

HAWAI'I'S RESOURCE FOR LIFE

GENERATIONS

MAGAZINE | FEB 2011

The Business of Aging

—an interview with
Emmet White,
The Arcadia
Foundation
CEO

**RESOURCE
GUIDE:
Caregiver
Support
Listings**

page 21–22

**BODY-
PROOFING
Combats
Aging**

page 25

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As 2011 begins to unfold, every 8 seconds someone turns 65 in our nation. Yes, the baby boomers are aging and the first 70 million are starting to sign up for their Medicare benefits. The good news is we baby boomers are healthier than ever before. We will live longer than our parents and revolutionize what it means to be a senior.

You must know the facts of our aging population here in Hawai'i. We have the fastest growing aging population in the nation, have the highest percentage of 60+ people per capita (per 1,000

people), the highest cost of living, highest cost of long-term care and less than half the national average of nursing home beds per capita. So planning for a longer active life and the cost of long-term care will be a major focus this year.

Hawai'i's boomers will have many challenges ahead of them as they navigate the Medicare maze, start to prepare for their own long-term care needs and be caregivers to their parents and or their own grandchildren. These are just a few of the issues we will all face in the coming years.

In the coming issues of *Generations Magazine*, we will address these issues with resourceful and informational guides, timely articles to make you—our readers—question and define your own needs and wants for your family. Issues of Social Security, Medicare, caregiving, financial and legal, and most importantly “active aging” will be the many recurring informational columns we will offer you in the future. We hope you enjoy this issue.

Live well!
Percy Ihara, Editor/Publisher

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GENERATIONS MAGAZINE

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Printed by Trade Publishing Co., Hawai'i, 808-848-0711, 800-234-5619

GENERATIONS MAGAZINE



HAWAII'S RESOURCE FOR LIFE

Residents with Emmet White, from left to right: Sylvianne Nakamura, Gladys Paik, and Betty Sonoda

Cover & Cover Story Photography by Brian Suda

COVER STORY | EMMET WHITE... RETIREMENT ON THE JOB

The transition to a leadership role in senior living and health care services was quick and with no regrets.

PERSPECTIVE

7 :: Elderhood Project with Kirk Matthews

WISDOMS

8 :: *Financial:* Choosing a Financial Advisor
9 :: *Better Business Bureau:* Charity You Can Trust
10 :: *Legal:* Let the IRS Take a Bath for Change
11 :: *Medical:* Crisis Communication

COVER STORY:

12 :: EMMET WHITE:
LIFE CARE WITHOUT WALLS

SPECIAL FEATURE:

16 :: MOVING MADE EASY
18 :: MORE THAN JUST A VEGAS HOTEL

RESOURCE GUIDE

21 :: Family Caregiving Support Listings

HEALTH

24 :: Your Mind & Body
25 :: Body-Proofing Combats Aging
26 :: Glaucoma Awareness

PROGRAMS & SERVICES

28 :: *Social Security:* What's in a Name?
29 :: *State:* Healthy Heart, Happy Heart.

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Percy Ihara, publisher and editor, has launched *Generations Magazine's* Radio Show, now airing every Thursday night on radio channel KNDI AM 1270 at 6:30 p.m.–7:30 p.m. The weekly radio broadcast will be a “live” call-in show. Ihara will have local experts talking about programs and services that are important to our community.

- Medicare
- Social Security
- Long-term Care
- Caregiving
- Financial/Legal Issues
- City and State Senior Programs
- Healthy Aging Tips
- Aging in Place
- Travel and Las Vegas
- And Much More

“The explosive growth of Hawai'i's senior population means that our seniors, and their families, will need more information to embrace the challenge of living longer,” Ihara says. Today, more than ever, Hawai'i's retirees are recognizing the importance of finding reliable resources to help them understand and navigate through the process of aging.

For more information, call 368-6747 or email Percy@Generations808.com. ■

Elderhood Project | with Kirk Matthews

Mrs. Matthews, Linda Coble, and I just celebrated our birthdays. I'm not going to say how old we are but I will say that we've had our AARP cards for quite a while. We are boomers and our generation has often been referred to as the “Me” generation. That may have been appropriate at some point in our lives and it may still be an apt description for some, but I get the feeling that more and more of us are looking for ways that we can give back to a community, a society that has done so much for us.

Many of our heroes have gone so we have to look to each other for inspiration. I find it each week in the people I get to talk with on the Elderhood Project. The people from the Retired and Senior Volunteer Program (RSVP), Project DANA, Meals on Wheels, SCORE and countless other organizations rely on the efforts of volunteers to continue their good work. I applaud them all.

During the past weeks on the Elderhood Project, we have focused on providing seniors with the

tools they need to “age in place,” to remain active members of their communities while living at home. Ke Ola Pono, a chronic disease self-management program is a perfect example of that. The program offers a free six-week workshop called Better Choices, Better Health that helps people living with any ongoing health problem.

In the coming weeks, we also will learn more about Sage PLUS and its efforts to encourage seniors to be pro-active in their health care. What's new in affordable housing for seniors in 'Ewa? And February is National Heart Month, an important topic for all of us—regardless of age.

I hope you'll join us for the news every Thursday at 5:30 a.m. or 5 p.m. on KHON2 TV. Tune in to find out the latest information of importance to seniors and their caregivers. And happy birthday to Mrs. Matthews! Though we were born on the same day in the same year, somehow she got to be 10 years younger. Go figure!

Aloha ~ Kirk Matthews ■

Elderhood Project *airs every Thursday morning on the KHON TV2 Morning News at 5:30 a.m. and Thursday afternoon at the 5 p.m. segment* — topics from medical to senior life care and tips. Visit us at www.khon2.com/content/elderhood/default.aspx

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Smart Advice

How to Choose a Financial Advisor

By Michael Yee, CFP

A financial advisor can offer valuable strategies and guidance to help you grow your savings and meet your financial goals and dreams. It's important to select a qualified individual who is also a good match—personally and professionally.

HOW TO FIND THE RIGHT ADVISOR FOR YOUR FINANCIAL FUTURE:

Ask for a preliminary meeting. Your first meeting should be complimentary and without any obligation on your part. Be wary if you are pressured to write a check or make any decisions at your initial consultation. During the meeting, listen carefully to what the advisor says. Does he or she ask questions to help clarify your financial circumstances and goals? Or are you listening to a canned speech? Be prepared to ask questions to determine how your advisor will work with you, including compensation (more on that later), frequency of meetings or calls and how your progress will be tracked. Look for someone who follows a process but is also flexible and responsive when your needs change.

Understand the compensation model. Advisors may charge a flat fee for services while others charge a percentage of assets under management. Still others may be paid commission on the sale of financial products. It's not unusual for all three methods to contribute to an advisor's earnings. It's important to understand how commissions and fees will affect the growth of your portfolio and to be aware of potential conflicts of interest.

Compatibility matters. Your financial advisor should be someone who makes you feel at ease—enough so that you are comfortable sharing intimate financial details of your life. A successful advisory relationship can last for many years, so look for a person you can trust and with whom you enjoy spending time.

Review experience and training. Look for someone with a depth of knowledge and valuable

experience in the field. Your advisor should be able to distill complex financial topics for you in a way that you clearly understand and apply to your situation.

