

GENERATIONS

HAWAII'S RESOURCE FOR

MAGAZINE | VOL 6/2 • APR/MAY 2016

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May is Older Americans Month and the theme for 2016 is "Blaze a Trail." In so many ways, seniors in Hawai'i are already doing just that — leading our nation in health, longevity and productivity. Four decades ago, Lanakila Multi Purpose Senior Center was an "experimental" club for seniors. Today, it's one of the hundreds of senior clubs throughout our state where seniors may socialize, undertake meaningful activities and serve the community. In addition to clubs, seniors volunteer in nonprofits, contribute to the care of their grandchildren and support community projects and charities. Be sure to reflect on your personal achievements this year. Sustaining a healthy, active and meaningful life — regardless of age — requires focus and discipline. Supporting what is important to you and your family, and making your community just a little better takes a commitment of time and energy. We celebrate all you do to live well.



May is also Memorial Day, and the Boy Scouts of America Aloha Council prepares and will be collecting lei to decorate the graves of veterans, as a part of the Good Turn For America Service Program. Watch for publicity on your island to donate or get involved making ti leaf lei. This is a wonderful way to help youth honor our veterans.

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This issue's Giving Care section authors come at this topic from several perspectives. It drives home the idea that we are all different, with many ways of looking ahead (or avoiding) end-of-life. One common thread is that if you have expectations about your care, where you want to pass your last days, or who will receive your treasures, it's best to make your intentions clear — while you are of sound mind and body. Our contributors share a lot of wisdom on planning, too.

As always, we thank you for supporting *Generations Magazine*® and our partners, who are committed to bringing excellent resource information to seniors and their families. ■



Every Day is Brand New!

Katherine Kama'ema'e Smith, Associate Editor



A Special Note: In January, Hawai'i lost Sam Cooke, a captain of business who descended from missionaries and worked tirelessly to support conservation, Hawaiian history and fine arts. Manoa Heritage Center is a living legacy of his deep love for Hawai'i. Sam and Mary Cooke told us their story and graced our cover in Dec/Jan 2015. To their family and friends we extend our deepest condolences.

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Our Contributors

Generations Magazine® calls upon Hawai'i's experts—from financial and legal advisors to health care professionals and noted chefs—to produce informative and meaningful resources for our local seniors and their families. We are grateful for their contributions.



JIM CISLER serves on the Hawaii County Committee on Aging and the Policy Advisory Board for Elder Affairs. His solid background in business, as a restaurateur and Hollywood ad man support his advocacy work for seniors. Jim says the luckiest ongoing event in his life is that he is married to the same wonder-filled and enduring woman for the last 52 years. Jim has one book in manuscript and is working on another.



STEVE NAWAHINE, General Manager, Kalākaua Gardens Assisted Living is a seasoned healthcare administrator with executive level experience in rehabilitation and skilled nursing facilities on the mainland. He earned his degree in International Business Management and Information Systems from Brigham Young University and had an early career in software engineering. Steve comes home to Hawai'i as General Manager of Kalākaua Gardens Assisted Living with a proven skill set for success, and a heart for kūpuna.



DR. HOWARD TAMASHIRO, Audiologist, Hearing Center of Hawai'i is Board Certified in Audiology by the American Board of Audiology, and holds the Certificate of Clinical Competence in Audiology. He is a Fellow of the American Academy of Audiology, Academy of Doctors of Audiology, and the American Speech-Language-Hearing Association. Dr. Tamashiro serves as a member of the Advisory Committee for the Hawaii State Board of Hearing Aid Dealers & Fitters.



GERRY SILVA, AARP Hawaii State President is the organization's top volunteer spokesperson on health, caregiving and financial security issues. A retired U.S. Army colonel who served for over a decade as chief of staff of the Hawai'i Army National Guard, he retired as chief operating officer of 'Ōlelo Community Television in 2009. At AARP Silva is in charge of meeting a mission to enhance the quality of life for all of us as we age, and to champion positive social change and deliver value through advocacy, information, and service.



