

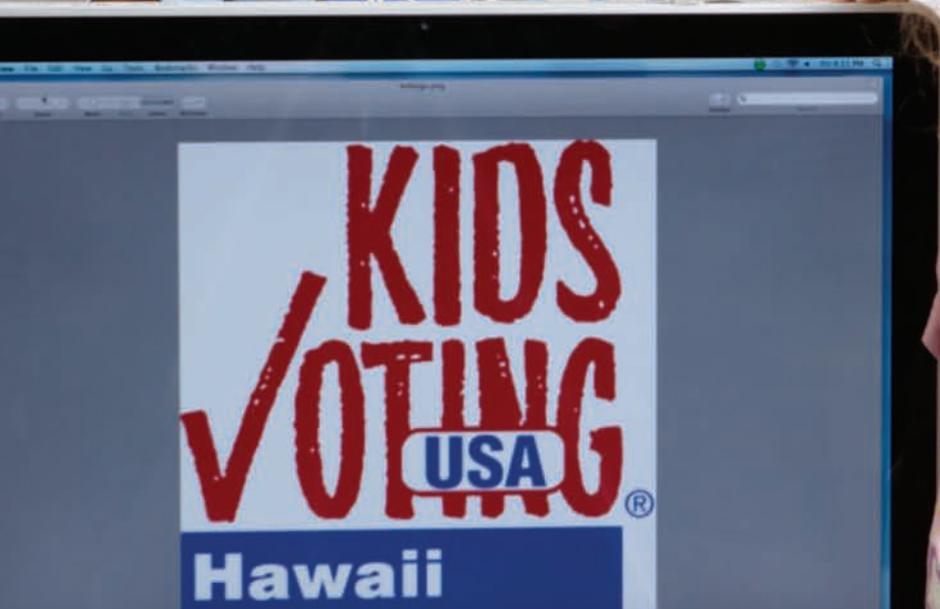
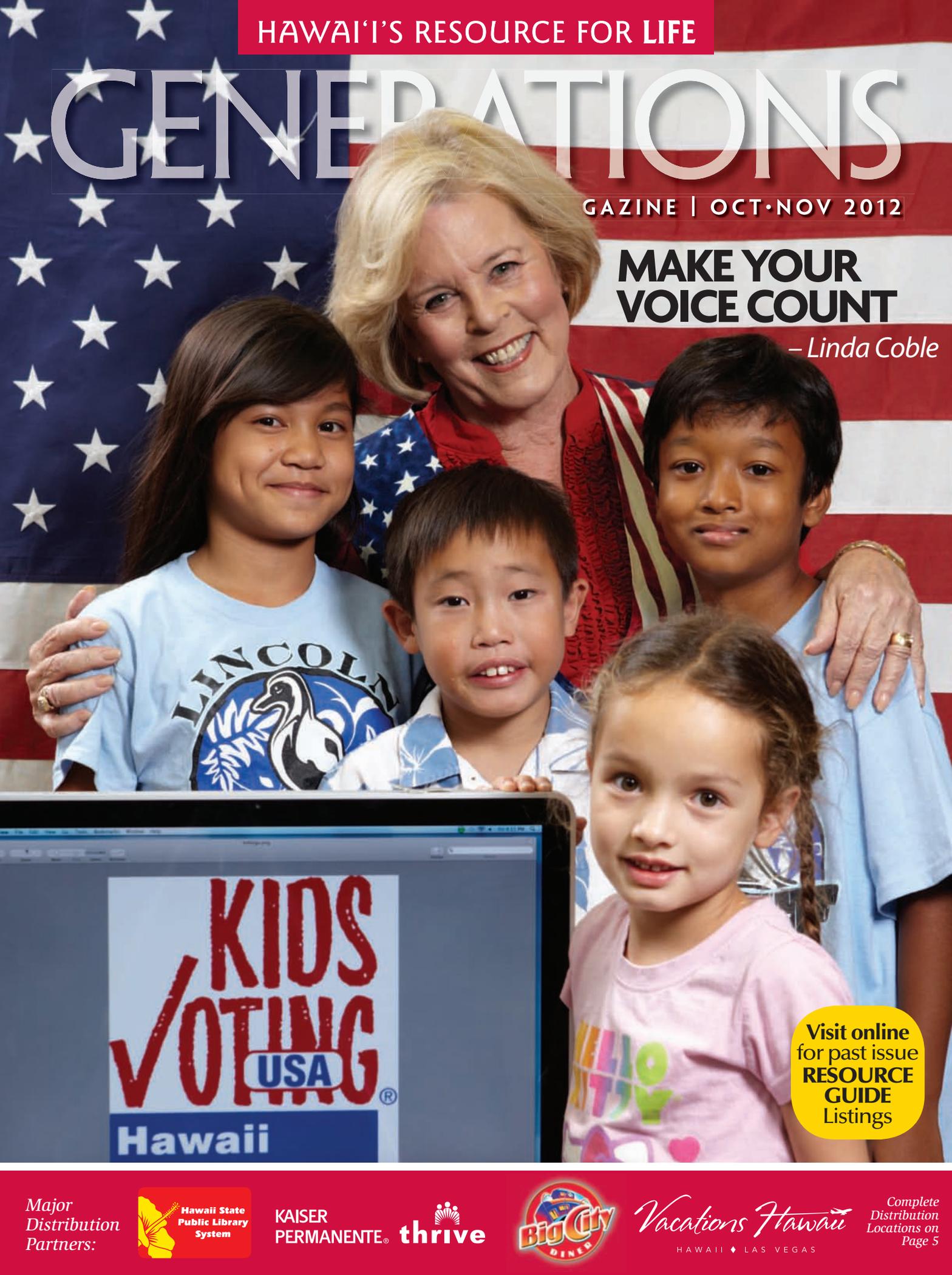
HAWAII'S RESOURCE FOR LIFE

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GAZINE | OCT·NOV 2012

MAKE YOUR VOICE COUNT

— Linda Coble



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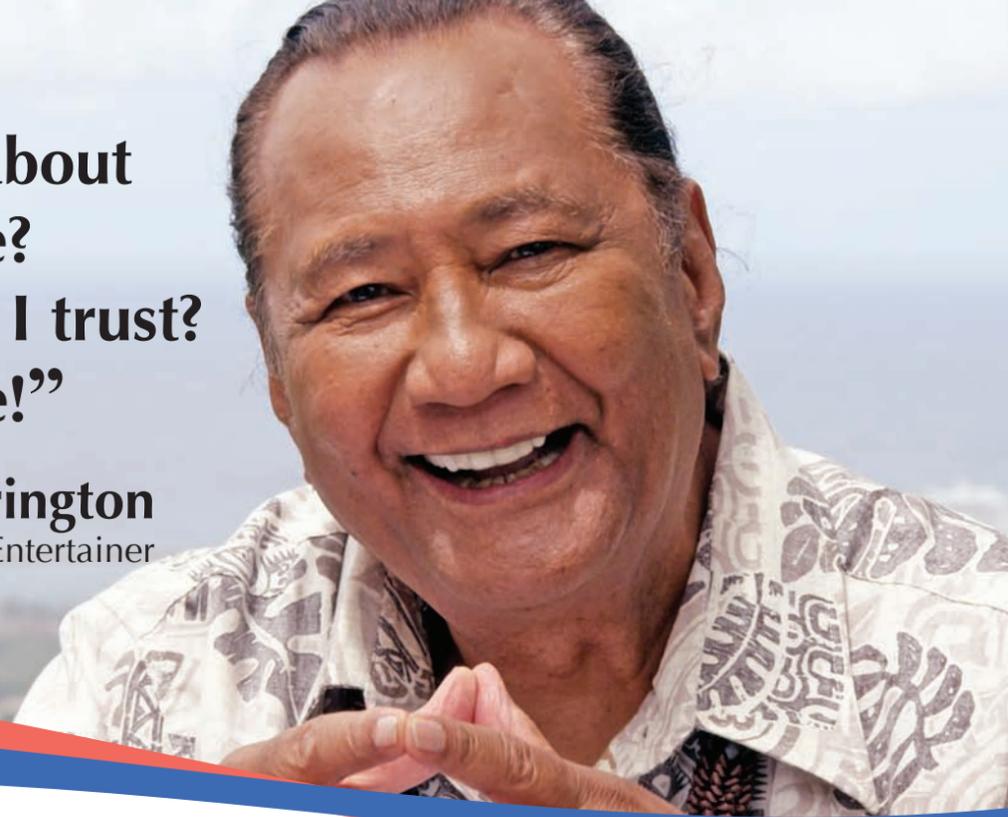
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This fall, I hope you will exercise your right as an American to vote on November 6th. *Generations Magazine* has Linda Coble to thank for our flag-waving cover story, as she is one of my favorite ladies, community leaders, and I am honored to call her my friend. We'd also like to thank Principal Shannon Goo of Lincoln Elementary School for allowing us to shoot the magazine's cover on campus, as my son Zachary and his schoolmates had a blast. If you need some inspiration to vote this year (or general voting information), turn to our cover story, *Make Your Voice Count*.