Some advisors earn designations as part of their ongoing training. For example, a *Certified Financial Planner™* certification indicates completion of training in the financial planning process, with an understanding of insurance, investments, tax strategies and retirement and estate planning. Another designation, Chartered Financial Consultant (ChFC®), indicates the advisor has received training in personalized financial planning processes. Some financial planners also may be trained and experienced as Certified Public Accountants or attorneys.

Consider specialization, as needed. Look for an advisor who has special expertise to meet your specific needs, such as estate planning or succession planning for your business.

Check professional references. Take the time to call each reference. Ask specific questions to get an idea of the advisor's strengths and weaknesses. If possible, talk to clients and professional associates. Credentials can also be verified by the organizations that award them.

Be a proactive client. Ask for what you need. If you aren't satisfied with the level of service you receive, take your business elsewhere. ■

Michael W. Yee is a senior financial advisor with Michael W. Yee, a financial advisory practice of Ameriprise Financial Services, Inc. As a financial advisor, Yee provides customized financial advice that is anchored in a solid understanding of client needs and expectations, and provided in a one-on-one relationship with his clients. For more information, please contact Michael W. Yee at (808) 952-1240.

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SAVVY SHOPPERS

Find a Charity You Can Trust

By Bonnie Horibata

The New Year is here and, because of the rough economy, it's more important than ever to become a savvy shopper to both save money and prevent identity theft in 2011.

Being a knowledgeable consumer is ultimately about using money wisely and learning how to squeeze as much value as possible out of every dollar.

Charities seeking donations may tug at your heartstrings, but don't succumb to pressure to give money on the spot. The Better Business Bureau (BBB) evaluates charities based on the use of funds, fundraising, governance, public accountability, solicitation and information materials.

Look for the BBB seal and always check a business or charity out with BBB before you buy or donate. Nationwide, nearly 400,000 businesses bear the BBB seal of accreditation and meet its standards. You can also find the seal on Web sites and at business locations. Check with the BBB to make sure that the charity or company that you are considering does not have a history of dissatisfied customers or unanswered complaints.

Check out a business or charity online at www.hawaii.bbb.org. ■



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68	6.0%	75	6.7%	82	8.0%	89	10.1%
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Let the IRS Take a Bath for Change

By Scott Makuakane



Nobody likes to pay taxes, but most of us like to take baths. Unless the bath is the kind where money flows out of your pocket and down the drain. If you feel like paying taxes is a lot like seeing your money go down the drain, you will be glad to know about an exciting estate planning opportunity that can help make the IRS take a bath after your death instead of your loved ones.

When you die, the IRS will want your loved ones to pay a tax on the value of everything you owned. The estate tax reaches all of your assets, unless some exclusion or deduction applies. The law gives each of us an exclusion (I like to call it the "coupon") from the estate tax. You can pass the coupon amount to whomever you want, tax-free. In addition to the coupon, the law gives married couples an unlimited marital deduction so estate tax can be postponed until both Mom and Pop are gone. The marital deduction doesn't get rid of the tax—it just postpones it. The coupon does get rid of the estate tax to some extent, but it is not enough to eliminate all of the estate tax for many families.

The law also allows an unlimited estate tax charitable deduction. So if you would rather have your money go to charity than to the IRS, you can bequeath all of the assets that would have been taxed at your death (everything over the coupon amount) to charity. But what if you want to give your descendants more than the coupon amount?

By using a charitable lead trust (CLT), you can give assets to charity and your loved ones, without having to give anything to the IRS.

Imagine sitting in a leaky bathtub. If you do nothing, eventually you and your rubber ducky will be the only things left in the tub. In order to maintain the water level, you will need to add

water as fast as it is leaking out. If you add water faster than it is leaking out, the water level will rise, and eventually the tub will overflow. Imagine the flood that would result if you took a nice long bath (say 25 years) with hot water filling the tub faster than it is leaking out. Now imagine that instead of an overflow of water, you had an overflow of money. This is exactly how CLTs work.

You put assets (hot water) into a CLT (bathtub). The trust agreement says that each year, 5% of the value of the assets will be paid to charity (5% of the water in the tub will leak out). Meanwhile, let's say that the trust assets are earning income (the faucet is turned on and the tub is being filled) at the rate of 7%. The law allows us to pretend that the trust is earning only the applicable federal rate (AFR), which is set by the U. S. Treasury each month. If the AFR is 2% at the time we created the CLT, then we get to say that the trust will grow at a rate of only 2%. Net result? If payments are made to the charity monthly, the IRS will make believe that the trust will be completely exhausted in about 26 years, even though it will have far more in it at that time than when the trust was created. The best part is that all of the trust assets will go to charity and your loved ones, and not a cent will go to the IRS. ■

SCOTT MAKUAKANE is a lawyer whose practice has emphasized estate planning and trust law since 1983. He hosts *Est8Planning Essentials*, a weekly TV talk show which airs on KWHE (Oceanic channel 11) at 8:30 p.m. on Sunday evenings. For more information about Scott and his law firm, *Est-8Planning Counsel LLLC*, check out www.est8planning.com.



+Crisis Communication

By Sandra J. Yorong



If a parent suddenly fell unconscious or required emergency medical attention, would you know what to do? Would you know what paperwork, insurance cards and medical records to bring with you to the hospital?

"When a crisis occurs, convenience takes on a whole new meaning."

Once a medical crisis occurs, it's too late to prepare for the large amount of information that is needed by doctors, hospital staff, family and relatives. The solution? A medical organizer.

With a medical organizer, you can log prescriptions, appointment times, treatment instructions and important contacts, plus track medical records, medical histories and vital stats.

There are many different types of organizers on the market. Many of them feature tabbed dividers, storage pockets and useful medical charts. It is a great communication tool. And, it can help you make important medical decisions.

TOP 5 REASONS WHY YOU NEED A MEDICAL ORGANIZER

- 1. More control:** If a parent suddenly becomes unconscious or incapacitated, a medical organizer speaks on his/her behalf. It provides the hospital and emergency staff with the most recent health information.
- 2. Peace of mind:** One parent usually manages the finances, health records or housekeeping duties. Ask this parent to establish a medical organizer for both parents to avoid the burden of starting one from scratch when he or she is gone.
- 3. Lessen the guilt:** Eliminate the guilt adult children experience with end-of-life decisions because a parent did not establish the proper legal documents related to health issues. Studies found that siblings do not always agree with end-of-life decisions for a parent and this can break up the best of families or instill long-standing resentment.
- 4. Minimize delays:** Reduce delays with medical attention because important information was unavailable. You will also save time from having to search for information in safe deposit boxes, file cabinets or computer files.
- 5. Proactive approach to care:** Preparing now can save time and grief for family members who will make important decisions on behalf of a sick parent. Doctors appreciate when adult children take a proactive approach to their parent's health, especially as geriatric progression worsens over time. Your parents will appreciate you too! ■

Sandra J. Yorong is a financial advisor and author of the 'Lifetime Medical Organizer' and sold at retail bookstores and online at Amazon.com and www.lifemedorganizer.com

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Emmet White at the Arcadia

...life care without walls.