BYRON N. YOSHINO, Pharm.D, is President & CEO of Pharmicare Hawai'i, a locally owned full-service pharmacy with seven retail locations on O'ahu. He is a third generation pharmacist, dating back to his grandfather who opened Yoshino Drug pharmacy in 1927. His dedication to Hawai'i's healthcare has served a generation of customers from pediatrics to geriatrics. He serves on a number of boards, including the Arthritis Foundation of Hawaii and University Health Alliance (UHA).



KRISTINA WONG, Care Manager, ALTRES Medical is a trained Nursing Assistant with a background in healthcare administration and staffing. As the Care Manager for Home Care by ALTRES Medical, Kristina ensures that clients receive the high quality care that they need in order to age gracefully at home.

And a continuing mahalo to our ever-present contributing partners (in alphabetical order):

PAMELA CUNNINGHAM | MARTHA KHLOPIN | SCOTT MAKUAKANE | TAMILYN MASUDA |
ALAN MATSUSHIMA | JULIE MOON | ANNETTE PANG | EILEEN PHILLIPS | TERRY SHINTANI |
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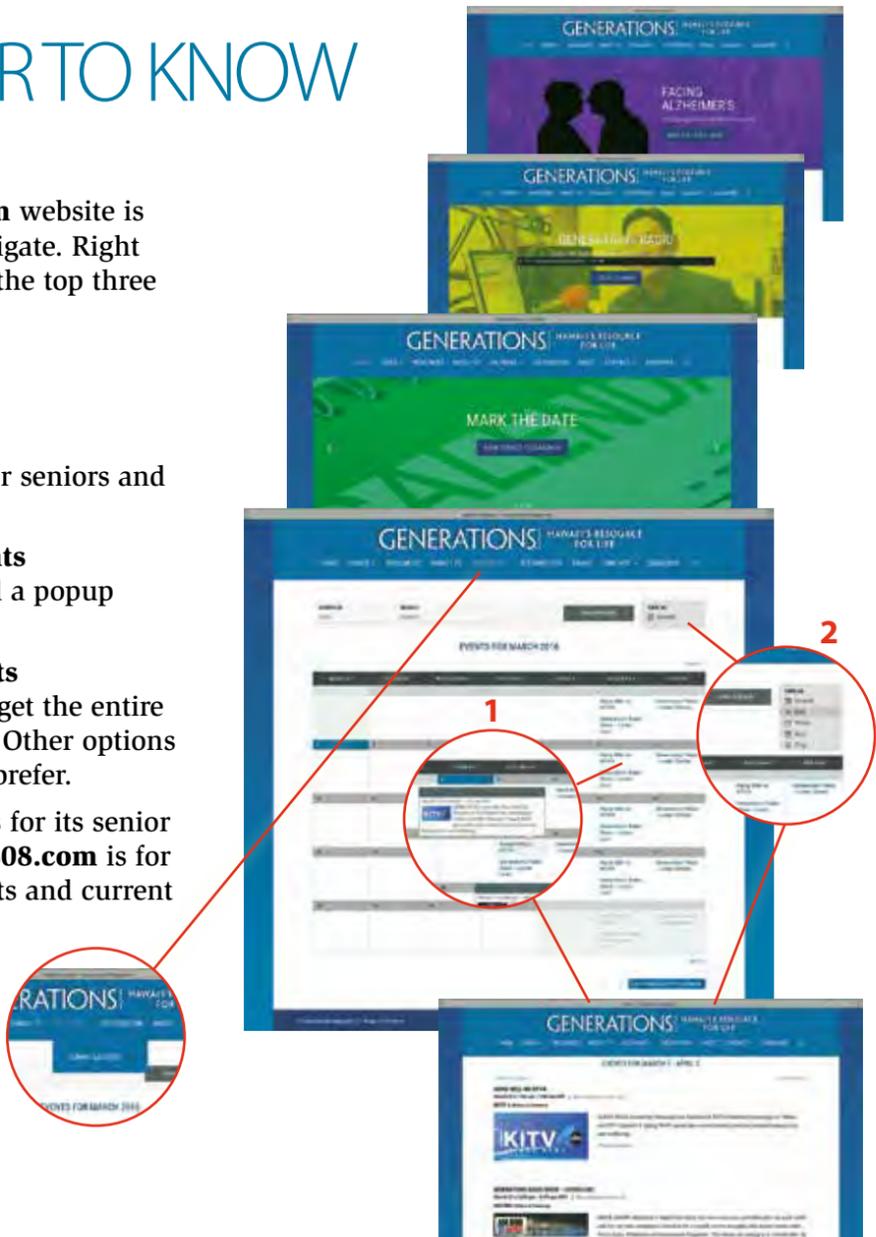
- The current issue
- The latest radio episode
- The Calendar