With this year's Senior Fair just finishing, it reminds me of all the great agencies and non-profit companies we have in Hawai'i that support our kūpuna. My hats off to companies such as Project Dana, the Caregiver Foundation of America, Catholic Charities and government agencies like the Retired Senior Volunteer Program, Senior Companion program and Sage PLUS.

As with the past two Senior Fair's, *Generations Magazine* handed out magazines and took the opportunity to talk with our readers. We also conducted our annual reader survey. We thank all those who shared comments, as we received plenty: **"Great. Very Informative—Right On—Very Educational—Great Magazine!—Bright Future—Great Advice—I love the magazines—Read them faithfully—Enjoy your magazine!!! My daughter (CPA) reads it also to share info with her clients—Very good items—Great, super, informative—Please continue this wonderful service."**

We literally had several hundred readers complete our survey that automatically entered them for a free subscription drawing. We drew five winners to receive a year's free subscription of *Generations Magazine*. The winners were Sandra Isokane of Honolulu, Connie Hovland of Ewa Beach, W. Nemoto of Kailua, Carol Williams of Wai'anae, and Florence Wong of Honolulu. Thank you to everyone for visiting our booth at the Senior Fair.

We enter this fall season with Medicare on our minds. Take your time to get all the information you need to make an educated decision. Each year the Executive Office on Aging's Sage PLUS program provides wonderful information and volunteers to answer all your questions (see story on page 20).

Lastly, this is flu season so make sure you received your shots, eat healthy and exercise regularly. For a healthy, flu-fighting soup recipe, turn to page 25. For more information on flu shots, turn to page 24.

Live Well



Percy Ihara, Editor/Publisher

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Generations Magazine calls upon Hawai'i's experts—from financial advisors to professional chefs—to produce an informative and meaningful publication for our local seniors and their families. Mahalo for their contributions.

Our contributors:



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DIANE CADINHA is a certified personal trainer specializing in working with seniors. Inspired by her success working with Joan Packer, who's then 77 yrs., she began her specialization with seniors. She aspires helping people live longer, healthier lives and helping them achieve their fitness goals, at any fitness level, by promoting healthier life through proper diet and exercise. She shares her knowledge and tips online: www.shapingup808.com, Ph: 808-221-3905, email: shapingup@hawaii.rr.com. (pg. 25)



DR. WYNN OKUDA practiced for nearly 25 yrs. in cosmetic, implant and advanced restorative dentistry, now presently in Kaimuki. His many accolades consist of being the national president for the American Academy of Cosmetic Dentistry (AACD), member of the Board Accredited Cosmetic Dentist (AACD), Hawaii's Best Dentist 2006–2012 (Star-Advertiser), Best Dentists 2003–2012 (Honolulu Magazine), international & national lecturer and author. Call 808-734-1099 or visit www.cosmeticdentistryhawaii.com. (pg. 26)



MICHAEL W. YEE has a financial advisory practice of Ameriprise Financial Services, Inc. As a financial advisor, Yee's customized advice is anchored in a solid understanding of client needs and expectations. For more information, please contact Michael W. Yee at 952-1240. (pg. 32)



JEFFREY SISEMOORE, JD is Director of Planned Giving and Major Gifts for the National Kidney Foundation of Hawai'i (NKFH). Jeff brings a legal and financial background to NKFH and is devoted to helping people who wish to support the mission of NKFH by showing them how their charitable desires can be achieved while benefiting themselves and their families. Jeff is available for consultation at 589-5976. Register for a free eNewsletter and check out the wealth of information at www.kidneyhawaii.org. (pg. 33)



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 that airs on KWHE (Oceanic channel 11) at 8:30 p.m. on Sunday evenings. For more information about Scott and his law firm, Est8Planning Counsel LLLC, visit www.est8planning.com. (pg. 35)

A never-ending MAHALO to our other contributors' continuous support and kokua:

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MEDICARE Open Enrollment begins OCTOBER 15, 2012; ends DECEMBER 7, 2012. For more information, see page 20 (Sage PLUS Program/Hawaii SHIP).



Linda Coble and Shannon Goo, Principal of Abraham Lincoln Elementary, share the enthusiasm of supporting the Kids Voting USA, Hawai'i program.



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The Elderhood Project



Linda and I just returned from a trip to Texas and Louisiana. We were hosting a group of folks from Hawai'i. If I didn't know what 'ohana meant before, I do now. Howard and I were the only men in the group. We had a good time. Not as much fun as the ladies had, still, we had a good time. Marilyn was along with her aunt Grace. This gets me to where I'm going when I talk about 'ohana. Both of them were very quiet, but they joined in all the activities that our group enjoyed. In fact, Grace was somewhat of a ninja. You would look around wondering where Grace was and then—Bang! She's right in front of you.

Another fellow traveler was Dorathea, who is a polio survivor. She used a cane to get around and sometimes needed a wheelchair when we had to cover a considerable distance. But she was a champ. One day in New Orleans, we had to walk a few blocks to get to our bus. It was pouring down rain and the sidewalks were slippery. I grabbed her left hand, she gripped the cane with her right and we made it to the bus. She thanked me over and over again, but I thought, *This is who we are. This is what we do.*

Some day, there will be someone who will do the same thing for me. How do I know? I know

because seniors all along the way have taught me the same thing — you get back what you give.

What I remember most about our trip, however, was the laughter. It came from all corners of the bus.

At one point during our trip, coming from a tour of the Riverwalk in San Antonio, we were waiting for an elevator. Linda kept pushing a button and nothing happened. No elevator, no nothing. Finally, Howard leaned over her shoulder and said, "Linda, you're pushing the lock button. The 'up' button is just above it." The ladies laughed and Linda said, "Sorry, another blonde moment."

In New Orleans, our friend, Sam, who used to live in Hawai'i, invited our entire group to his apartment in the French Quarter. He fixed up some gumbo and when I told him it was the best gumbo ever, he said, "I know it is." We wouldn't have had that opportunity — or any of that trip's moments — if it weren't for 'ohana.

I'm grateful for my new friends, part of my 'ohana now. Be sure to take care of yours. ■

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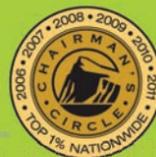
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MAKE YOUR VOICE COUNT

Former broadcaster, Linda Coble, says all voices are meant to be heard.



Cover & Feature Story Photography by Brian Suda

As a budding broadcaster in the 1960s, Linda Coble struggled to have her voice heard in the news business.

In those days, women were not on the air. Yet, Hawai'i offered her something that the Mainland couldn't—a foot in the door at ABC as a newsroom secretary. She quickly moved from making coffee to reporting the news. In fact, she later became the first female TV news anchor in Hawai'i.

She worked at ABC's Channel 4 for a couple of years before being lured to KGMB by Bob Sevey, where she reported the news for 15 years.

By the mid-1980s, Coble was a well-established broadcast journalist and a household name in the Islands. She was invited to join the Rotary Club of Honolulu, which was newly opened to women due to a U.S. Supreme Court ruling in 1987. In 2000-2001, Coble became the statewide governor of Hawai'i's Rotary clubs, the first woman to hold the post.

Soon thereafter, she left TV news for morning radio on KSSK to work with Michael Perry and Larry Price. Radio allowed her to comment on

GM: We know that you moved out to the Islands in your 20s, but where did you grow up? What is your background?

LC: I was 2 years old when my parents moved from urban New York to earthy Portland, Oregon. I've been told that I was terrified of grass ... I was truly a city girl. I guess my dad missed the concrete jungle, because he walked out when I was 5 and my sister was a baby. I still remember holding the door for him. Mom held us together, working as a mural artist/interior designer with a woman, who eventually became our step-grandmother. I'm convinced mom's example of determination made an enormous difference in the success of her girls.

Later came my brother, and we moved to interracial Northeast Portland, where neighborhoods and schools were mixed. Our African-American neighbor (the principal of my grade school) built



the news, rather than simply report on it. This gave her the freedom to promote community organizations such as *Kids Voting Hawai'i*, which is supported by Rotary Clubs statewide.

Kids Voting Hawai'i is a non-profit, nonpartisan, grassroots organization.

Its mission is two-fold: to prepare schoolchildren for a lifetime of voting, and to encourage adult voter participation.

Actually, Hawai'i's seniors set a great example for young voters. According to AARP Hawai'i, 90 percent of local seniors said they voted in 2010, and seniors cast 1 out of every 3 ballots in state. They are a big force in voting. Since many seniors have been around since statehood, they take voting seriously. They know what there is to gain ... and what is at risk.