Emmet White—local attorney turned retirement community CEO—offers us insight into the business of aging in Hawai‘i. At Arcadia Retirement Residence he sees firsthand the costs and benefits of senior care.

You may know Emmet White from his previous life as a local attorney, board member of Central Union Church or Colonel in the Hawai‘i Army Reserves; however, most know him for his work as President and CEO of Arcadia Community Services, the holding company for Arcadia Retirement Residence, Craigsid Retirement Residence, The Arcadia Foundation, Arcadia Edler Services and Arcadia Home Health Services.

Emmet explains The Arcadia Family of Companies’ approach to senior care, including its future plans for “life care without walls”—or home-based care—a concept that combines services so that residents can age in place at home.

In addition to what retirement communities such as Arcadia are doing to serve seniors, Emmet says that ‘seniorhood’ as a whole needs to be reshaped. Times are changing. The demand for senior care is exceeding supply, and the effects of Health Care Reform are yet to be known. He says that smart use of technology, medical care and education are critical for successful health care in Hawai‘i. However, he cautions, on a personal

level, each of us needs a shift in attitude about saving for our senior years. It’s up to all of us to bear the cost of our own senior care, as best we are able, to ensure quality of life in our later years.

GM: *With your family on the East coast, why did you decide to move out to Hawai‘i? Having been here for 40 years, are you here to stay?*

EW: I had roomed for a year in college with a fellow from Hawai‘i, and gorgeous warm weather all year round was very appealing to me. In 1971, I talked with my wife of 1 ½ years, Betty, about going to Hawai‘i and seeking jobs. With some hesitation and misgivings she said, *Okay*. When we arrived in Hawai‘i in late 1971, my former college roommate’s family was very welcoming and supportive to Betty and me. As fate would have it, I passed the Hawai‘i bar exam and was hired by a small law firm. Betty was initially hired as a part-time history teacher at Sacred Hearts Academy (she is now the Head of School). We haven’t had anytime to look back since!

GM: *What do you love most about Hawai‘i?*

EW: I love the beauty of Hawai‘i’s weather and the people who live here, as well as the opportunity to raise a family and work all these years with Betty at my side.

GM: *What is something people don’t know about you?*

EW: For 10 years, in my youth, I was a drummer in a summer community band on the New Jersey shore, which gave weekly concerts on the boardwalk. I enjoyed this “gig” very much!

GM: *What is your favorite restaurant?*

EW: Betty and I have three favorites: Paesano’s in Mānoa when we have a yearn for Italian; Ruth’s Chris at Restaurant Row when I have a yearn for a good steak; and, Panya at Ala Moana Center when we’re alone, hungry and worried about eating too much!

GM: *You and your wife Betty White of Sacred Hearts Academy must have very busy lives. What do you guys do for fun?*

EW: Betty and I like to be quiet together when we’re not on the go—we both enjoy reading, or a special trip with just the two of us! I also enjoy an occasional round of golf. We enjoy entertaining—I do the food shopping and Betty does the cooking. Much of our free time is spent with three grandsons, all under the age of 3 years old.

GM: *What is a good day for just you?*

EW: Our Arcadia companies are devoted to providing quality care and services for our seniors. During the day I see a cheerful outlook and many little acts of love and kindness by, between and among our staff, residents and our families and friends. As I reflect on the day, usually during my drive home, I say a short prayer of thanks, and believe that life is good!

GM: *Any hobbies other than work?*

EW: For years I enjoyed playing softball in the lawyer’s league on Saturdays (I’m long retired), and, for now, keeping an eye on our young grand-boys when their parents are busy is the hobby of choice!

GM: *What motivated you to go from the legal field to working with seniors, and how was the transition?*

EW: In 1995, Arcadia, on which I had served as a board member from 1983, was at a crossroads needing new leadership and direction. Based on discussions with the Directors, and after conversations with my family, I decided to give this leadership role a try. The small law firm of which I was a member, was disappointed, but was supportive of my move from the active practice of law to my working at Arcadia. The transition from law practice to a leadership role in senior living and health care services was quick and with no regrets or second-guessing. Over the last 15 years we have honed our senior care skills and developed six related companies to provide vital services for our kūpuna.

GM: *What have you learned from your residents that inspires you?*

EW: I have found that when you sit quietly, listen and ask good questions, you will find in each

senior resident, participant or client a unique past with wonderful experiences, insights and a special brand of wisdom that produces volumes of valuable and enjoyable knowledge for you and your fellow workers. I am also inspired daily by the great devotion to each other I witness in the couples that reside at Arcadia.

GM: *Any favorite stories or residents that you can share?*

EW: Indeed, there are volumes of stories, but one that is emblazoned in my memory is that of a beautiful, very petite, 95-year-old resident, whom I had known for years. She had finally agreed to be with us in our Health Care Center. Cancer was taking its toll. When I came to visit with her a few days after her move, she informed me that she had only \$50,000 left. Taken back by her direct comment, I remember asking, “*What, Marge, do you want to take it with you?*” We both had a hardy laugh, and I told her that we would not speak of money again. Then, with her piercing wide and deep blue eyes, looking up at me with a look that at once combined wonderment and joy, she asked, “*Emmet, what do you think Heaven will be like?*” A host of thoughts cascaded through my mind, as I knew Marge, a wonderful person and friend, would soon be embarking on her journey beyond. I remember saying to her, “*All I know, Marge, is that if St. Peter gives you any trouble, I’m doomed to purgatory forever.*” A couple of months later Marge passed. But, her query always flashes before me when death is addressed, and her expression, as the start of her journey neared, has always been an inspiration to me for what awaits us beyond our life on Earth.

GM: *What do your residents love most about Arcadia?*

EW: There are many reasons that seniors reside at Arcadia. I believe one of the initial reasons people chose to reside at Arcadia is the promise of lifetime care, including long-term assistance, should the need ever arise. But, I think that what most residents come to love about Arcadia is being a part of a caring community where dignity, companionship and the environment bring joy and good quality to life everyday.

GM: *Are you planning to, or could you see yourself, living in Arcadia later on in life?*

EW: With the average age of entry for Arcadia at 80 years of age, in a nutshell, if I live that long and Betty sees the value at the time, Arcadia (and 15 Craigside)—if affordable for us—are very attractive options for Emmet’s and Betty’s “very” senior years!

GM: *Do you see more retirement communities like Arcadia coming in the future?*

EW: No doubt. On the Mainland, there will be more retirement communities similar to Arcadia in the future. And, while the metrics suggest that Hawai‘i needs more senior living facilities, the cost, as well as the government permit and development processes in Hawai‘i, may be too prohibitive for the design, planning, construction and operation of a new Continuing Care Retirement Community (CCRC), especially for that amorphous middle class of Hawai‘i seniors who are too poor to be rich, and too rich to be poor.

GM: *What is your opinion on the new Medicare reforms?*

EW: The 2010 Medicare reforms come with a substantial price tag:

- higher/new taxes on the well-to-do
- taxes on annual health insurance plan premiums that are more than \$10,200 per individual (e.g. 40% of that cost)
- new fees on the health care industry (supposedly because they’re getting new customers)
- cuts in Medicare spending

While these reforms promise better coverage, the “redistribution” of benefits may not produce overall satisfactory results.

