.

"We have a little bit of everything, so we never really know what we're going to get in on any given day," said Becca McLemore, director of Vocational Development at Golden Rule. "Our merchandise is 100% donated, so every day is different. I would say that antiques and older items are about half of what we offer to our buyers."

McLemore said that on certain days, they can receive a large number of older objects. She said if someone is looking for a type of object that is not at a particular shop, they can easily call around to other shops in Cherokee County to see if something similar is on the shelves.

"There will be some times where people will clear out an older relative's house and bring us practically everything that gives us a wide variety of older things at the time. We also have other stores, though, so if there is anything in particular that someone is looking for, we can easily contact our other stores to see if they have something like that in stock," she said.

One thing many collectors agree on is that antiquing should not be treated as a way to quickly make money. Finding a truly rare and valuable antique is not something that happens often.

Treating the hobby as a way to appreciate history and to add variety to a home is more likely to be rewarding to the collector.

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Go Ye Village MYTHS VS. FACTS

**NO BUY-IN
FEES!**

“I have to give my house to Go Ye Village to live there.”

Fact: No, you do not. In fact, you never did. In the past Go Ye did require a Buy-In Fee. That Fee was dropped in 2016.

“I have to give up my vehicle.”

Fact: Residents' vehicles are welcome on campus. We even offer covered parking.

“You have to be a specific denomination to live there.”

Fact: Your religious preference is not part of the rental application or process. Go Ye serves people 55 or better regardless of faith. A wide array of religious backgrounds can be found on our campus.

“You have to be retired to live there.”

Fact: While you must be 55 or better to live at Go Ye, you can continue to work with no restrictions. Of course, the friends you will make, and the myriad of activities available may cause you to play hooky occasionally.

“You have to be wealthy to live there.”

Fact: At Go Ye there are no buy-in fees or multi-year contracts. Monthly rental fees for Independent Living apartments start at \$885, which includes utilities, cable TV, housekeeping, and flat laundry service.

“It’s less expensive to live in my own home.”

Fact: For older adults home ownership requires upkeep and maintenance, which can be difficult to secure and can be expensive.

For example:

- | | |
|---------------------------------------|---------------------------------|
| ✓ Heating/air conditioner maintenance | ✓ Yard maintenance |
| ✓ Plumbing | ✓ Taxes and Insurance |
| ✓ Electrical | ✓ Water, sewer, and trash bills |

Go Ye Village provides all those services, which can result in a lesser cost of living. And seriously, wouldn't it be great if home maintenance were someone else's problem?

“Dad doesn’t cook or clean much since Mom passed. I guess he will have to move into Assisted Living.”

Fact: With Go Ye's Independent Living Plus, Dad will live in an apartment, eat all meals in the Dining Room, and enjoy weekly housekeeping and laundry service. All at about one-half the cost of Assisted Living.

“I’ll have to give up my woodworking shop!”

Fact: Bring your tools! You will have your own space in our Residents' woodworking shop.

“I don’t want to give up having a vegetable garden.”

Fact: You can have your own garden space in the community garden. Leaving a bag of Squash in any unlocked car on campus is acceptable.

“I won’t get to practice playing the Bagpipes anymore!”

Fact: True, you are on your own.

Pre-planning can ease stress after loved one's death

By **LOGAN CURTIS**
 news@tahlequahdailypress.com

It's often said that only two things are certain: death and taxes. Both are difficult, but having a plan in place before passing can ease the suffering and worry of those left behind.

Ed Winn, funeral director at Green Country Funeral Home, said the first step to follow when a loved one passes is to think about what type of service is desired. And it's better if such decisions are made years before the individual dies.

"First, you have to get an idea of what you want to do with your loved one," said Winn. "Maybe internment, maybe cremation, maybe a burial. It entirely depends upon what you want to do with your loved one who has passed on."

The practice of internment involves placing the ashes of a loved one into a urn or another type of vessel following cremation, while a burial means the remains of the person are placed into a plot, typically in a cemetery.