Coble, 65, has been a glass-ceiling breaker and community volunteer since arriving in Hawai'i in 1969. This month, we talk with Coble about how she found her voice on the air and in the community.

a fence when we moved in next door. I learned to get along with people of all races at an early age ... an experience that was invaluable, especially once I was living in Hawai'i and working in the media.

GM: So, what brought you to Hawai'i and kept you here?

LC: When it was time to declare a major at the University of Oregon, I had to face the fact that I wasn't a good speller, so I finally surrendered my journalistic fantasies and turned to broadcast journalism.

I received an Oregon Association of Broadcasters scholarship that enabled me to continue studies and graduate with a degree that I proudly flashed during interviews at TV stations throughout Oregon.

During one interview, a manager at the CBS affiliate in Portland told me, "Come back when you have had more experience, and a sex change operation." I was devastated. My grandmother

sympathetically sent me to Hawai'i for a week to visit a girlfriend in Pearl City.

While on Oahu, I tracked down Jim Manke, the president of the Hawai'i Association of Broadcasters. Manke was also the news director at the ABC station. He gave me a job as the newsroom secretary in 1969 (on the same day we landed a man on the moon!)

Hawai'i became my new home. I was so happy when my sister, Cameron Maheras, soon followed and became a force in the fashion world here.

Eventually, I was reporting stories and became the first female TV news anchor in Hawai'i. Bob Sevey noticed and hired me away to KGMB a couple years later.

GM: *Did you have a mentor in broadcasting?*

LC: I would say that every reporter and anchor at KGMB considered Bob Sevey as a mentor. What an ethical, accurate, fair newsman! And he genuinely cared about his team. I was at KGMB for 10 years, until my stepfather died in 1981. During that time, the CBS affiliate in Portland, KOIN TV, was recruiting for its first female anchor. Sevey generously said he would 'hold the chair' for me here, while I went to Portland to be with mom and apply at KOIN TV news. (Yes, the manager who had suggested a sex change operation was still there! I should have walked in and said in my deepest voice, *I'm baaaaak.*)

When I arrived at KOIN, a man stopped me in the parking lot. He shared with me that the women reporters upstairs were upset because they wanted that job. He went on to share the culture of the newsroom, ballpark figures on how much my male co-anchor was earning, along with other insights. I asked, *Why are you telling me all this?* He joked that I was taking his job. (In fact, he was just filling the evening news chair until a female co-anchor was hired). For whatever reason, he was moved to give me the inside scoop



before I went upstairs to sign-on. That was how I first met Kirk Matthews. The station had a January birthday party the next year, and Kirk and I discovered we were born on the same day—the same year. We fell in love.

Ratings were great, but I was so homesick and longed for Hawai'i. Engaged, Kirk and I moved back to the Islands.

Sevey walked me down the aisle in 1984, during our double wedding ceremony with my sister Cammy and Bill Maheras. Sevey was not only a professional role model, he was like a dad to me.

GM: *What was your most favorite interview or story?*

LC: I was fortunate to cover entertainment icons and U.S. Presidential visits. When President Gerald Ford was here for a packed day of activities, ending with a Pearl Harbor ceremony, I was the only reporter who managed to talk my way into the motorcade. My cameraman and I scooped the others, every stop along the way. In fact, I was the only reporter who got an interview with the President.

The interview was on the tarmac, just before he departed. I was hunched over trying to untangle the microphone cord and when I stood up, I nearly knocked the President's teeth out with the top of my head. Microphone in hand, I asked Mr. Ford about his experience at the Arizona Memorial.

When I returned to the station bursting with pride, Sevey admonished me for not following the 'protocol' and demanded that I share the film with the other stations. That was the first and last time my mentor and I didn't see eye to eye.

GM: *If you had one wish to interview someone in this world, or cover an event, who or what topic would this be?*

LC: I would like to be with the world's leaders when they announce that the crippling disease

Polio has been eradicated. Rotarians around the globe have been fighting polio for three decades. We are nearing the finish line.

GM: *What drives you to community service?*

LC: I love the advice John Wooden shared with his UCLA basketball team: *Be more concerned about your character than your reputation, because your character is what you really are, while your reputation is merely what others think you are.*

I was in a profession where reputation—and ratings—ruled. At first, I joined boards and organizations because it was a good thing for the station to have my name on a letterhead. But over time, community service became more of a motivation than a motive.

As a person (not a media personality), I care about the prevention of child abuse, the need for a Big Sisters organization, foster kids and the civic education of our youth.

In 1987, when Rotary International raised the 'testosterone curtain' and allowed women to be inducted, I joined the Rotary Club of Honolulu. It was a year before leaving TV news to head to KSSK to work with Michael Perry and Larry Price every morning. With radio, I found an avenue for 'service above self'—a way to make a difference with wonderful, dedicated businesses and community leaders.

GM: *Kids Voting Hawai'i is one of your volunteer passions. Why is this organization very important to you?*

LC: Kids Voting Hawai'i, an affiliate of Kids Voting USA, grooms our youth to be informed voters and civically engaged, responsible citizens. It prepares students to get into the habit of voting, and inspires the adults in their families to vote.

In 1995, when I was serving as the first woman President of the Rotary Club of Honolulu, Lyla Berg brought the Kids Voting idea to the club, and we ran with it. Rotarians statewide staffed the adult polling sites, where K-12 students went with their folks to cast their own paper ballots. By 2002, Kids Voting Hawai'i shifted to cyberspace, and Hawai'i students were the first in the nation to vote statewide by computer, thanks to the cutting-edge Internet technology of Commercial Data Systems.

Kids Voting Hawai'i continues to provide K-12 students with curriculum and classroom activities that address civic responsibility and compliment the Hawai'i State Social Studies Standards. Our youth are inspired to explore the candidates and student issues, and engage their peers and parents in discussion. This hands-on experience in democracy is made possible by volunteers, including retired educators with Alpha Delta Kappa.



In the last Presidential General Election, nearly 120,000 students cast their ballots online. From October 22 through November 6, students will have the opportunity to go online and cast ballots anywhere there is an Internet connection.

(Continues on page 14)

KIDS VOTING HAWAII

Students statewide, K-12, have the opportunity to log on, learn about the candidates and vote at www.kidsvotinghawaii.org.

To vote from **October 22** through **November 6** (election night), students need:

- Student password
- Family's precinct
- District number

This will gain students access to virtually the same ballots you adult voters will see at the polls. Ask your children or grandchildren if they are voting online. If they haven't received a student password from their teacher, please encourage the school to provide the opportunity to their voice be heard and vote.

Everywhere I go, I invite folks my age, who are retired, talented and looking for meaningful ways to spend their time to find a need and fill it. Your experience is a gift. Your knowledge will rub off on younger generations. You will set an ideal example for your friends, who also may have some time on their hands that can be spent wisely.

During my career, I never got closer to the movers and shakers than the length of my microphone cord. With Rotary membership, I have the opportunity to share weekly fellowship at meetings and roll up my sleeves to work side by side on community projects with wonderful friends who are making a difference in the community. ■



Over time, community service became more of a motivation than a motive.

~ Linda Coble



YOU SNOOZE, YOU LOSE

The state Office of Elections and county clerks can register voters. You must re-register if you have changed your name or your address.

To register you must be 18, a citizen of the United State and a legal resident of Hawai'i.

All election information, including polling places, can be found at www.hawaii.gov/elections.com.

HOW TO REGISTER TO VOTE?

☐ **In Person:** Visit the Office of the City or County Clerk where you reside to complete an Affidavit on Application for Voter Registration.

☐ **By Mail:** Mail the completed Affidavit on Application for Voter Registration to the Office of the City or County Clerk where you reside. Voter Registration Forms are available at your:

- Satellite City Hall
- Public libraries
- U.S. Post Offices
- Phone Directory
- State services agencies
- University of Hawai'i System

- Office of Elections: www.hawaii.gov/elections
- The major political parties also sponsor voter registration online at www.gophawaii.com and www.oahudemocrats.org.

QUESTIONS?

Office of Elections: **808-453-8683**
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 County of Hawai'i: **808-961-8277**
 County of Maui: **808-270-7749**
 County of Kauai: **808-241-4800**

UPCOMING IMPORTANT DATES

Oct. 30: General election absentee applications must be received by the City/County Clerk where you reside no later than 4:30 p.m.

Nov. 6: General Election (Polling place hours: 7 a.m.–6 p.m.)

VOTER TURNOUT

Hawai'i general election turnout has been dramatically slipping. It has gone from a high in 1959 of 93.6 percent (or 78.1 percent a little more than 20 years ago in 1990) to a low 52.7 percent in 2006.