Of course, change and adjustments in senior health care and services are inevitable. I do think that people need to adjust ambivalent attitudes about devoting personal wealth and assets to one’s care in their senior years. We also need to embrace the smart use of technology, medications and clinical care. Adjusting attitudes will have a lot to do with the future success of our huge and expensive health care system.

GM: *What is your vision for health care in Hawai‘i?*

EW: The smart use of technology, medications, and medical and clinical care are critical to future successful health care in Hawai‘i, as is consistent and continued education on health care programs and services for seniors and their families. There needs to be a major change in consumer attitudes regarding the responsibility for personally bearing much greater costs for our own senior care and long-term care. Senior long-term care and services are not and cannot be a government entitlement program.

GM: *Obviously not everyone will be able to live in Arcadia even if they wanted to as there are not enough beds. In your opinion what is our future look like for long-term care?*

EW: Statistically, long-term care is a possible factor in every senior’s future. But, no one knows, and the data is unable to tell us specifically, who will need it and for how long it will be required. Private enterprise and government must work in close collaboration with each other to maintain a strong safety net for those less fortunate. Nursing facilities are, and will be, needed to deal with the more intense sub-acute care required for indigent nursing home residents, as well as private pay nursing home residents, which home- and community-based programs cannot reasonably and responsibly handle.

GM: *Home-based care is where most families have the challenge to care for their loved ones, is there any easy fix?*

EW: There is no “easy fix” for home-based senior care. The Arcadia Family of Companies’ approach to senior care and senior services in the greater community has been evolving. We are pursuing the concept of “life care without walls.” This business concept involves the need to develop the right combination of the following elements for residents who are aging in place in their homes and apartments:

- (1) a reasonable financial posture
- (2) a reasonable and comprehensive cost schedule
- (3) a care coordinator

- (4) home/apartment inspections with appropriate maintenance for a senior’s safety and convenience
- (5) at least, personal annual geriatric assessments and acceptable health planning and focus
- (6) an emergency response system
- (7) appropriate in-home assistance with one’s activities of daily living
- (8) transportation, as needed
- (9) meals, as needed
- (10) access to a location with social and wellness programs, including programs and therapies at Arcadia and 15 Craigside
- (11) companions, as needed and as planned
- (12) referral to sub-acute facilities, as may be required.

Another part of the “fix” is the recognition that one has to assume personal responsibility for the cost of a better quality of life in one’s senior years. The government may provide some help, but, generally, the lion’s share for senior care and services should, and must be borne by the senior.

GM: *Do you plan or want to live to 100?*

EW: It isn’t my call on reaching 100! If I am given the privilege of a longer life (at 64, I think I’ve just embarked on “those senior years”), I hope my quality of life will be good, so I prepare for the future by trying to adhere to the sound and popular core values we share at the Arcadia companies, as well as saving some money for the “senior costs” Betty and I might face!

GM: *Thank you for this wonderful interview.*

How would you like to sign off to this?

EW: Thank you, Percy, and *Generations Magazine* for the opportunity to talk about *thinking, learning, and planning* with our families and loved ones for our anticipated walk into an exciting and rewarding “senior” future. ■



MOVING Made EASY

Anyone who has ever moved, regardless of age, knows how stressful it can be. But it's particularly challenging for older adults and their families when it's time to pack up a home filled with a lifetime of possessions and memories. Just the thought of moving and starting all over somewhere else can be overwhelming.

As Realtors for 6 years, Dan and Julie Ihara have helped many clients sell their homes and downsize their lives. In the process, they have developed effective and efficient ways to address the challenges of transitioning. Their first-hand experience with assisting clients move to a new setting prompted the Ihara couple to open a new company called **Senior Move Managers**. They, along with their niece Cynthia Arnold, serve as caring and compassionate consultants for seniors and their families.

Whether it's a move to a condo, family home, retirement community or care home, there are systems and services that can help. The Ihara's experience as full-service Realtors has enabled them to develop strong relationships with trustworthy vendors needed to make a stress-free transition. Their compassionate approach helps Hawai'i's seniors transition with dignity and peace of mind.

BEFORE



STAGED TO SELL



AFTER



Photography courtesy of Senior Move Managers

"We are a one-stop shop that helps seniors make a stress-free move from their old house to their new home," Dan says. "We understand that everyone's situation is unique. Consequently, we create a customized plan that addresses each client's specific needs."

Surveys show that most seniors would rather remain in their homes, and to many of them moving represents a loss of control. "While these moves usually are precipitated by something that's happened—a health crisis, a death of a spouse or a loss of driving ability—some empty nesters and seniors choose to downsize to a condo or retirement community to improve their quality of life," Dan says.

Lynn Goya, M.Ed., Psy.D. knows all so well the stress of a parent that transitions. "My mother felt overwhelmed by the task of cleaning out the stuff she had accumulated in the 53 years she lived in the house. Dan and Julie said they would take care of it! Their excellent wrap-around services, consistent communication and commitment to us, not just as clients but as people, is unprecedented in my experience. I recommend them without reservation. They go the extra mile with integrity and a personal touch."

More than 50,000 families will hire a certified senior move manager this year, up from 30,000 just two years ago, according to the National Association of Senior Move Managers. Senior Move Managers is a fee-based service that families find indispensable, and not just because they handle the logistics. Tensions can spill over when an elderly parent must relocate. Hundreds of necessary decisions and actions can swallow time that the family may not have; the inevitable negotiations and concessions can trouble even the best parent-child relationships. There's now a Hawai'i company with local roots designed specifically to help seniors transition and downsize their lives while minimizing the stress of moving. If you'd like a free no-obligation consultation or just to chat about your situation, please call **Senior Move Managers at 221-8345** or visit their website at www.smmhawaii.com for more information. ■