Yes, we have a calendar of events for seniors and Baby Boomers! Check it out:

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Roll the cursor over an event and a popup appears summarizing the details.
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The Honor Was Mine

by Sherry Goya, Generations Magazine Staff

When I was invited to the Emeritus Senior Club's Annual Luncheon in January as their special guest, I was the one who was honored to be there. How great is it to have a senior club that supports Emeritus College at the Honolulu Community College (HCC) where senior students are learning new skills. *Generations Magazine*® featured the college in the August/September 2015 issue because of HCC's unique program that specializes in computer workshops for senior citizens. It offers many non credit courses to help seniors entering the technological era. Those who sat at my table for lunch said they have taken beginner, intermediate and advanced classes on various subjects like virus protection, browser security, producing video presentations and booking online travel reservations. Sitting next to me at lunch was Walter Chun, the founder of the Emeritus Senior Club (previously Senior Net). He turns 90 years old this month

and has been living at Pohai Nani in Kaneohe for over a year. Walter retired as an administrator at the Honolulu Community College and volunteered as an instructor for many years. If you are 55 or older, whether retired or not, the Emeritus College offers discounts on workshops and an Open Computer Lab every Friday, where you can practice class assignments. Call **808-845-9296**, check out their website at www.pcatt.org/emeritus or email ncet@hawaii.edu, for more information. ■



Walter Chun with Sherry at the Emeritus Senior Club annual luncheon

Stories for and about seniors and their caregivers are always worth sharing, like a 100 birthday announcement. send them to me, Sherry Goya, with a photo. **808-722-8487** | SGoyaLLC@aol.com

GENERATIONS RADIO SHOW



A weekly series on **aging and senior issues** with Percy Ihara, Publisher of Generations Magazine

The show is airing at a critical time. In a decade, one-third of Hawai'i's population will be 65 or better. The state is urging kūpuna and their families to prepare now for home and community-based care. Financial and legal advisors to caregiving and government programs are invited for open mic conversation. Join me for an informative hour of radio.