Voter Resources

Straight Talk: Social Security & Medicare

How long will Hawai'i residents be able to work as they age? How much should seniors pay for health care? What will future retirees need, and what as a nation can we afford? These are some of the issues at stake this election season as the future of Social Security and Medicare becomes the focus of campaign ads on TV, radio, in print and online.

But confusion is running high among Hawai'i residents, as are concerns over the future of programs vital to many seniors and their families. In response, AARP Hawai'i is offering information about the challenges facing Social Security and Medicare so that everyone can have a voice in the debate over their future.

"You've Earned a Say" (www.earnedasay.org) offers Hawai'i residents a one-stop resource with straight talk about key election issues. The website outlines the positions of candidates in the presidential, U.S. Senate and House races—in their own words—on Social Security, Medicare and financial security. The site also provides the views of Hawai'i candidates for the state legislature on issues related to health care, long-term care, the state budget and tax reform—areas of particular concern to older voters heading to the polls in 2012.



The "You've Earned a Say" website provides voters with balanced information about Medicare and Social Security proposals that are being debated on the campaign trail—the pros and cons—so they can have a voice in the future of these program. In addition, "You've Earned a Say" events are being scheduled at locations across the state.

AARP is a nonpartisan organization for people age 50 and older with nearly 150,000 members in Hawai'i. It does not support or oppose political candidates, nor contribute money to political action committees, campaigns or super PACs. AARP champions access to affordable, quality health care for all generations, provides the tools needed to save for retirement, and serves as a reliable information source on issues critical to older Americans.

For details and information on "You've Earned a Say" events, please call **808-545-6005** or visit www.earnedasay.org. ■

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The Right Care At The Right Time

by The Aging and Disability Resource Center, Hawai'i



The Aging and Disability Resource Center (ADRC) Program is a collaborative effort of the Administration on Aging (AoA) and the Centers for Medicare & Medicaid Services (CMS). The goal of the ADRC Program is to empower individuals to make informed choices and to streamline access to long-term care. It is a support system for older adults, all persons with disabilities, family caregivers and providers of long-term services and support. The program was designed to be a single point of entry into long-term services and publicly administered long-term supports, such as those funded under Medicaid, the Older Americans Act, and state revenue programs.

ADRC provides information and assistance to:

- people in need public or private resources
- professionals seeking assistance for their clients
- individuals planning for their future long-term care needs

The vision is to have ADRCs in every community where people can turn for information on the full range of long-term support options. ADRCs are essential to the development of effective managed person-centered services at national and state levels. These services are envisioned to:

- optimize choice and independence
- be served by an adequate workforce
- be transparent
- encourage personal responsibility
- provide coordinated, high quality care
- be financially sustainable
- utilize health information technology

The ADRC initiative focuses on improving access to care so an individual can receive the right services, at the right time, in the right place. ADRCs use two broad strategies to divert individuals from unnecessary long-term institutional care and ensure that short-term institutional stays do not become permanent: 1) intervening with options counseling in critical pathways, and

2) expediting eligibility determination processes for home and community-based services.

ADRCs operate in more than 350 community sites across 54 states and territories. In 2006, the Executive Office on Aging (EOA) in Hawai'i was awarded an initial grant to pilot the ADRC concept. In 2009, EOA received an ADRC Expansion award grant allowing ADRC to expand statewide and to deliver a five-year plan and budget detailing how the Aging Network will transform into the Aging and Disability Resource Center statewide. The sites are operated by the Area Agencies on Aging (AAA) within the four counties. The role of the AAA will expand to not only address the needs of older adults, but to provide the necessary supports and referral for persons with disabilities.

For more information, please call 808-643-2372, TTY 808-643-0889 or visit www.hawaiiadrc.org.



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Understanding Medicare & Medicaid

by UnitedHealthcare

Navigating the health care system can be challenging, but for more than 9 million people who are eligible for both Medicare and Medicaid, it can be especially difficult.

Medicare and Medicaid have similar names but they are very different programs. People who are eligible for both — known as dual eligible — must understand the requirements and coverage details of each program in order to access the health care services that are available to them. This is especially important for the 60 percent of dual eligibles who suffer from multiple chronic conditions, such as diabetes and heart disease. Getting the health care coverage they need to manage their conditions is critical to their well-being.

Here are a few resources to help dual eligible beneficiaries and their caregivers learn about health care options:

- For more Medicare information, contact **1-800-MEDICARE** (TTY users should call **1-877-486-2048**, 24 hours a day, 7 days a week) or visit Medicare.gov
- For simple, easy-to-understand Medicare information, visit UnitedHealthcare's site at MedicareMadeClear.com
- For more information about Hawai'i's Medicaid program, call **1-800-316-8005**
- For free counseling and support on both Medicaid and Medicare, contact Hawai'i's State Health Insurance Assistance Program (SHIP) at **1-888-875-9229**.

Gary Asato, UnitedHealthcare Medicare Sales Director; David Heywood, Vice President. UnitedHealthcare (Hawai'i) Medicare Advantage and QUEST (Medicaid) main office: 808-536-8531

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The Kokua Council is one of Hawai'i's oldest advocacy groups. Kokua Council empowers seniors and other concerned citizens to be effective advocates in shaping the future and well-being of our community. The Council encourages those needing help in advocating for themselves.

Kokua Council embraces diversity and extends a special invitation to any senior or intergenerational-minded person interested in advocating for these important issues in Hawai'i. Its monthly meetings include performances by community groups, visits by political candidates and discussions on local and national issues.

Annual membership is \$10.



The public is welcome to join monthly meetings:

Date: The fourth Monday of each month

Time: 11:30 a.m. to 1 p.m.

Location: Miyama Main Hall, Harris United Methodist Church at Nu'uuanu Ave. and South Vineyard Blvd. There is ample parking.

Lunch: Optional, with a donation of \$5.

For more information, please call President of Kokua Council Larry Geller at (808) 540-1928 or visit KokuaCouncil.org.

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It is that magical time of the year. The pumpkins are at the open markets, the air is a bit cooler and it's time for your Medicare Check-Up. You don't need to see your doctor for this checkup, just sit down and reflect back on the past year.

Questions to ask yourself:

- _ Have my medical needs changed?
- _ Am I taking more medicine than I did in 2012?
- _ Have I experienced an ambulance ride, emergency room or hospital stay?
- _ Am I in the best plan for my circumstances?
- _ Do I have the coverage that I need and is it affordable?
- _ Is there anything new in the market?
- _ Do I need to change plans?

Open Enrollment begins October 15, 2012 and ends December 7, 2012.

This is an opportunity to change, drop or add a plan that will begin on January 1, 2013. Plans may begin marketing their 2013 products on October 1, 2012, and at that time we will know whether or not plans will leave Hawaii or if new plans will be available.

Some changes to expect with Medicare Part D – the drug plan, include:

- Those who reach the coverage gap will continue to see discounts on certain drugs. While in the gap, patients will receive a 21% discount on all generics and a 52.5% discount on all brand-name drugs covered by the plan. These discounts are automatically applied at the pharmacy.

- Starting in 2013, Part D plans are allowed to cover benzodiazepines and certain barbiturates, such as those used in the treatment of epilepsy, cancer or a chronic mental disorder. With barbiturates, plans may require "prior authorization" (meaning the plan will not provide coverage until the doctor submits a request to the plan and receives approval) to verify treatment. Previously,

"benzos" and "barbs" were previously excluded drugs from Part D coverage lists.

Enrollment changes for Medicare Health and Drug plans are as follows:

- New special enrollment period for People in Certain Low-Performing Plans: In an effort to promote better plan quality and better choice, Medicare will be sending notices to those who are in a Part D drug plan or Medicare Advantage health plan that fail to get at least a 3-star quality rating for three straight years. The notice lets them know about a Special Enrollment Period to enroll in a 4- or 5-star plan. For more information, visit www.medicare.gov or call 1-800-633-4227 after October 15, 2012.

- Low-Performing Plans and the Medicare Plan Finder: In order to promote high-performing plans, Medicare is disabling the online enrollment feature in the Medicare Plan Finder (MPF) tool for low-performing plans (3 or fewer stars for three consecutive years). These plans will have a low-performing icon, along with a message warning consumers of the plan's poorly rated performance. Individuals still interested in enrolling will get another message letting them know they will need to call the plan directly to enroll.

Now, the great news... you are not alone and we will not let you fall behind. The Sage PLUS Program/Hawaii SHIP is the Medicare Counseling Program for the State of Hawaii. Our certified volunteers can walk you through the Medicare Check-Up and assist you in understanding your options. Contact SHIP at 1-888-875-9229 (toll free). Leave your name, phone number and your zip code so that we can connect you with a certified volunteer in your area. Or, e-mail help@hawaiiiship.org or visit www.hawaiiiship.org. ■



Insecure? Secure It...Online

by the staff of Social Security Public Affairs Hawai'i



Question: I'm doing more things online, including shopping and paying bills. What are some things I can do at www.socialsecurity.gov?