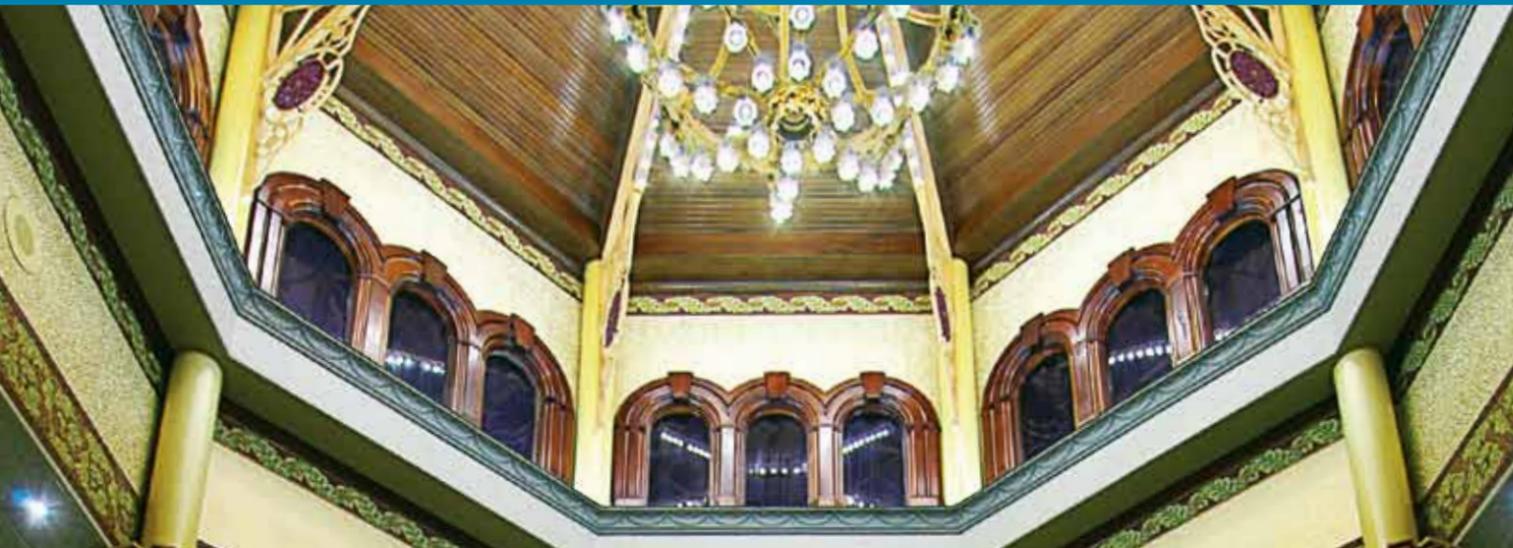
BEFORE



Pictured left to right: June Ikeda, Kay Iijima and Lynn Goya celebrate the move

AFTER





MORE THAN JUST A VEGAS HOTEL *By Kevin Kaneshiro, Vacations Hawaii*

The 'jewel' of Downtown Las Vegas, **Main Street Station Casino, Brewery, and Hotel** is nestled just a few steps north of the Fremont Street Experience, and played a significant part in the revitalized downtown Las Vegas.

Possibly the best-kept secret in all of Las Vegas, Main Street Station is set in the splendor of the Victorian Era and home to a fabulous collection of antiques, artifacts and collectibles.

Visitors to Main Street Station are encouraged to enjoy self-guided tours of a delightful and astonishing array of antiques and artifacts from throughout the world. Here are just a few items you will find...

■ Chandeliers from the San Francisco Opera House now hang throughout the Garden Court Buffet. These majestic bronze and crystal beaded chandeliers were created in the 1850s.



■ An Italian marble figure of Goddess Fortuna is located in the Garden Court Buffet. She depicts "Lady Luck" holding a set of dice in her up-lifted hands and a deck of cards in the other. Legend holds that gazing upon her brings one good fortune.

■ The bronze and crystal beaded chandelier that hangs under the southern stained glass skylights, near the valet parking entrance, is typical of the ornate beauty of the Victorian Era. The intricate crystal beading is accented with a motif representing acanthus leaves.

■ A portion of the Berlin Wall can be found at Main Street Station. This graffiti-covered segment of the oppressive wall that once separated East and West Berlin now serves an appropriate function in the Gentleman's Restroom.

■ Three exquisite bronze chandeliers that now hang above the central casino pit were originally installed in the 1980s in the Coca-Cola building in Austin, Texas.

■ The Louisa Alcott, a Pullman parlor car, was built by the Pullman Company in 1927, and was one in a series of cars named for women authors and poets. The car has been refurbished to provide an elegant cigar-smoking lounge.

So when you are on your next "Vegas Fix," check out **Main Street** ... one of the gems of the Boyd Gaming Group of Hotels and Vacations Hawai'i. ■

CALENDAR of EVENTS

CALIFORNIA-Hotel & Casino

Apr. 2 — KSSK Perry & Price Show

Tickets may be purchased at the B Connected Club at the Cal starting March 1, or by calling 1-800-634-6505, ext. 2705.

Apr. 17 — 20 Spring Hi-Cal Golf Tournament

Only \$695, includes: \$30,000 cash-prize fund, four-night stay with meal book, two days of golf, transportation to and from golf courses, free breakfast buffets, two awards banquets and tee gifts. For reservations, call 1-800-548-8951.

Apr. 30-May 1 — 14th Annual Lei Day Polynesian Festival

Includes entertainment by Hawaiian and Polynesian musicians and dancers; artists, craftsmen and food and beverage vendors, showcasing the very best of Hawai'i; special demonstrations and activities; and annual Island Fever Block Party. Entry to the two-day festival is FREE.

FREMONT-HOTEL & CASINO

Mar. 16 — 20 Hoopla Events Center

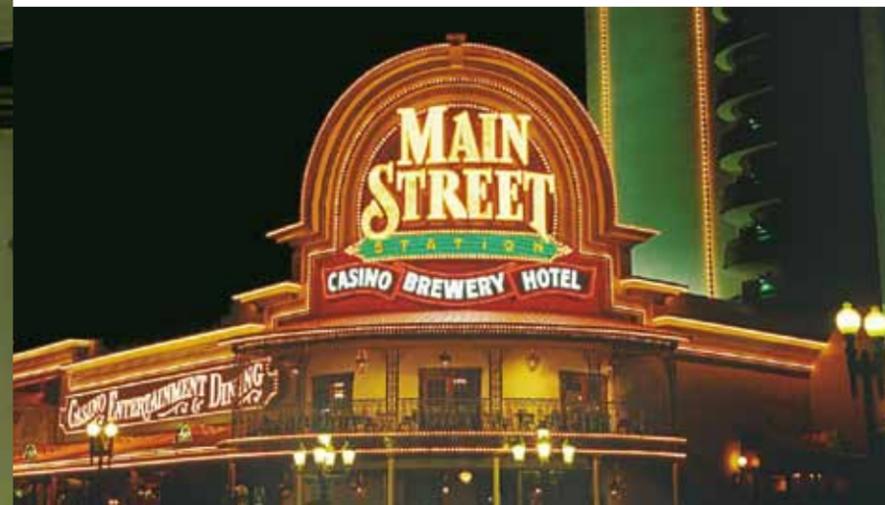
Watch all your favorite college teams battle it out at the Fremont's Hoopla Events Center. Food, drinks, a betting station and more will be available. For details call the Fremont: 1-800-634-6460

May 15 — 18 Spring Golf Tournament

Only \$645, includes, four-night stay, two days of golf, transportation to and from golf courses, free breakfast buffets, two awards banquets and two premium golf gifts. Also, a hole-in-one wins a Las Vegas vacation including round-trip airfare and free stay at the Fremont! For reservations, call 1-800-634-6182.