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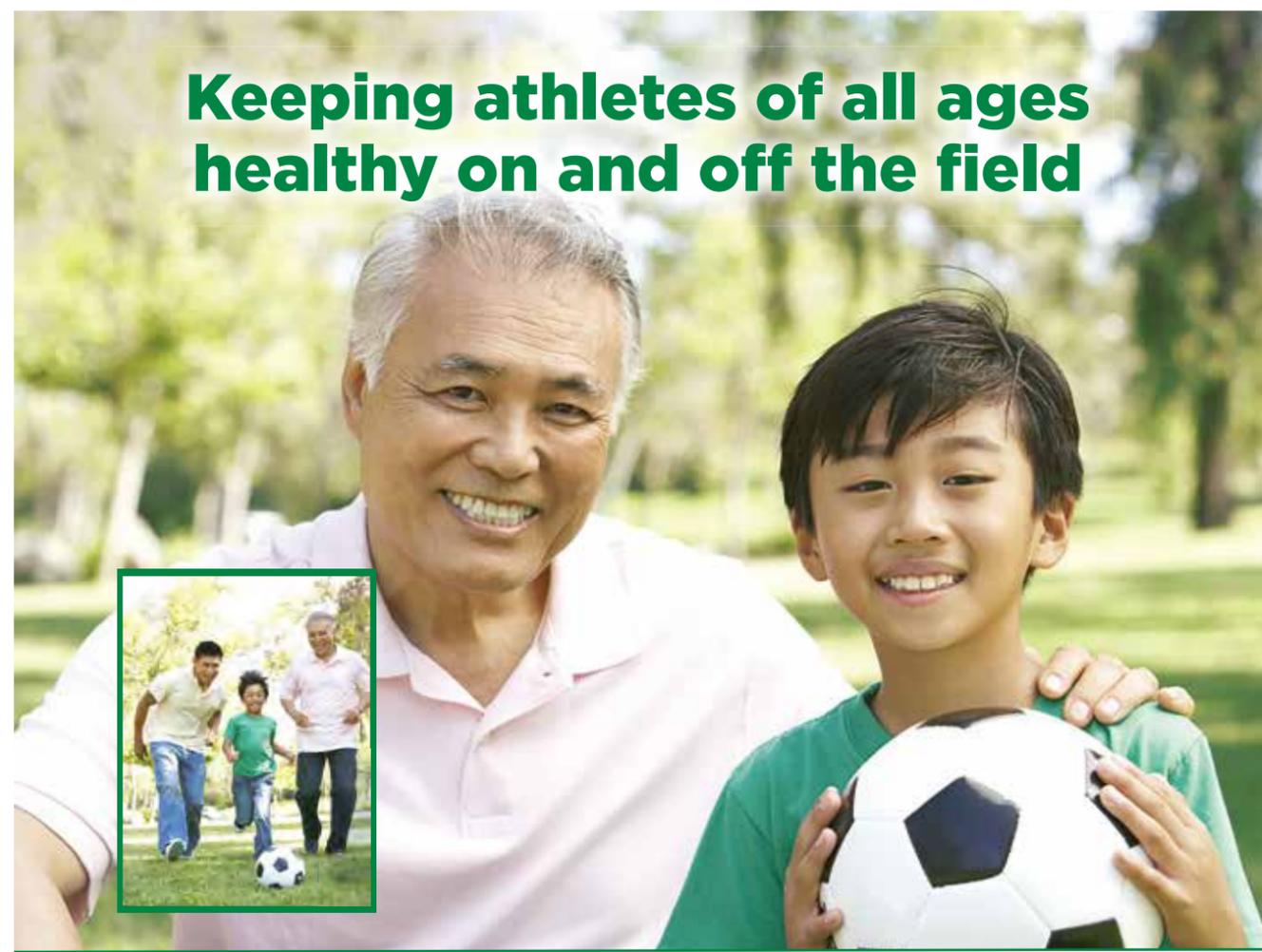
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May is Older Americans Month

by Jim Cisler, Chairman of Older Americans Month Rewards & Recognition



2015 Outstanding Older American Honorees: (left to right) Maui: Donald Jensen & Katsuko Enoki, Kaua'i: Roger Caires & Pat Simpson, Honolulu: Alan Kumalae & Yolanda Morreira, Hawai'i: Janet Murakami

We can't overlook what our elder community (289,000 over 60 years) have contributed to the quality of life we share in Hawai'i. In May, celebrations throughout the state recognize years of continued hard work and positive contributions that senior citizens make to their communities throughout Hawai'i.

In 1963, John F. Kennedy established May as Senior Citizens Month. Kennedy recognized community contributions made by his parents' generation, who fought and won two world wars. From the Great Depression, they worked hard to create a quality of life envied the world over.

In 1965, Lyndon Baines Johnson signed the Older Americans Act, addressing elder needs, and May became Older Americans Month.

On May 6, Kaua'i and Hawai'i counties will celebrate older Americans, followed by Honolulu and Maui County later in the month. Each County Area Agency on Aging (AAA) receives dozens of nominations from which they select two awardees — just eight for the state. They come from various volunteer groups, community associations, churches and senior centers.

Patricia Simpson, was completely surprised at her nomination by Kaua'i's Hospice group, Share the Care. "I've always looked at volunteering as a way to give back. Getting this kind of recognition was a totally unexpected gift," she said.