Answer: Perhaps the most important thing you can do is to take a look at your Social Security Statement, which allows you to check your earnings record and get an estimate of your future benefits. Revisit your statement annually. If you're ready to apply for benefits, you can do that online as well. Applying for Social Security retirement benefits online can take as little as 15 minutes. Once you've submitted your electronic applications, in most cases, you're done! Also online, you can find more than 100 publications with information about Social Security and its programs. You also can estimate your future retirement benefit using our Retirement Estimator, which allows you to get personalized estimates based on different retirement ages and scenarios.

Question: I usually get my benefit payment on the third of the month. But what if the third falls on a Saturday, Sunday, or holiday? Will my payment be late?

Answer: Just the opposite. Your payment should arrive early. For example, if you usually get your payment on the third of a month, but it falls on a Saturday like it does this November, we will make payments on Friday, November 2. Find more information on payment schedules for 2012 at www.socialsecurity.gov/pubs/calendar.htm. If you do ever miss a payment, be sure to wait three days before calling to report it missing. Of course, if you get your payments electronically, you'll get your payment without having to wait for the mail. Find out more about electronic payments at www.godirect.org. ■

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I Never Want To Grow Up

Disney Fun at Hi'olani Care Center.

by the staff of Kāhala Nui

For the assisted living residents at Kāhala Nui's Hi'olani Care Center, there is always fun to be had. Thanks to the creative staff, the center always has new, engaging activities and themes for its annual weeklong "theme week." This year's theme, the "wonderful world of Disney," featured a Disney Princess dating game, Peter Pan Pizza Party and Mad Hatter Tea Party—complete with costumes and décor. Residents also created their own Mickey or Minnie ears and used their culinary skills in Minnie's kitchen to create-cake pops. And of course, what's a Disney week without movies? Each evening the center featured a different Disney movie from the original 1929 Steamboat Willie to Pirates of the Caribbean and everything in between.

Kāhala Nui is a vibrant retirement community where residents enjoy the security of "Life Care,"



a holistic approach to senior living that integrates a wellness-centered lifestyle with the peace of mind of onsite continuum of care choices at Hi'olani Care Center. Kāhala Nui's Life Care plan offers a lifestyle and health care program designed to enhance and promote mental, physical and spiritual wellness throughout life. Hi'olani Care Center at Kāhala Nui offers assisted living, nursing care and memory support options for residents. Through activities such as the annual themed week, residents are given the opportunity to enjoy an active and vital lifestyle. ■

The Juggling Duck

by David Nakamaeje



I have several friends who are caring for either one or two parents, and when we meet, of course, we ask about each other's parents. No sooner does the conversation drift to sharing "war" stories about caring for our parents.

Taking care of my parents has taught me to be a juggler. I needed to learn to juggle my job, my own family and being a caregiver. And there have been countless times I've dropped one of the balls I was juggling—whether it be the job ball, family ball or the caregiver ball.

I would miss a deadline at work because something unexpected happened with my family. Or, I'd need to change a family commitment because of something I needed to do for my parents. Or worse yet, my mother would ask me to pick up a Sunday paper sale item from Longs Drugs and I'd forget to buy it because I was so busy at work.

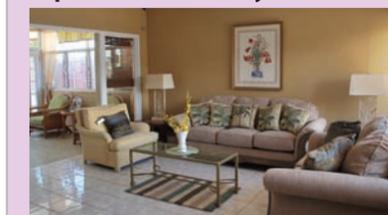
I'm not the first adult child learning how to be a juggler. But I've come to realize the juggling act I was doing involved three balls of different sizes. As seen on TV, a juggler juggling three baseballs, then he throws out one of the baseballs and his assistant throws to him a bowling ball. To make it more challenging, the juggler then throws out another baseball and the assistant then throws into the mix a bowling pin. So now the juggler is juggling a baseball, a bowling pin and a bowling ball.

I've also mentioned to my friends who are taking care of their parents that I learned to be a duck. Yes, a duck... and it's not because I'm "quacking" up. There are times when my parents say things that raise my blood pressure, so to keep my sanity I've learned to act like a duck. I take the attitude that when they say or do something that pushes a button (and parents can push buttons very well), I visualize that I'm a duck. I make every effort to have whatever they say roll off my back, just like water off a duck's back.

So now when I get out of my car when it's my turn to take care of my mother, I say, "Quack, quack. I'm a duck." Of course, this hasn't work 100 percent of the time but the visualization helps. And, so does the smile. ■

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The Flu & You

by Dr. Ritabelle Fernandes, MD

The flu shot is a vaccine that helps to prevent the flu, an illness caused by infection with the influenza virus. Viruses are very small germs that cause illnesses. Flu is a contagious disease, with symptoms such as fever, cough, headaches, body aches, sore throat and fatigue. For older people, especially those who have chronic diseases such as diabetes or heart disease, the flu can be very serious and even life threatening.

The influenza pandemic of 1918-1919, also known as the Spanish Flu, killed more people than World War I. During the 1918 pandemic approximately 20 percent to 40 percent of the worldwide population became ill. An estimated 50 million people died, including nearly 675,000 in the United States.

WHO SHOULD GET THE FLU SHOT?

- All people 50 years and older
- Persons with diabetes or chronic problems of the lungs, heart or kidneys
- Persons whose immune system may be weakened, such as HIV, cancer or organ transplant patients
- Residents of nursing homes, care homes, foster homes and other chronic care facilities
- Staff working in nursing homes, hospitals and health centers

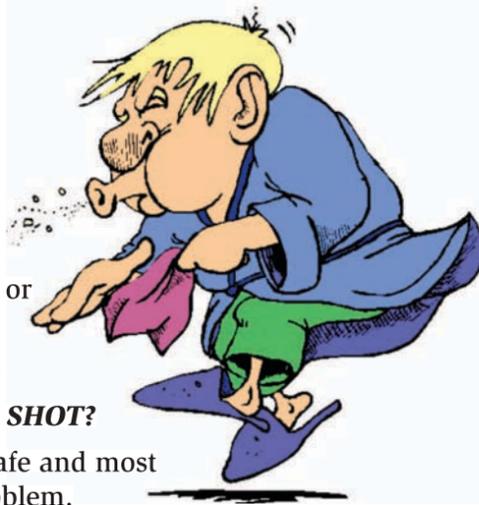
WHY DOES A PERSON NEED A SHOT EVERY YEAR?

Flu viruses change often and each year's virus is just a little different than the year before. Since different forms of the viruses appear each winter, a new vaccine is manufactured each year according to the circulating strain that will fight the viruses most likely to occur that year. The protection received from a flu shot also lessens with time, especially in older people. This is another reason why seniors need a flu shot every year. It helps keep seniors protected from the flu and stay healthy. Flu season is usually between November and April. It takes at least two weeks for the shot

to start working, so try to get the flu shot in October or early November.

ARE THERE SIDE EFFECTS TO THE SHOT?

The flu shot is safe and most people have no problem. Seniors cannot catch flu from the vaccine because flu shots are made with a killed virus. A person may experience soreness or redness around the site of the shot for up to a few days. A few people do have a headache or a low-grade fever for about a day after they get the shot. Because eggs are used to make the flu vaccine, people who are allergic to eggs should not receive a flu shot.



THINGS TO REMEMBER ABOUT THE FLU

- The flu can be dangerous for older people
- The flu can be prevented
- Older people need a flu shot every year
- **Medicare** pays for the flu shot ■

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Soup Up! by Diane Cadinha, Cert. Personal Trainer

Diane's Kale, Bean & Roasted Vegetable Soup

The fall season is here. What better time to prepare for flu season than with a hearty pot of immunity boosting soup.

In order to keep your immune system strong, you need to eat a nutrient dense diet rich in antioxidants and anti cancer phytochemicals, which only come from fruits and vegetables. This soup is packed with just that. Kale, bok choy, onions, garlic, mushrooms, zucchini, carrots, and red bell pepper are all micronutrient rich foods that protect us from disease. The beans add a good source of healthy protein and fiber that we need on a daily basis. Feel free to add any other vegetable or other types of beans you may like. It makes a good amount so you can freeze some for later. Know you're getting everything your body needs to stay healthy and live strong.



PART 1

- 2-3 green zucchini
- 1 yellow squash
- 1 onion
- 6-8 mushrooms
- 1 red bellpepper
- 4 carrots
- Handful cilantro
- 5-6 cloves garlic
- Olive oil
- Italian seasoning

Slice vegetables onto a foil tent, pour 3-4 Tbsp. of olive oil over them and toss. Add cilantro, sprinkle with Italian seasoning and pressed garlic cloves. Toss again. Close tent and roast on the grill for 30 minutes. If roasting in the oven, bake at 475° until vegetables are tender.