Photography courtesy by Vacations Hawaii





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RESOURCE GUIDE ::

For more detailed and complete list of resources
go to Generations808.com

FAMILY CAREGIVING SUPPORT MEETINGS

	When	Contact
Alzheimer's Association Holy Nativity Church-Glantz Hall 5286 Kalaniana'ole Hwy., 'Āina Haina	2nd Mondays 7 p.m.-9 p.m.	Ira Kazama 591-2771 irakazama@alz.org
Alzheimer's Association Ka'ne'ohe Community Family Center 46-028 Kawa St., Suite A10, Kāne'ohe	2nd Saturdays 10 a.m.-12 p.m.	Ira Kazama 591-2771 irakazama@alz.org
Alzheimer's Association St. Timothy's Episcopal Church 98-939 Moanalua Road, 'Aiea - Pearl City	3rd Mondays 7 p.m.-9 p.m.	Ira Kazama 591-2771 irakazama@alz.org
Alzheimer's Association / Honolulu - Central Plaza at Punchbowl, 1st Floor Activity Room 918 Lunalilo St., Honolulu	4th Saturdays 7 p.m.-9 p.m.	Ira Kazama 591-2771 irakazama@alz.org
Alzheimer's Association Plaza at Mililani 95-1050 Ukuwai St., Mililani Mauka	4th Wednesdays 7 p.m.-9 p.m.	Ira Kazama 591-2771 irakazama@alz.org
Caregivers Support Group - Central O'ahu Wahiawā General Hospital Long-term Care, 2nd floor	2nd Thursdays 7 p.m.-9 p.m.	Rachel Sato 621-6467
Caregiver Support Group - Windward O'ahu Castle Home Care 640 Ulukahiki St., Kailua	Call for times	Linda Ford 247-2828
Caregiver Training ORI 'Anuenue Hale 64-1888 Kamehameha Hwy., Wahiawā (next to Helemano Plantation)	Tues. & Thurs. 9:30 a.m.-11:30 a.m.	Yvonne deLuna 622-3029 anuenuehale@hawaii.rr.com
Caring for the Caregiver / Project Dana Honpa Hongwanji Betsuin 1727 Pali Hwy. (in the Social Hall)	2nd, 3rd, 4th Wed. 9 p.m.-1 p.m.	Project Dana 945-3736 projdana@hawaiiantel.net

*You may want to also contact the State of Hawai'i Executive Office on Aging at **586-0100**, or the City & County of Honolulu Elderly Affairs Division at **768-7700**, or go to www.hawaiiadrc.org for more information.

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Eldercare Support Group 710 Ahukini St., Honolulu	Last Saturdays 10: a.m.-12 p.m.	Karen Koles 395-9082
Grandparents Raising Grandchildren / "Tutus In Control" St. Philip's Episcopal Church Hall 87-227 St John's Road, Wai'anae	Every Thursdays 9 a.m.-11:30 a.m.	Kauai or Shannon 696-3482 skhonu@yahoo.com
Ko'olau Caregiver Support Group Clubhouse of the Ko'olau Golf Course	1st Thursdays 7 p.m.-9 p.m.	Gary Powell 625-3782 www.thecaregiverfoundation.org
Makiki Caregiver Support Group Sakura House Adult Day Care Mott Smith Dr., Honolulu	4th Mondays 7 p.m.-9 p.m.	Gary Powell 625-3782 www.thecaregiverfoundation.org
Pearl City/Aiea Caregivers Support Group Pali Momi Health Center Physician's Dining Room	3rd Mondays 7 p.m.-9 p.m.	Gary Powell 625-3782 www.thecaregiverfoundation.org
St. Francis Hospice Pearlridge Center, Uptown, 2nd Floor, fronting Sephora by the escalator	1st Wednesdays 8 a.m.-9 a.m.	Vishaka Jokiel , LCSW 547-8033 VJokiel@stfrancishawaii.org
St. Francis Hospice Kāhala Mall, California Pizza Kitchen Wing, fronting Verizon Kiosk	3rd Wednesdays 8 a.m.-9 a.m.	Cheryl Deines, LSW 547-8129 CDeines@stfrancishawaii.org
St. Francis Hospice Windward Mall, lower level fronting Sears	4th Wednesdays 9 a.m.-10 a.m.	Luisa Wyant, LCSW 547-8147 LWyant@stfrancishawaii.org

Additional information regarding support meetings and grief classes, please call:

Felicia Marquez-Wong, LSW, QCSW, CT, Bereavement Services Manager
547-8145 • FMarquezWong@stfrancishawaii.org

*You may want to also contact the *State of Hawai'i Executive Office on Aging* at **586-0100**, or the *City & County of Honolulu Elderly Affairs Division* at **768-7700**, or go to www.hawaiiadrc.org for more information.

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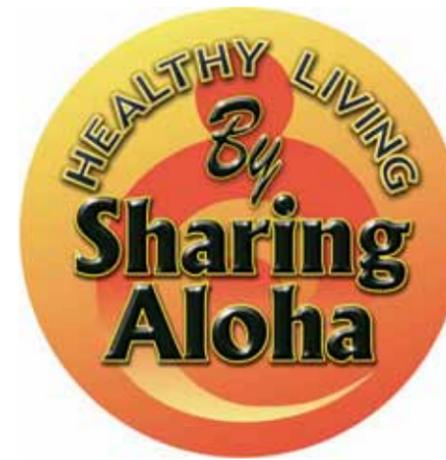
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The MAYOR'S 45th SENIOR RECOGNITION PROGRAM

An Awards Program for Outstanding Senior Volunteers

For the 45th consecutive year, the Mayor and the Honolulu Committee on Aging are honoring senior volunteers. If you know anyone 60 years or older who gives time and talents to make a difference in our Honolulu community, help us celebrate their life and service.

Nominate this person to be honored at the Mayor's Annual Senior Recognition Program.



Thursday, April 21, 2011
9:00 - 11:30 a.m.
Hawaii Convention Center

Family, Friends and Nominators are invited to attend the program.

All Nominees will be presented to the audience and receive a certificate.

Admission is **FREE** and the public is invited to share in this celebration!



NOMINATION DEADLINE: Thursday, February 24, 2011

For information, call **768-7705**

Send nominations to:

Honolulu Committee on Aging
715 S. King Street, Suite 200
Honolulu, Hawaii 96813



your MIND & BODY



a Column by
Dr. Ritabelle Fernandes, MD, MPH, FACP
 is Clinical Associate Professor at the Geriatric Medicine Department of the John A Burns School of Medicine, University of Hawai'i. She is board certified in Geriatric medicine, Hospice and Palliative Medicine, Internal Medicine and Home Care. She is a practicing physician at the Kokua Kalihi Valley and Kalihi-Palama Health Center.

1. What can a person do to reduce his or her risk of memory loss?

The 2010 National Institutes of Health consensus and state-of-the-science statement revealed preliminary evidence that suggests beneficial associations between physical and leisure activity in reducing the risk of cognitive decline in seniors. Participation in activities at local senior citizen centers, health maintenance groups, clubs and churches will keep the mind active. Healthy lifestyle measures such as good control of blood pressure, blood sugar, and cessation of smoking reduces the risk for cardiovascular disease and memory loss.

2. Is there any role for vitamins or supplements such as Gingko?

The most consistence evidence is available for omega 3 fatty acids found in fish, with several longitudinal studies showing reduced risk for cognitive decline. Adherence to an island diet rich in fish consumption will help preserve a person's memory. Gingko biloba was initially found to be beneficial in smaller short term studies. However, a recent large randomized control trial called the Gingko Evaluation of Memory (GEM) study compared Gingko Biloba with placebo in more than 1,500 elderly showing no reduction in the incidence of Alzheimer's dementia. There is very little evidence to suggest a protective effect of Vitamin A, B, C or E. At this time vitamin supplementation does not prevent memory loss. ■

BODY-PROOFING COMBATS AGING

By Teresa Wong, Physical Therapist

Growing older is inevitable but the rapid physical deterioration we call "aging" does not have to be. In fact, the aging process can be slowed down or in some cases reversed with a consistent exercise program. Numerous studies show adults who make regular exercise a part of their lifestyle are biologically younger by almost 10 years than those who do not exercise. In fact, lack of exercise is responsible for about half of the physical decline associated with aging!