The state recognizes these awardees and Older Americans Month on June 3, at a luncheon co-operatively hosted by state offices and agencies, and led by the Executive Office on Aging (EOA). The event is organized by the Policy Advisory Board for Elder Affairs (PABEA), a volunteer

board appointed by the governor to identify and address issues on aging in Hawai'i. They advocate for legislative action and elder services program development; they also evaluate current efforts to improve the quality of life for citizens 60 years of age and older. The theme for 2016 Older Americans Month is "Blaze a Trail," urging seniors to take action and advocate for themselves. ■

The 2016 State Recognition Luncheon event will be hosted by Kahala Nui Living Center. Seating is limited and by invitation only. To contribute to the support of this event or for further information, contact the Executive Office on Aging at 808-586-0100.




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A Fair Ride in Honolulu

by Brittany Nakamoto, Generations Staff Writer



Citizens for a Fair ADA Ride (CFADAR) is a volunteer organization that advocates and lobbies for seniors and disabled customers of paratransit transportation on the City of Honolulu's TheBus or TheHandi-Van.

At CFADAR quarterly public meetings, representatives from the Department of Transportation Services (DTS) and Oahu Transit Services (OTS) answer questions, address transit user concerns and find solutions. CFADAR is a completely volunteer organization of individuals from all backgrounds — concerned or interested persons need not be seniors or have a disability to join.

The organization was established in 2000 by Morris Nakamura and named by Louise Horio. Since 2010, Donald Sakamoto, who is legally blind, has served as Chairman. He also served two years on the Statewide Independent Living Council of Hawai'i and was recognized by

Honolulu Star-Advertiser for his positive efforts in the senior community. DTS Director Mike Humby describes Sakamoto as "trustworthy and humble."

CFADAR seeks volunteers and donations of printers and toner cartridges, copy paper, digital recorders for dictation, and desktop or laptop computers with printers. Cash donations and donations of in-kind personal assistant services to directly support those who are disabled would also be appreciated. The next quarterly meeting will be at 9:45 am on Tues., May 17 at the State Capitol Auditorium. The public is welcome. ■

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Making Our Souls Blossom

by Ryan Masa, Assets School K-8 Principal

Assets School makes a difference in the lives of gifted and dyslexic students through a strengths-based learning environment. We place a strong emphasis on the importance of family support to help to build confidence and resilience in each child.

“Let us be grateful to people who make us happy; they are the charming gardeners who make our souls blossom.” — Marcel Proust

I remembered this quote on Kūpuna Day, one of my favorite days on the school calendar. This year, we welcomed 150 guests to campus: grandparents, parents, grand aunts and uncles, as well as aunties, uncles and family friends. We are excited to meet the many different adults and elders who make a positive impact on our students' lives. As we shared breakfast together, two classes greeted us with a song and dance. Then, we had fun making arts-and-crafts and moved

Ella Moncrief with Bella Campos and her grandmother on Kūpuna Day.



to the classrooms where children and kūpuna engaged in all kinds of fun activities. As I listened to kūpuna sharing stories about their school-aged years, I couldn't help but wonder who had more fun, the children or the adults?

“I was thoroughly entertained and so glad I made the effort to attend on both days for both of my grandchildren,” said Susan Lee, grandmother of Zak Campos, grade 3 and Bella Campos, grade 5. “Visiting Assets gives me a unique perspective on Zak and Bella's world and brings us closer together.” ■

ASSETS SCHOOL

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A Hand Up for Humanity

by Generations Magazine Staff

Honolulu Habitat for Humanity is great, but what do they do? Here's what Executive Director Jim Murphy told us.

“In over 70 countries, Habitat For Humanity's mission is to ensure that everyone has a decent place to live — by building new homes or fixing existing ones. Land is so costly in Hawai'i that our work here is largely repairs.