PART 2

- 4 bunches bok choy
 - 3 bunches kale
 - 3 cloves garlic
- Stir-fry with olive oil, garlic, bok choy and kale.

PART 3

- 3 boxes organic chicken broth
- 2 cans white cannellini bean
- 1 can kidney beans
- 2 cans low sodium diced tomatoes with basil & garlic
- 2 cans summer crisp corn
- 1 tsp cumin
- Seasalt & pepper to taste
- 2 Tbsp. low sodium soy sauce

Combine all of the parts in a soup pot and simmer for 20 minutes. View the video online: <http://youtu.be/81vl7RgUovw>. Enjoy; stay healthy. ■

Join Diane on Facebook at shapingup808.com, or call 808-221-3905; email shapingup@hawaii.rr.com.

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The Wisdom Tooth

by Dr. Wynn Okuda, DMD

QUESTION:

My dentist says I have “root caries.” What are they, what causes it, and what can be done to treat it?

ANSWER:

Root caries, or root decay, are cavities that develop in root exposed areas. It looks like brown or black spots on the area near the gumline. Early stages of root decay may have no pain associated with it. At later stages, you may start to have cold or sweet sensitivity. According to the American Dental Association, the majority of people over age 50 have tooth root decay.

Root decay can occur when the gums recede or draw away from the tooth and expose a softer



root surface called cementum. The rest of the tooth surface is covered by a much harder enamel surface. The causes of gum recession include periodontal (gum) disease, stresses when teeth bite together, heredity and rough toothbrushing.

There are various ways to address this problem, depending on its severity. Treatment may include medicated mouth rinses, placing a filling at the gumline, treatment restorative veneers, root canal therapy or gum surgery. In the worse case scenario, a patient may even lose the tooth.

The best treatment, of course, is always prevention. Be sure to stay up-to-date with your examinations and cleanings. This way any problems can be caught early and addressed promptly. ■

Wynn H. Okuda, DMD, Inc.
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Asbestos — Not A Thing Of The Past

by Gary Galiher, Attorney at Law

New data indicates that the asbestos exposure in Hawai‘i and the Pacific Islands could be significantly higher than previously thought. The finding is serious, as the latency (delayed time period) between exposure and asbestos-related diseases, such as mesothelioma and asbestosis, can be up to 50 years or more.

Seniors who worked or lived near shipbuilding and repair facilities are at heightened risk. Prior to the mid-1970s, asbestos was heavily used in the maintenance and repair of ships. Pearl Harbor, Guam and the Commonwealth of the Northern Mariana Islands all had active military ports. Military and civilian workers at these sites were likely exposed to asbestos.

Hawai‘i has a history of widespread asbestos use, from public buildings to commercial establishments. Nearly every building in the state constructed before 1980 — including schools,

state buildings and military bases — was built with asbestos products. As these buildings begin to deteriorate, need repair or are destroyed, they can continue to cause asbestos exposure.

Asbestos exposure is the cause of mesothelioma, a rare cancer caused by the inhalation asbestos fibers. Mesothelioma victims typically do not show symptoms of the disease until 10 to 40 years after the initial exposure. Most people diagnosed with mesothelioma are in their 50s, 60s or older and only start to show symptoms in the later stages of the disease. Sadly, there is no cure.

This latency period creates information gaps regarding asbestos exposure and disease, especially in areas like the U.S. Pacific islands. The missing data is why professionals conclude that the actual prevalence of asbestos diseases is underestimated. For more information, please visit www.asbestos.com/states. ■

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“When my husband was diagnosed with mesothelioma at the age of 49, we were in a state of shock. We were looking for someone to help us get through the asbestos nightmare we were living.”

“My husband passed away at the age of 51. But he died knowing that I was taken care of financially for the rest of my life. That was extremely important to him. I will always be grateful to Gary and team.”

~Patty S.

Galiher DeRobertis Ono is a nationally renowned personal injury law firm and Hawaii's leading advocate for victims of mesothelioma and asbestos-related disease. We're strong advocates for medical research to find a cure. For the most current information about mesothelioma, visit us at galiherlaw.com

GARY GALIHER
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ATTORNEYS AT LAW

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www.galiherlaw.com Email: info@galiherlaw.com

Movie Premiere

Guess Who Else Just Turned 50?

French in Hawaii:
Alliance Française Turns Fifty
a new 54-minute documentary by Marc Delorme

Premier
Sunday, November 25 | 4pm-5pm | KHON2

GM: Tell us about Alliance Française.

MD: Well, if you are not familiar with the institution, you could easily mistake it for a political action committee or something along those lines. But, in fact, Alliance Française is strictly a cultural organization. It was founded in Paris in 1883 by French art and science philanthropists, such as Jules Verne French and Louis Pasteur. The alliance wanted to encourage the propagation of the French language and culture and to foster friendly relations between France and the rest of the world. Now, it has a worldwide network and our Hawai'i chapter celebrated its 50th year during 2011-2012. The chapter sponsors French classes, conversations groups, and cultural events such as the French Film Festival at the Honolulu Museum of Art.

GM: Why focus on this organization?

MD: First, I wanted to acknowledge a cultural

association, which has survived 50 years in the Islands. But, it was also an opportunity to identify a small French-speaking community within Hawai'i's rich diversity.

GM: What should we expect to see?

MD: I documented some of the activities of Alliance Française and interviewed six local French-speakers, including the violinist Iggy Jang, Tahitian artist Jeanne Moua Larsen, astronomer Christian Veillet, French-speaking former Miss Hawai'i Malika Dudley and her mother Kamila, Chef Mavro and Honorary French Consul Patricia Lee.

GM: Do you speak French?

MD: Yes, I am a native French speaker, along with approximately 1,000 Tahitians and 2,000 natives from the French Mainland who live in Hawai'i.

GM: Any surprises?

MD: For me, I was pleasantly surprised when some of the interviewees really opened up in front of the camera, people like Chef Mavro and Malika Dudley.

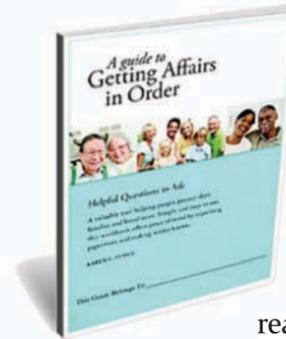
That is always very gratifying for a filmmaker. For you, the surprise is that this documentary is 90 percent in French with English subtitles. ■



Honorary French Consul Patricia Lee awards Masao Tamura with the medal of the Legion of Honor.

A Guide to Getting Affairs in Order

How to prepare for the worst case scenario.



Grief does not discriminate. No matter who you are, losing a loved one can be an overwhelming life experience. Imagine dealing with looking for important documents and organizing burial wishes while dealing with the loss. Many people don't realize the need for getting affairs in order before they or a loved one dies. Being prepared protects families and loved ones, and alleviates stress for everyone involved.

A few years ago, Karen O'Neil, a certified wellness counselor, flew to the Mainland to her children's aid to help cope with the passing of their father—her ex-husband. Not only did the family grieve together, but they had to work together to get all of his affairs in order. His passing was just

four weeks after the terminal diagnosis of several months, and they barely got everything tended to.

Now as an author, publisher and speaker, Karen has developed the workbook, *A Guide to Getting Affairs in Order*. The workbook helps families have peace of mind by guiding them to communicate and to avoid an unfortunate situation during grievance. Her intent is to take the scary and uncomfortable out of the conversations people need to have so they may begin to understand the importance of organizing documents and letting their last wishes be known. There is some solace knowing someone is doing everything exactly as it was wanted.