Each year, one in three adults age 65 and older experience a fall, which can lead to injuries such as hip fractures and head traumas. Many organizations stress "home proofing" to prevent the likelihood of falls by removing throw rugs, installing better lighting, etc., and while those are smart things to do, many falls actually occur outside the home. A better method is what we at REHAB Hospital call "**Body-Proofing.**"

Body-Proofing utilizes exercises designed specifically to address issues of balance, muscle weakness and lack of "fluid" movements. Can you get up from a low chair without using your hands? Can you go up or down stairs without holding on to the handrail? Can you put a pair of pants on in a standing position? If you answered 'no' to any of the above, read on!

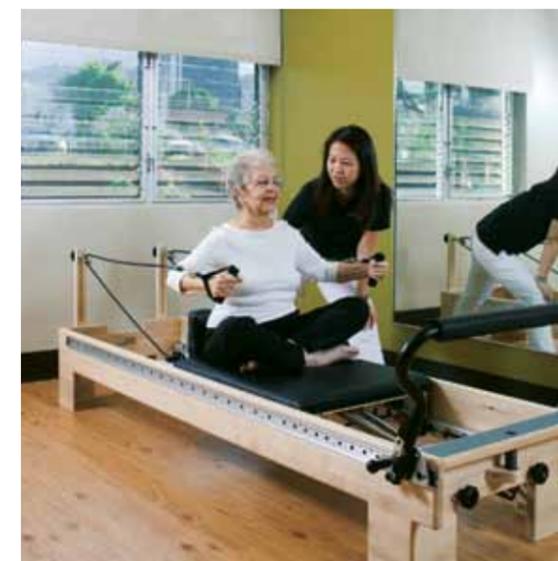
The key to Body-Proofing is "core" strength. Your "core" often refers to the center of gravity, deep in the abdominal cavity. The actual muscles

of the "core" are the deep muscles that make up the internal abdominal wall as well as your pelvic floor and spinal musculature. This group of muscles stabilizes the body during movements. Balance is all about maintaining stability while we are moving. The other key muscles are what I refer to as the "anti-gravity muscles," those that hold us up against gravity—the hip, thigh and calf muscles that must remain not only strong but also limber in order to react quickly.

Pilates is almost a perfect form of Body-Proofing exercise and that's why we utilize it for rehabilitation programs. It focuses on core strength, with emphasis on stabilizing the body while you move against resistance. If done properly, it is an exercise program that conditions the body back to its optimal state of strength, flexibility and stability. Other methods include martial arts with its emphasis on stability, flexibility and strength. Or even something as gentle as Tai Chi can be powerful in emphasizing balance, fluid movements and strength through its controlled upright positions.

Dr. Mehmet Oz, medical expert "real age" as how well a person is maintaining their physical health based on lifestyle choices. Rapid as we grow older is ble. You can choose younger" with the right exercise program, at any age. ■

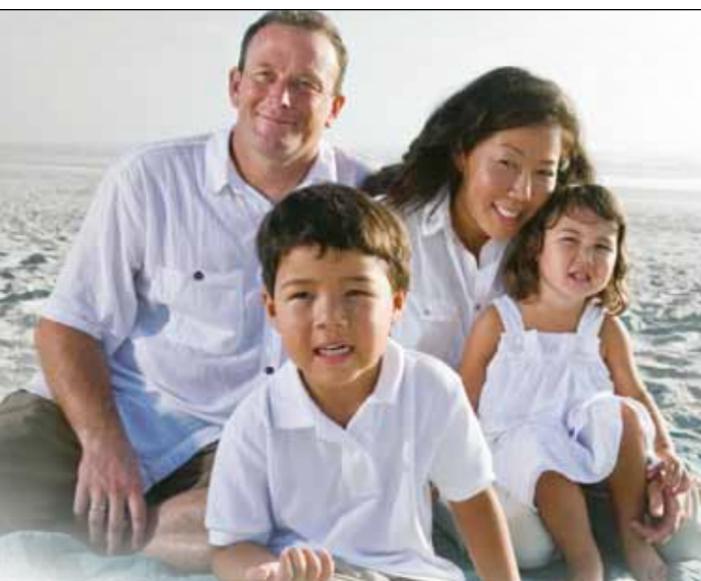
best-selling author and often uses the concept of physical deterioration not inevitable to "grow



Teresa Wong is a physical therapist, certified Pilates instructor and manager of the Rehab Hospital Of the Pacific Nu'uuanu Clinic. The clinic provides state-of-the-art rehabilitation programs for individuals recovering from injuries and illnesses. Visit online at www.rehab-atnuuanu.org; email, twong@rehabhospital.org.



Serafina Smith at 91 years young.



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Christopher Tortora, M.D.,

Expert in cataract and glaucoma at the — HAWAIIAN EYE CENTER



Dr. Tortora performing a tonometry test for glaucoma on a patient at the Hawaiian Eye Center in Wahiawa.

Glaucoma is one of the leading causes of blindness in the United States today. Sadly, more than half of people affected by glaucoma are not aware they have it. Symptoms develop slowly over time, so most people who have glaucoma don't notice changes in their vision until it's too late. As a result, it is vital to take a proactive approach by scheduling a full eye examination regularly.

Vision loss in glaucoma is caused by damage to the optic nerve. This nerve is responsible for carrying images from the eye to the brain. Glaucoma is usually associated with increased eye pressure, known as intraocular pressure. It can affect anyone, but is more common as we age, if a parent or sibling has glaucoma, or in people who have diabetes or hypertension. People of African or Hispanic ethnicity are also at higher risk.

In America, glaucoma is a leading cause of blindness, especially when it is undiscovered or untreated. There is no cure for glaucoma, but for most people, glaucoma can be effectively treated once it is diagnosed. Vision loss from glaucoma can not be reversed, so early detection is critical. Treatment usually involves ongoing use of eye drops, laser, and sometimes surgery.

Many will not experience noticeable signs of glaucoma in the early stages, as it develops slowly. The condition can, however, be detected through a complete eye examination. Key elements of the glaucoma exam include measurement of the eye

pressure (tonometry), and evaluation of the optic nerve (ophthalmoscopy). Sometimes, a test of the peripheral vision (visual field) is recommended.

Some would say vision is our most precious sense. To keep vision going strong, we recommend having regular eye exams. Ideally, people over 40 should have an eye exam every two years and people over 60 or with diabetes, every year. Keeping the eyes healthy will help preserve quality of life and allow enjoyment of all the sights the world has to offer. ■

“Life has never looked better.”

Christopher Tortora, M.D. is a board-certified ophthalmologist and host of “The Hawaiian Eye Show,” a weekly informational radio program about healthy vision. He and his colleagues at Hawaiian Eye Center are committed to educating the public about the importance of preventative eye care. Hawaiian Eye Center has been serving Hawaii for over 35 years with locations in Hilo and Wahiawa. To learn more about a variety of eye health issues, please contact Hawaiian Eye Center at SEE-2020 (733-2020) or visit the website, <http://HawaiianEye.com> where “life has never looked better.”