Winn suggests and encourages families and individuals to discuss how they would like their own funeral services to take place, well before they pass on. He said this is a very common practice and leads to a much smoother and less stressful situation for the family.

"It is very common for individuals to have a role in their own funeral planning, and I always encourage families to do so. It makes the stress on your family so much less if you have everything planned out before you need it," he said. "If you plan out ahead, when the event happens, you only need to work out small details."

Winn also believes family members can help one another significantly by signing a pre-need contract before death. Through this contract, an individual gives the funeral home and family a good idea as to what the person wants done with his or her body after death. It also results in less financial struggle for the family when the services are paid

for in advance.

"I encourage everyone to sign up for a 'pre-need,'" said Winn, "A pre-need is before you actually need it. You can do it as young as 10 and as old as 90, but we are all going to go someday, and it makes the process that much easier to get it done while you can."

For those who may be struggling financially to fund a funeral service for a loved one, Winn said there are several options for funding assistance.

"There are programs out there to help people with funding funerals," said Winn. "It is not financial aid per se, but there are a few government entities that can help, and I know the Cherokee Nation can provide assistance to families."

Financial planners and investment brokers can also lay the groundwork for planning after-death care.



Planning a funeral for a loved one is a task nearly everyone will have to tackle at some point. Luckily, there are many avenues and businesses designed to help individuals through these tough times.


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Brian Cookson APRN, CNP **Tahlequah, OK 74464**
Paula Young LNHA **918-772-5456**

Games that can challenge the brain

Games are as popular as ever. For evidence of that, one need look no further than his or her own smartphone. The number of hours people spend playing games on their smartphones might surprise even the most ardent players.

According to the mobile research firm Apptopia, between May and July of 2018, mobile users spent a whopping 3.38 billion hours playing the wildly popular strategy game “Clash of Clans,” making it the most popular smartphone game in the world during that time period.

Games might be seen as a way to unwind, but some games can potentially do more than merely provide a way to escape the daily grind. Brain teasers, riddles and crossword puzzles are just some of the types of games that can help people engage and challenge their brains while still providing a bit of escapism.

A Healthier Michigan, which is sponsored by Blue Cross Blue Shield Michigan and aims to help locals adopt healthier lifestyles, notes that the following exercises, games and platforms can help men and women challenge their brains in unique ways.

- **BrainHQ:** According to Posit Science, which created the system, BrainHQ (www.aarp.brainhq.com) is a system of training the brain that was developed by neurosci-

entists and other brain experts. The BrainHQ platform includes various brain training exercises with hundreds of levels that can help people improve their brain function, including memory and retention.

- **Writing in the Stars:** Similar to a crossword puzzle, this game provides a list of nine words to users, who must then find the six words that connect to from a six-point star before they can move on the next level. Available at www.happy-neuron.com, Writing in the Stars aims to help users improve their logical reasoning.

- **Private Eye:** With a goal of helping users improve their focused attention and concentration, Private Eye (www.happy-neuron.com) asks players to peruse a grid full of intricate layers and symbols in an effort to find the item that does not belong.

- **Braingle:** With more than 200,000 members, Braingle (www.braingle.com) is a popular online community where users can go to access brain teasers, trivia quizzes, IQ tests, and more. Users even rank the games, allowing novices to find games that might help them hone certain skills or ease their way into challenging their brains with games.

Millions of people across the globe play games every day. Though players often play games to have fun, they might be helping their brains without even knowing it.