“People often think that Habitat for Humanity gives houses away to families in need,” says Murphy. “In fact, we partner with the homeowner, who assists with the repair project and assumes a zero interest mortgage to cover the costs of materials and labor.” Murphy calls it a “pay-forward sustainable model,” a kind of “hand up.” When homeowners pay back the mortgage, Habitat loans the money to other families.

Candidates for Habitat Honolulu's Home Preservation Program may be covering their monthly expenses, but cannot afford to make repairs. Perhaps the home is unsafe, or the roof is leaking. Families may not be able to qualify for a bank loan. Others may be one illness or one job loss away from being homeless. Habitat steps in as an equity partner to help the homeowner get a new roof, ramps for wheelchair access, or repair termite damage. Small home preservation projects like installing new carpeting or bathroom grab bars to prevent falls can make a big difference in the safety, value and appearance of a home.

Habitat for Humanity also pulls in community volunteers to do the construction at a very low cost. They provide professional financial counseling and usually homeowner partners are able pay back their loan within seven years.

If you live on O'ahu and need assistance or want to donate your skills, contact T.J. Joseph at 808-538-7575. You may also donate new and



lightly used appliances, building materials and furniture to the Honolulu Habitat for Humanity ReStore on Austin Lane. It's a great place to find bargains for your home improvement projects! All sales fund Honolulu Habitat's mission. Neighbor islands may google search “Habitat for Humanity” for the location of your local Habitat for Humanity and nearest ReStore. ■

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The Beauty of Hawaiian Quilting

by Katherine Kama'ema'e Smith, Associate Editor

Henrietta Mahuna learned Hawaiian quilting from another Hawaiian quilter. The handicraft has been passed down for two centuries—since the Hawaiians learned the echo style of quilting from New England missionaries. First, appliques are stitched to a plain field. Quilting follows the shape of the applique, first on the outside edge. The next row of quilting runs parallel but a short distance away, like a ripple in a pond. Soon the whole blanket is quilted. A style fashionable in the early 1800s was preserved and became a treasured tradition in Hawai'i.

“Mama” Mahuna sits on her shady deck and quilts every day. Neighbors, friends and mainland visitors who love to quilt come not only to learn,



but also to “talk story.” In the old days, conversation was always accompanied by busy hands—sewing, preparing food or finishing a church project. Henrietta, who is Native Hawaiian, was raised in Hāna and moved to West Maui in 1942. She worked for Baldwin Packers as the only female field supervisor. Later she was promoted to work the Honolua Store at Kapalua Resort. She invented the “Honolua Burger.”

Now 95, Henrietta still loves quilting and spending time with the ladies as they create beautiful “blankets” and pillow covers. “I like designing the patterns and cutting them out. I’ve made many different ones, but the Hawaiian trees and flower patterns are what people seem to like best,” she says. ■

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Tune in to KITV4 Saturday Morning!

by Generations Magazine Staff

KITV4 Morning News has a Saturday morning segment called “Aging Well,” hosted by News Anchor Moanike‘ala Nabarro, who opens conversations with experts on issues of importance to seniors. *Generations Magazine*® is partnering with KITV4, bringing to TV all the experts and resources our readers have come to trust. The segment runs between 6 and 8am on Saturdays—with health tips, information on finances, retirement, insurance, exercise, nutrition, etc.

“Kūpuna play an important role here in Hawai‘i, and I am so humbled to be a part of the conversation when it comes to caring for them,” says Moanike‘ala. The partnership brings vital educational information to Baby Boomers and seniors through KITV Island News and kitv.com.

Percy Ihara, *Generations Magazine* publisher and champion of senior issues, is pleased to be working with KITV4. “This is a commitment



to getting more information to seniors, many of whom don’t get out as much as they would like. Now they can tune in to find out what’s going on with and for seniors,” says Ihara. “Watching “Aging Well” can improve their lives.” ■

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A Time to Grow at Lanakila Senior Center

by Yuet-Mui Kong, Program Coordinator
Lanakila Multi Purpose Senior Center

Weekday mornings, as the sun rises in Kalihi, seniors congregate at Lanakila Multi Purpose Senior Center to play, learn and serve their community. Dispel the idea of loneliness or aimless activities to pass the time away. Members of Lanakila Center engage in meaningful pursuits, through which they create strong friendships and develop new skills. It is no wonder that this senior center welcomes up to 200 members every day. Follow the schedule of three members:

We Play

8:00 am Richard Tada parks his car at Catholic Charities Hawaii's Lanakila Center in Kalihi. He is a volunteer "audio engineer/disc jockey" for the center's special events. Today, he comes to help coordinate the Japanese Cultural Club's New Year Celebration. He and his friends move the equipment to the stage area: mixer, speakers, CD and cassette players and microphones... Richard has fun putting them together.