“Being able to carry my grandchildren again.”

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What's In A Name?

Brides, put social security on your list of to-dos.

by Jane Yamamoto-Burigsay

If you are a bride-to-be planning a wedding, there's so much to do: get the dress; choose a caterer; book a venue; select the flowers. But there's one more important thing you may need to put on your list: contact Social Security if there's going to be a name change.

You should tell Social Security if you legally change your name for any reason. You should also tell your employer. Skipping these important steps may:

- Delay your tax refund; and
- Prevent your wages from being posted correctly to your Social Security record, which may lower the amount of your future Social Security benefits.

Changing your name with Social Security can be simple, if you prepare before visiting an office. First, go to www.socialsecurity.gov. Read the Application for a Social Security Card (Form SS-5) online at www.socialsecurity.gov/online/ss-5.pdf. The site will further explain what two important documents you may need to take to the Social Security office.

First, you'll need to show Social Security a recently issued marriage document as proof of your legal name change. You will be asked to provide additional documentation if the one you provide does not give enough information to identify you in records, or if you legally changed your name more than two years ago.

Second, you must provide an identity document that shows your old name. It also needs to have other identifying information, preferably a recent photograph. (An expired document as evidence of your old name is acceptable.)

Finally, if you are a U.S. citizen born outside the United States and the records do not show it, you will need to provide proof of your U.S. citizenship. If you are not a U.S. citizen, Social Security will ask to see your current immigration documents.

Keep in mind to bring original documents. A copy of an original is only accepted when it has been certified by the issuing agency. Photocopies or notarized copies of documents are not accepted.

Your new Social Security card will have the same number as your previous card, but will show your new name. Social Security will mail your number and card as soon as the office has all of your information and has verified your documents with the issuing offices. ■

For more information, visit www.socialsecurity.gov or call 1-800-772-1213 (TTY 1-800-325-0778)

Jane Yamamoto-Burigsay is the Social Security Public Affairs Specialist in Hawai'i

HEALTHY HEART, HAPPY HEART. Medicare's Preventive Benefits

By Pamela Cunningham

This February share your heart with those special people by using your Medicare Preventive Benefits. As of January 1, 2011, under Original/Traditional Medicare and Medicare Advantage plans there are no co-pays for preventive benefits. That means if your doctor feels that you could benefit from a cardiovascular screening you will pay nothing out of pocket for the screen. Taking advantage of the preventive benefits available will help keep you stay healthy (and happy).

Everyone who has had Medicare Part B for at least 12 months is also now eligible for a "Yearly Wellness Exam." You will pay nothing for the exam if your doctor accepts assignment. You and your doctor will make or update a "prevention plan" for you based on your current health and risk factors.

In October of 2010 every Medicare household received a *Medicare & You* 2011 handbook. On page 45 is a list of Medicare Covered Preventive Services. We encourage you take the handbook to your next doctor's appointment and ask him or her if you need any of the screenings, tests, shots or exams. If you don't have your handbook, or you would like a paper copy of the Preventive Checklist, you can call for a copy or go to the Sage PLUS Program website and download a copy.

If you are new to the program or have Original/Traditional Medicare, you can also choose to receive information electronically by creating your own **MyMedicare.gov** account. This is Medicare's free, secure online service for accessing personalized information regarding your Medicare benefits and services. Your personalized account includes a two-year calendar of the Medicare-covered tests and screenings, and a personalized "on the go" report that you can print and take to your next doctor's appointment.

Also if you would like to share a little more of your heart, the Sage PLUS Program is a volunteer based counseling program. We are always looking for volunteers to help our community. For more information about volunteering or if you have a Medicare question, we can be reached at:

586-7299/ 1-888-875-9229 or at www.hawaiihip.org.

From all of us at the Sage PLUS Program/ the Hawaii SHIP we wish you a healthy and happy 2011. ■

Pamela Cunningham is the Coordinator for Hawaii SHIP (Sage PLUS Program)



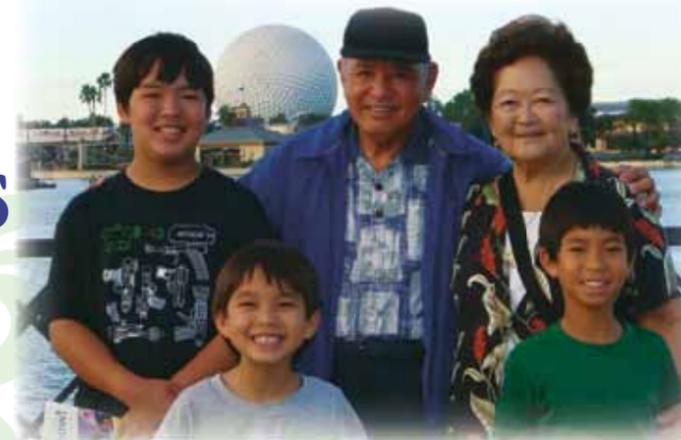
Rehabilitate your mind with a SUDOKU PUZZLE

						9	
	3	1				8	4
4	9	6	2		3		
9		8		7		1	4
7		5				2	6
1	2			6		9	7
			1		7	5	2
	1	9				7	3
	5						

Keep your mind exercised and play Sudoku. The rules of the game is simple and there is no math required. Fill in the boxes with numbers 1, 2, 3, 4, 5, 6, 7, 8, 9. Not one number can be repeated in either a row, column or in a block of 3x3 boxes (*bold border*). Check your answers for this puzzle by the diagram at the bottom right corner.

1	9	7	8	2	6	7	5	3
8	3	7	5	7	9	6	1	2
6	2	5	7	3	1	7	8	9
7	5	6	7	9	8	3	2	1
9	8	2	6	1	3	5	7	7
7	1	3	2	7	5	8	9	6
5	7	1	3	8	2	9	6	7
2	7	8	9	6	7	1	3	5
3	6	9	1	5	7	2	7	8

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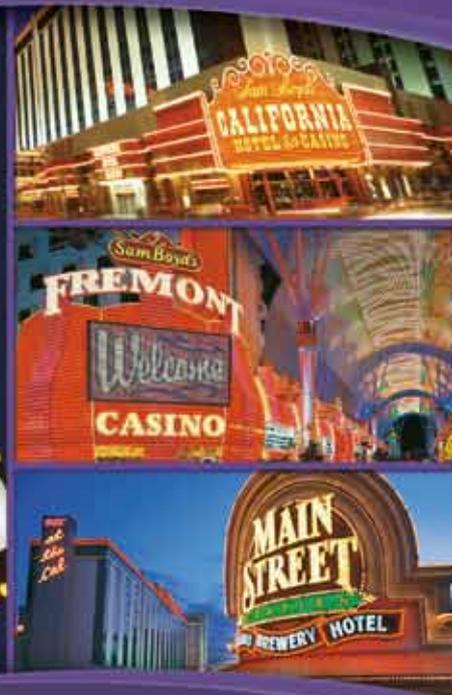
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