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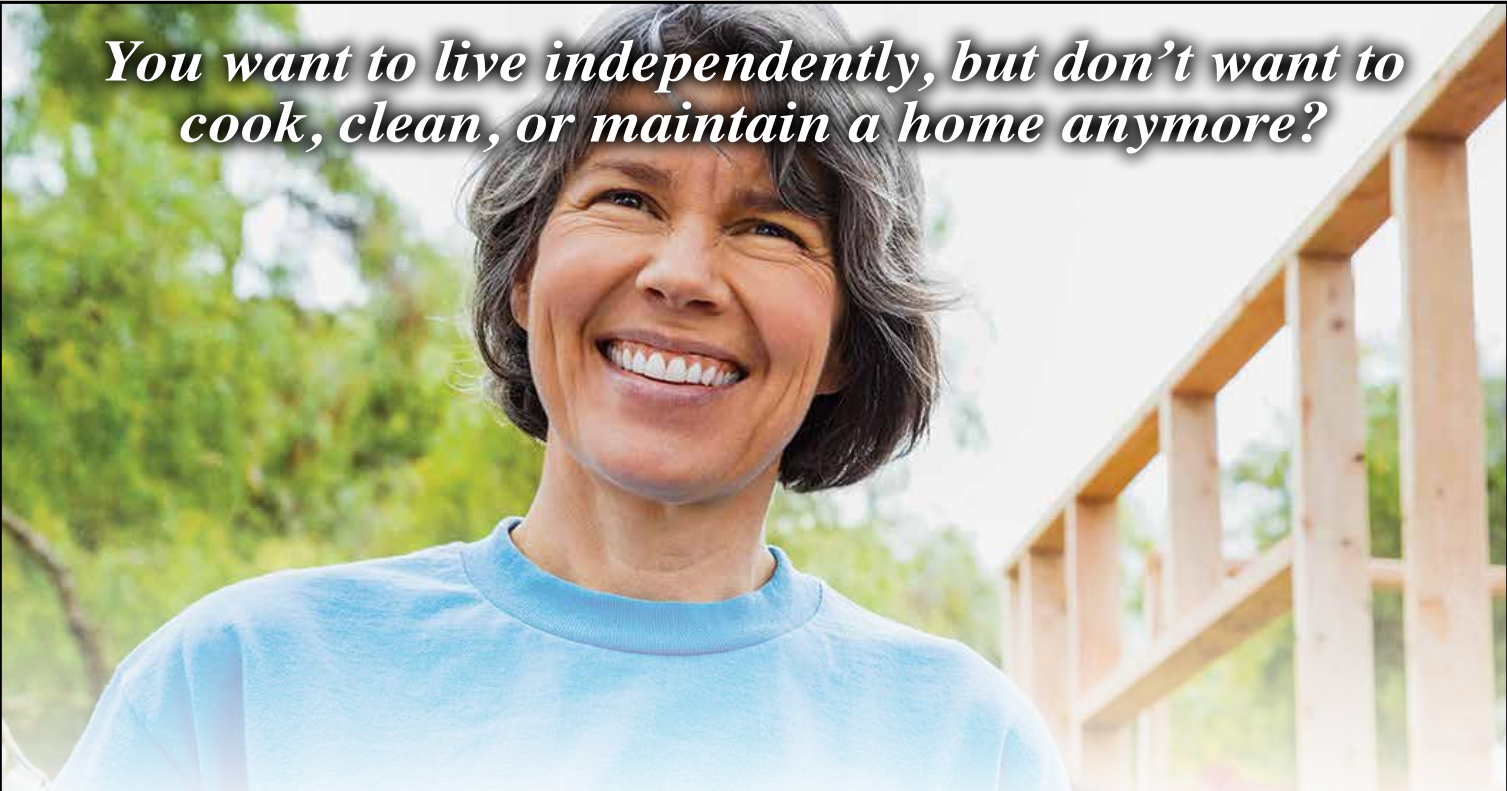
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Go Ye Village is a 501 (c) 3, Not-For-Profit Corporation and does not accept Medicare or Medicaid.

How to stay connected with loved ones

Decisions surrounding assisted living facilities are not always easy. Men and women may be reluctant to leave their homes while family members may be worried about how their aging loved ones will adjust to life in an assisted living facility. Though modern assisted living facilities cater to residents with an array of needs and interests, the hesitation about whether or not to move into such a facility is understandable.