The performers arrive early, eager to dance. They hand Richard the tapes and CDs. Here they go, "Testing, one, two, three... testing ..."

Richard retired from United Airlines and first visited the center as a caregiver, bringing his father-in-law who was a longtime member. Richard provided transportation and a watchful eye for his father-in-law, who was becoming more frail, but still wanted to be with his friends at Lanakila Center. After his father-in-law had passed, Richard kept coming to the center. He was able to focus on his interests



Seven ethnic clubs gather regularly at Lanakila. All members of the center are welcome to join any or all clubs. The clubs help to perpetuate the culture and traditions of their respective ethnic group and create opportunities to celebrate birthdays, provide entertainment, and go out on excursions, etc.

and started sitting in, but not participating in, the Enka (*Japanese folk ballads*) class.

Finally, Enka class sensei Marian Arakaki told him that he "might as well join" the class since he was there every week. Richard gets pleasure from singing for an audience; in the process, he learned to hold a microphone. Later, he learned to set up and operate an audio system. Now he also volunteers as an assistant treasurer for the Okinawan Nenchocha Club, chairs the center's Program Committee and was recently recognized as one of 47 veterans in the center's first Veterans Day Celebration. »

Cover & Feature Story Photography by Brian Suda



First order of the day is always about being nimble. The clubs often start their meetings with exercise or dance. For other ways to stay strong and fit, the center offers a wide variety of activities, including Fusion exercise, Karate, Sahm Bo Dahn, and Stretch and Tone. Dance lovers can join hula, line dance, tap dance, Korean dance, or Okinawan dance. By doing enjoyable activities, members maintain their independence as they age.

9:00 am The New Year Celebration starts right on time. Richard pays full attention to the program, cues from the master of ceremonies and signals from the performers. The club members enjoy the music, songs and performances. The grand finale of the New Year Celebration is when all the members demonstrate their traditional Japanese dance to Richard's joyful and festive music—everyone gets into the fun.

11:00 am After his morning gig, Richard can't wait to see his mahjong friends. Every week he learns more, even after eight years playing at the center. Mahjong challenges memory, attention, calculation, strategy and decision-making. Richard loves the stakes, but most important of all is joyful fellowship with his peers. With his friends, he plays, jokes, laughs and shares yummy treats. Tracking the tiles keeps the mahjong players' minds sharp. Friendly competition generates lots of laughter. The time passes so quickly, and nobody loses because the game continues next week! »



We Learn

8:30 am Helen Castillon walks from her apartment right across the street from Lanakila Center. She goes to the Activity Room and prepares to start the Filipino Cultural Club meeting. Helen never thought she'd ever be in this type of position—leading meetings or planning events for over 100 attendees! Now in her third term as president of the club, she has participated in the Lanakila Center's annual Leadership Training to learn the roles of officers, communication skills, and how to run meetings and handle conflict. She also knows the importance of succession and encourages the club vice president to shadow her and learn the knowledge and management skills Helen has learned.

Helen initially came to the center as a senior worker via the Honolulu Community Action Program's Senior Community Service Employment Program. In 2007, when she became age 60, she was able to join Lanakila Center as an official member. In addition to providing clerical support as a SCSEP worker, Helen also received help from Lanakila's social worker/case manager to apply for senior housing across the street. After a six-year wait, she was finally able to move into Kapuna I, which has become her "home away from home."