To order a copy of the workbook, visit www.gettingaffairsinorder.com or contact Karen at (808) 782-3879. ■

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	Age	Date	Discount
FOOD			
Anna Miller's Coffee	62	Daily Birthdays	10% off check total & whole pies 1 free entree (dine-in only)
Burger King	55	Daily	Drinks at special price
Dairy Queen (Ala Moana Shopping Ctr.)	62	Daily	10% off all items
Denny's	55	Daily	Senior menu
Genki Sushi	65	Mon - Thu	10% off from opening till 4 pm
Hakone (Hawaii Prince Hotel)	60	Wed/Thu	Dinner: \$43.00
IHOP	55	Daily	Senior menu
Jack in the Box	55	Daily	Drinks at special price
Makino Chaya	65	Daily Birthdays	5% off Lunch Free with ID
Maple Garden	60	Daily	Lunch: \$10.95, Dinner: \$14.50
McDonalds	55	Daily	Drinks at special price
Orange Julius (Ala Moana Shopping Ctr.)	62	Daily	10% off all items
Pagoda Restaurant	60	Daily	15% off check total
Prince Court (Hawaii Prince Hotel)	60	Mon - Thu	Breakfast: \$17.50, Lunch: \$22.00 Dinner: \$35.00
St. Germaine's Bakery	60	Wed	10% off all items (except specials)
Sugoi (Dillingham Plaza/aka Gems)	60	Daily	10% off all items
Wailana Coffee House *No discounts on weekends or Holidays	55	Tue/Thu Mon/Wed/Fri	10% off all items 10% off all items from 3 pm - 5 pm
Wendy's (Pearl City)	55	Daily	Free Coffee & soft drinks
Zippy's	65	Daily	10% off with Senior Card
Love's Bakery Thrift Stores	62	Tue/Fri	10% off Love's products only
The Willows	65	Mon - Fri Sat Sun	Lunch: \$19.95, Dinner: \$34.15 Lunch: \$24.26, Dinner: \$34.15 Brunch: \$33.25
Gyotaku Japanese Restaurant	60	Daily	\$9.95 from their Senior Menu
Papa John Pizza	50	Daily	50% off

	Age	Date	Discount
GROCERY & MERCHANDISE STORES			
Don Quijote	60	Tue	10% off regular prices 5% off in electronics department
Foodland	60	Thu	5% off all items, except magazines & liquor
Goodwill	60	Tue	20% off reg. prices (excl. Kalihi sample store)
Ross	55	Tue	10% off all items
Savers	55	Mon	20% off all items
Shirokiya	55	Wed	10% off regular priced items 5% off in camera department
Waialeale Shopping Center	55	Tue	10% off (select stores)
Watanabe Florist	60	Tue	10% off

SPECIALTY SHOPS			
Compleat Kitchen (Kahala Mall)	62	Tue	10% off 11am - 12pm
Flora Dec Sales	55	Daily	10% off regular prices
Hairscapes	55	Daily	10% daily & 20% off first-time visit
Hawaii Tech Support	55	Mon - Fri	25% off on-site computer repair & training
Kamaka Hawaii, Inc.	65	Daily	10% off std. & std. pineapple ukuleles only
Marks Hallmark (Kahala/Pearlridge Mall)	60	Tue	20% off all items
Pricebusters	55	Tue	10% off all items
Supercuts	55	Tue	\$2 off service
Sears (Ala Moana Shopping Ctr.)	60	Daily	10% shoe repair, alterations & dry cleaning

ENTERTAINMENT			
Bishop Museum	65	Daily	\$14.95 - closed Tues & Xmas
Children's Discovery Center	62	Daily	\$6 admission
Consolidated Theatres	60	Daily	\$7.50 per ticket
Regal Theatres	60	Daily	\$7 per ticket
Waikiki Aquarium	65	Daily	\$6 - closed Honolulu Marathon & Xmas Day

MISC.			
Aston Hotels & Resorts	50	Availability	Discount off best daily rates

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Important Tips For Giving Grandparents

by Michael W. K. Yee, CFP

If you enjoy supporting your grandchildren financially—or if this is one of your goals—you're not alone. Eighty-four percent of seniors say that creating a financially secure life for themselves and their family is an important goal.¹

Yet, deciding how to best help your grandchildren can be a struggle, especially if you share some of the same financial concerns as your peers. For example, you may be among the 27 percent of seniors who say changes to Social Security are most likely to jeopardize your retirement plans, or the 23 percent who identify health care costs as the biggest threat.

When evaluating how much financial support to provide, consider the following:

- **Give only what you can afford.** Your financial security should be your first priority. Since there is no way to know with any certainty how long you'll live, how the market will perform or how inflation may impact your purchasing power, make sure that you gift within your means. Doing so will help ensure your generosity today doesn't create a financial hardship for you—or your family members—down the road.

- **Give equally.** To help prevent family conflict and avoid damaging relationships, give equally to your grandchildren. If you need to give more to help one of them through a rough patch, adjust your will to even things out and clearly communicate your intentions.

- **Clarify whether you're making a loan or giving a gift.** If you're giving a gift, familiarize yourself with federal tax rules, which are based on the calendar year. For example, in 2012 you were able to give up to \$13,000 before the federal gift tax is applied. Also, be sure the recipient knows it's a gift to alleviate any uncertainty about whether they're required to pay you back.

If you are loaning money, be specific about the terms and repayment. Make sure you have a written document that both parties sign and date.

- **Discuss your intentions.** Only 61 percent of seniors say they regularly discuss finances with their family. If you would like to support your grandchildren and save for their college or home down payment, be sure to communicate this with their parents. This can help your adult children with their own financial planning.

If you want to provide financial support to a family member, consider consulting a financial professional. He or she can help you evaluate your finances and goals and create a strategy. A realistic understanding of your financial picture can help you identify how much you can comfortably give, as well as the most tax-efficient and effective way to go about it. ■

For info, contact Michael W. K. Yee at (808) 952-1240

1 The Money Across Generations IISM study was commissioned by Ameriprise Financial, Inc. and conducted by telephone by GfK in December 2011 among 1,006 affluent baby boomers (those with \$100,000 or more in investable assets); 300 parents of baby boomers; and 300 children of baby boomers at least 18 years old. The margin of error is +/- three percentage points for the affluent boomers segment and +/- six percentage points for the parents and children of boomers segments.

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The Perfect Match

A living organ donor offers a two-for-one gift of life.

by Jeffrey Sisemoore, JD, Director of Gift Planning National Kidney Foundation of Hawai'i

Nearly 15 years ago Andrea Lee's young-est daughter Jenevieve was diagnosed with systemic lupus erythematosus (SLE), a long-term autoimmune disorder that may affect the skin, joints, kidneys, brain and other organs. Jenevieve was 15, an age where her main concern should have been friends and fun. Instead, she focused on staying out of the sun, away from those who were sick and eating bananas for potassium. By the time she was 25, her ravaged body needed drugs, surgeries and dialysis. Her kidneys were functioning at a dismal 7 percent.

Jenevieve made many friends at the three-times-a-week dialysis treatments. She knew the nurses by first name, befriended the regulars, and made craft gifts for everyone. Outside of dialysis, except for a limp from osteoporosis of a hip joint, one would never guess that she was so sick with Chronic Kidney Disease (CKD). A life of dialysis seemed the answer until Jenevieve and Andrea were sent to a class about kidney transplantation.

The transplant coordinator helped them navigate the world of organ donation. She scheduled tests and put Andrea in touch with organ donors and recipients. They had experience, tips and connections, plus they understood what Jenevieve and Andrea were going through.

Jenevieve put her name onto a national list of patients who needed a kidney and then waited. While waiting, Andrea learned that one of the best organ donor candidates is a family member. She decided to undergo prescribed lab tests and passed every single test. After a few months, Andrea was cleared as a good donor match for Jenevieve.

In August 2008, Jenevieve and Andrea spent a week in the hospital and the kidney transplant was a success.

Once at home, Andrea allowed her body to heal. Soon she was back to normal—playing with grandkids, working, traveling, and other life activities that she enjoys. At the follow-up visit, her

doctor told her that her lab results were so good that it looked like she still had two kidneys!

Today, Jenevieve, who turned 30 this year, thrives. She is a full-time student studying radiology at Kapi'olani Community College. She wants to give back to the medical community that helped her through her journey. She continues her jewelry craft and makes herself available to those who want to learn about kidney dialysis, transplant or SLE.

Also, Andrea's family volunteers for the newly established Hawai'i Organ Transplant (H.O.T.) Support Group, a council of the National Kidney Foundation of Hawai'i. Its mission is to support and educate people who have had, or are in the process of, an organ transplant. For more information, please visit www.hawaiiorgantransplant.wordpress.com. ■

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Creditor-Protection Gets A Boost

by Stephen B. Yim, Attorney at Law

Due to recent changes in our state law, Hawai'i is one of a handful of states that affords creditor-protection to those who hold "Tenants by the Entirety" property. Tenants by the Entirety is a method by which married couples have equal interest in a property and hold the title together. Each owns the undivided whole of the property. In order for one spouse to modify his or her interest in the property in any way, the consent of both spouses is required. One of the benefits of Tenants by the Entirety is that it protects property from creditors. A home held as Tenants by the Entirety may only be reached by creditors of joint debts of both the husband and wife. In the event of an individual debt of (or judgment against) a husband or wife, the property may not be partitioned, sold or encumbered without the permission of both spouses — in essence, protecting the property from a forced sale.

This type of property ownership can cause uncertainty for married couples. Prior to July of this year, couples that wanted to transfer their real estate to a revocable inter-vivos trust (or living trust) would lose the creditor-protection associated with Tenants by the Entirety. Having to choose between the two plans always had a proposed risk — there was never a perfect solution.