One of the concerns seniors and their families may have about assisted living facilities is how to remain in touch with loved ones. Thankfully, staying connected is easier than ever before. That ease of connection has been on full display throughout the COVID-19 pandemic, during which aging men and women have been urged to limit contact with people outside their households in an effort to reduce their risk of contracting the virus. When the pandemic is in the rearview mirror, seniors can continue to employ various strategies to stay connected with their families after moving into an assisted living facility.

- Embrace technology. It's understandable that seniors are sometimes hesitant to utilize technology. Having spent much of their lives without smartphones and Zoom calls, it may seem like adjusting to a world where such things are now widely utilized will be incredibly difficult. However, modern technology is user-friendly, meaning seniors won't need much, if any, technical expertise or experience to utilize an assortment of devices that can help them stay in touch. Ask a relative to show you the ropes of a new device or request that staff at the facility teach residents the basics of using devices to stay connected with family. Staff may help set up Zoom calls or help residents learn the ropes



Many seniors relied on technology like Zoom to stay connected with loved ones during the pandemic. Residents of assisted living facilities can continue to utilize such technology to maintain connections with their families after the pandemic.

of texting.

- Make a weekly communication commitment. Work with family members to set up a time each week when you can communicate directly with them. If family lives nearby, this might take the form of a weekly family meal at a loved one's home. If family lives too far away for routine in-person meals, set up a time each week for a family Zoom call.

- Continue to engage with your interests and fellow hobbyists. If you were an avid reader who loved to discuss and recommend books to your loved ones, then continue to do so after moving into an assisted living facility. Sports fans who bonded with their loved ones over a shared passion for a favorite team can keep following their team and discussing the latest big game with their friends and family via email, texts or video calls. Various studies have discovered the positive effects that hobbies can have on long-term physical and mental health. Staying engaged with your passions can keep lines of communication open with friends and family and benefit your overall health.

Keeping the lines of communication with loved ones open can help aging men and women as they transition to life in assisted living facilities.

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The Founding Fathers

UNSCRAMBLE THE NAMES OF SOME OF OUR NATION'S FOUNDING FATHERS, THEN MATCH THE NAME TO THE PORTRAIT.

- teegoogwinnrash _____
- millxthreeadnona _____
- marniakajbnnnefl _____
- jamshando _____
- maaassdelmu _____
- essnoohjftrema _____
- aanoejmssid _____
- joayhjn _____



- ANSWERS:**
- The right names are:
 1. George Washington
 2. Alexander Hamilton
 3. Benjamin Franklin
 4. John Adams
 5. Samuel Jefferson
 6. Thomas Jefferson
 7. James Madison
 8. John Jay
- The right portrait is:
 1. H
 2. B
 3. A
 4. D
 5. G
 6. C
 7. F
 8. E

How well do you really know your country?

On July 4, 1776, the Continental Congress adopted the Declaration of Independence. Today, the Fourth of July is a celebration of the nation created on that momentous occasion 245 years ago. But how well do you really know the people and places of the United States? Take this quiz to find out.

TRUE OR FALSE

- Thomas Jefferson was the first



president to live in the White House.

- Sonia Sotomayor was the first Hispanic American to serve on the Supreme Court.
- The United States Constitution was inspired by the Iroquois Confederacy.
- Frederick Douglass was the first African American senator.
- The Washington Monument is the tallest monument in the United States.

WHAT HAPPENED FIRST

- The Louisiana Purchase or the passage of the Bill of Rights?
- The invention of the telephone or the establishment of the first national park?
- The founding of the Ford Motor Company or the Wright brothers' first flight?
- The creation of the National Football League or the ratification of the 19th Amendment giving women the right to vote?
- The passage of the Civil Rights Act or the creation of NASA?