Effective July of this year, Congress amended Section 509-2, Hawaii Revised Statutes. This law allows couples to hold their real estate in their living trust, as well as maintain creditor-protection. To be effective, the real estate needs to be held as Tenants by the Entirety first and then transferred into the trust.

In order to be eligible to hold real estate as Tenants by the Entirety, you must be a legally married couple, which includes civil unions (effective January of this year) or reciprocal beneficiaries. A valid reciprocal beneficiary relationship must include the following:

- each of the parties be at least eighteen years old
- neither of the parties be married nor a party to another reciprocal beneficiary relationship
- the parties be legally prohibited from marrying one another under chapter 572
- consent of either party to the reciprocal beneficiary relationship has not been obtained by force, duress, or fraud
- each of the parties sign a declaration of reciprocal beneficiary relationship as provided in Section 572C-5

If you do not have an estate plan or it has been a while since you last visited with your estate-planning attorney, this would be a great time to create or update your estate plan in order to fully optimize these new laws. ■

Stephen B. Yim, Attorney at Law
2054 S. Beretania Street, Honolulu, HI 96826
(808) 524-0251 stephenyimestateplanning.com



Queen's Medical Center vs. Koga

by Scott Makuakane, Est8Planning Counsel, LLC

The *Honolulu Star-Advertiser* has featured several stories by reporter Dan Nakaso about the plight of Karen Okada. Karen is a 95-year-old woman who signed a "Death with Dignity Declaration" and a "Durable Power of Attorney for Health Care Instructions" back in 1998. Both documents purport to control "in all circumstances."

The Queen's Medical Center has determined that Karen is essentially brain dead, or, in any event, has "permanently" lost the ability to participate in medical treatment decisions, and that the provisions of her Death with Dignity Declaration now require that her feeding tube be withdrawn.

On the other hand, Karen's healthcare agent, in consultation with doctors who are not associated with Queen's, disagrees with the hospital's physicians. What the agent knows, and the Queen's physicians discount, is that just before she was hospitalized, Karen was conscious and able to interact meaningfully with her family and caregivers. During the time she has been at Queen's with pneumonia, Karen has been unresponsive during examinations, but she has smiled at least twice at her adult grandchildren and nodded to her grandson in response to his question of whether she was able to breathe freely.

The policy of Queen's is to give precedence to an advance healthcare directive over a durable power of attorney in all events, and without inquiring into why a person may have signed contradictory documents. Accordingly, Queen's sued Karen's healthcare agent in order to get a court order forcing him to order that Karen's feeding tube be removed.

Since no one would want to be part of this kind of drama, what can you do to make your wishes clearly known so there will be no questions?

1. If you do not have an advance health care directive, get one. Make sure your loved ones, including your children over the age of 18 have one too.
2. Learn all you can about the options that can be written into your advance health care directive. These are not "one size fits all" documents. Your wishes may differ greatly from those of your

friends and family members, and the document you sign should express your particular desires.

3. If you have an advance health care directive that is more than 5 years old, there is a good chance that it will not accomplish what you think it will. Review it right away with your legal counsel. Make any appropriate changes and updates.

4. If you want to give a trusted family member or friend the power to make health care decisions for you, make sure the power of attorney meshes well with any other instructions.

5. Be sure to give your health care providers your permission to give your medical information to your family members or other trusted decision makers. Federal and state privacy laws restrict your doctor from talking with your health care agent unless you grant that permission.

6. Review your advance health care directive periodically to make sure it accurately states your current wishes. Once per year is not too often.

7. Make sure you have a mechanism in place for giving you access to your advance health care directive, no matter when or where an emergency might occur. Not all health problems happen at home, and if you have a crisis while you are traveling, you will need a way to make your health care documents accessible to your caregivers.

8. Talk with your family about your wishes before a crisis arises. Make sure everybody is on the same page. If your decision makers indicate hesitation about carrying out your wishes, think about naming someone who will. Your assurance to your loved ones of how seriously you intend your instructions to be taken will give them the courage to carry them out.

Knowledge is power. The more you know about advance health care directives, the more likely it will be that your wishes will be carried out. ■

Scott Makuakane, Attorney at Law
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Wire Fraud

How money coming in is actually going out.

by Timothy Caminos, Director of Communications, Hawai'i's Better Business Bureau

Western Union, Moneygram and similar businesses allow you to send money quickly. Their services are useful for transmitting funds to friends, relatives and others you know well. But scammers frequently take advantage of victims by convincing them to wire money to a stranger, often someone in a foreign country.

The initial hook can take many forms. In every case, the scam ends the same way... you are asked to wire money; once you do, it's gone for good.

Consumers lose millions of dollars each year through wire fraud. Hawai'i's BBB receives calls often from duped residents who believed they "won a prize" or they were going to "work" as a secret shopper. Locally, we have seen consumers lose as much as \$50,000, or taking a mortgage out on their house in order to claim a winning.

The most important thing for consumers to remember is this: Never wire money to someone you haven't known for a long time. If you have truly won a lottery (which are illegal in Hawai'i) or a sweepstakes, you would not need to pay a penny to receive your winnings.

Hawai'i's BBB warns residents to look for the following red flags:

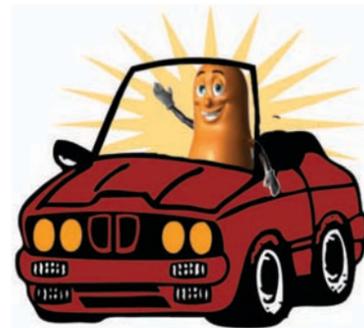
- You are asked to wire transfer money.
- You are sent a check in connection with a payment request. Scammers often win their victims' confidence by sending a fake check for more than the so-called processing fees, shipping costs or other expenses. It may be a cashier's check, personal check or money order. They instruct the victim to cash the check at their personal bank account and send them a portion of the money back.



How can you Help

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- The contact indicates a confirmation code or money transfer control number (MTCN) is needed before your money can be withdrawn. Once you wire money, it can be picked up immediately.
- A caller or e-mail appears to originate from overseas.
- The person communicates via TTY service. TTY is used by the hearing impaired. Cons prefer the service because it disguises thick accents and makes calls untraceable.

If you are a victim of fraud, report it to the police and FBI. If you have any questions about someone who wants you to wire or transfer money, contact Hawai'i's BBB for information. ■

Complaints or Questions, contact BBB:

808-536-6956 (O'ahu)
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This 4-hour course is designed to enhance the caregiver's awareness of vulnerability factors associated with senior citizens. Senior citizens are particularly vulnerable to natural hazards. Factors such as physical limitations, mental ailments, and medication requirements are issues of concern for caregivers of senior citizens. These specific needs, amongst others considerations for natural hazards, must be addressed in preparedness plans for these at-risk citizens. Participants will learn how to identify, prepare, and perform a number of support activities that will ensure the safety and security of senior citizens when a natural hazard event occurs. Particular attention is directed toward developing an awareness of the preparedness and response needs of all senior citizens, inclusive of economic, medical, cognitive and mobility determinants.

WHO SHOULD TAKE THIS COURSE

This course is targeted for a broad cross section of caregivers of seniors, family members, friends, home health providers, home health agencies, medical personnel.

MODULES

- ✓ Hazards and Response
- ✓ Senior Constraints, Vulnerabilities and Resilience
- ✓ Preparedness Exercise



NATIONAL DISASTER PREPAREDNESS TRAINING CENTER at the UNIVERSITY of HAWAII
 828 Fort Street Mall • Suite 320
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 ndptc.hawaii.edu

COURSE OBJECTIVES

- Identify natural hazards and natural disasters
- Describe caregiver preparedness steps
- Know what to expect during the first 72 hours of a natural disaster
- Explain the roles of a Personal Support Network
- List Critical Equipment and resources
- Describe the social, mobility, economic, cognitive and medical constraints, and dependencies of senior citizens
- Explain how the caregiver can assist senior citizens in being resilient
- Apply lessons learned pertaining to hazards and the vulnerabilities senior citizens face during a disaster
- Describe the response actions that could be taken by caregivers to minimize the impacts from a disaster.



As a member of the National Domestic Preparedness Consortium, the NDPTC is a DHS/FEMA training partner dedicated to providing critical all-hazards training throughout the United States and its territories with an emphasis on natural hazards and island and coastal communities



FEMA

HAWAII'S SENIOR REAL ESTATE SPECIALISTS FREE Senior Living Options Seminar

Learn about:

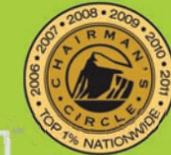
- Retirement Communities - Monthly rental versus "Buy-In"
- Downsize/Declutter belongings with less stress
- Prepare your home for sale
- Selling your home at the highest price

November 7, 9:30-12:30 a.m.
15 Craigside Retirement Community
Please RSVP to 745-2225.
Seating is limited.



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