BY THE NUMBERS

- How many UNESCO World Heritage Sites are in the United States?
 a. 24
 b. 37
 c. 50
- What percentage of fire departments in the United States are staffed entirely by volunteers?
 a. 30 percent
 b. 55 percent
 c. 70 percent
- How many states does the Mississippi River run through?
 a. 8
 b. 10
 c. 15



- ANSWERS**
- False (It was John Adams)
 - True
 - True
 - False
 - False (It was Hiram Rhodes Revels)
 - False (It's the Gateway Arch)
 - Bill of Rights, 1791 (Louisiana Purchase, 1803)
 - Yellowstone, 1872 (Telephone, 1876)
 - Ford, June 1903 (Wright brothers, December 1903)
 - Women's suffrage, Aug. 18, 1920 (NFL, Aug. 20, 1920)
 - NASA, 1958 (Civil Rights Act, 1964)
 11. a)
 12. c)
 13. b)

Behaving Badly

Back at the beginning of 1989, there was a TV mini-series that ran for one month. It had a total of 4 episodes and was titled, “Behaving Badly”.

In these episodes the wife who is jilted by her husband becomes fed-up with the whole state of affairs and becomes decidedly misbehaved. Fast forward to today. There recently has been a series of people “behaving badly” at sporting events. The actions have involved throwing objects at people, to pouring perfectly good popcorn on someone, to even engaging in expectorating spittle in the direction of an unsuspecting individual. All of those actions, and a host of others can take us to a place of snap judgements and reactive positions of, “well I would never...”. We might not do some of those things but everyone has had at least a few moments of “behaving badly”...a time when we were seen at our worst and maybe not a model and example



of proper behavior. I don’t know what makes people act, do, and say some of things that they do, but I do know that love and grace sure can help when someone has been caught “behaving badly”. Some divinely inspired words provide a process that can and does help and offers hope.

“Be completely humble and gentle; be patient, bearing with one another in love.” (Ephesians 4:2) After all, love covers a multitude of “behaving badly.”

*Brian Zinck
Campus Pastor/Chaplain
Go Ye Village*

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Tahlequah Extended Care

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M - F: 8 AM to 5 PM
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Tahlequah Health Center

918-431-0202

M - F: 8 AM to 5 PM
1500 E. Downing St. # 214
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918-444-2126

M - F: 8 AM to 5 PM
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Tahlequah, OK

Tahlequah ENT

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M - F: 8 AM to 5 PM
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Pharmacy

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1 PM - 5 PM
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NeoHealth Muskogee

918-683-0470

M - F: 8 AM to 5 PM
1328 S. York St.
Muskogee, OK

Salina Family Medical Center

918-434-7440

M - F: 8 AM to 5 PM
101 E. Ferry St.
Salina, OK

Westville Family Medical Center

918-723-3997

M - F: 8 AM to 5 PM
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101 Rockefeller Drive

Richenda Herren, M.D.
Sumit Kumar, M.D.
Patrick Ross, M.D.

INTERNAL MEDICINE

3332 West Okmulgee Avenue

David Kyger, M.D.
Sr. Grace Miriam Usala, R.S.M., M.D.

OB/GYN

3504 West Okmulgee Avenue

Jonathan Baldwin, M.D.
Edwin Henslee, M.D.

108 Lone Oak Circle, Fort Gibson

Sarah Poplin, APRN-CNM

ONCOLOGY

300 Rockefeller Drive

Fuad Hassany, M.D.

ORTHOPEDICS AND SPORTS MEDICINE

2900 North Main Street

Peter Fast, M.D.
Ronald Hood, M.D.

OTOLARYNGOLOGY (EAR, NOSE AND THROAT)

101 Rockefeller Drive

Edgar Boyd, M.D.

PODIATRY

101 Rockefeller Drive, Suite 204

Patrick Branagan, D.P.M.
Kevin Dux, D.P.M.

PSYCHIATRY

211 South 36th Street

Paul Matthews, D.O.

RADIATION ONCOLOGY

300 Rockefeller Drive

Selamawit Negusse, M.D.

WALK-IN CLINIC

108 Lone Oak Circle, Fort Gibson

Monday – Friday
8:00 a.m. – 5:00 p.m.

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