Keep the mind active by learning new skills. Sensei Takeuchi (right) teaches taisho koto (a miniature form of koto) twice a week. Seniors learn to translate music notes to sounds, keep their fingers nimble, and practice their memory through a cultural form of music.



Health and wellness is a priority. Randy Lau (right) is a certified instructor who leads an evidence-based Tai Chi for Health/Fall Prevention class twice a week. By learning Tai Chi, Lanakila's seniors, including Helen, gain significant benefits: relax mind and body, strengthen movement control, improve coordination, and reduce the risk of falling. Easing the fear of falling builds their confidence to stay active.

9:30 am Catholic Charities Hawai'i provides presentations on health and wellness for seniors, and Helen greets today's scheduled speaker before the Filipino club. She has learned about lots of community resources as she is always looking for the best information and resources that can benefit her club members. Today, she has invited a health care provider to discuss diabetes and healthy diets with club members. After the presentation, she gets to enjoy some music, dance with the club members, and sample some 'ono ethnic potluck dishes, like pancit and lumpia.

10:30 am After saying goodbye to the speakers and club members, Helen goes to the library annex to join Tai Chi for Health, an evidence-based class for fall prevention. Since 2014, she has practiced the gentle, graceful moves, and learned the purpose of each move. The regular tai chi exercises

keep her body balanced to prevent falls that can cause potentially serious injuries. At the end of the 10-week class session, she helps the instructor conduct the outcome evaluation. Through this process, she gathers the data to show how much the Tai Chi for Health has benefited her and her classmates. The class reports fewer trips and falls!

11:30 am Helen waits at the front of the Lanakila Center for the Catholic Charities Hawai'i shuttle van. Whenever she has a doctor appointment, she calls the Catholic Charities transportation dispatcher two weeks in advance to request a ride to and from her destination. During the trip, she gets to talk with the other kūpuna passengers about what she learned and she listens to the highlights of their day too. Helen continues to look forward to learning, helping others and growing at the senior center. »



It is the mind and body that will support the spirit. Yoga is popular with seniors, too! Instructor Hasegawa's yoga classes fills up quickly during registration. Through yoga, seniors are able to protect their joints, build strength, and improve balance, etc. Rain or shine, as long as the center is open, you will see them practicing twice a week!



Volunteering benefits the volunteer AND the center. Every week, 97-year-old Mrs. Kakazu, a retired nurse, rides on the Catholic Charities Hawai'i van to the center. She has volunteered since 1980, doing blood pressure screening for the members. High blood pressure usually has no symptoms, and can't be detected without being measured. Mrs. Kakazu makes it convenient for the members to find out their blood pressure readings. The volunteer work helps keep her mind active and her contribution helps keep her fellow seniors healthy, too. This is a true win-win situation.

We Serve

8:00 am “Good Morning!” says **Diane Kawakami** as she greets each kūpuna entering the center where she has volunteered as a receptionist for the last five years. She helps her fellow seniors sign up for various activities: Tai Chi, Line Dance, Basic English, ‘Ukulele and more. She listens carefully to their questions and patiently gives them the information they need. She also receives items from donors for Lanakila Center’s “thrift shop” and acts as the salesperson for “shoppers.” At the same time, she answers inquiries on the phone. She is truly a multitasker!

Diane, like Richard, first had contact with Lanakila because her mother and two aunts were longtime members. She would occasionally drop off her mother at the center and had an opportunity to meet some of her mother’s senior friends. After her mother had died, Diane reached retirement and needed to figure out a plan for the rest of her life. One activity she loved was Lanakila Center’s Line Dancing class. From there, a friend at the center recruited her to help out at the reception desk, putting her former telephone operator skills to good use. Now Diane also serves in leadership positions with the Okinawan club, as well as taking minutes for the Program Committee. When asked why she continues her membership at the center, Diane says, “because of the people—the seniors,” whose motivation and enthusiasm for life inspire her.



9:00 am It’s time for Diane to join her Enka singing class. They gather their songbooks and dance outfits for today’s rehearsal. About six times a year, this group performs songs and dances for frail seniors in nursing homes and care homes. They sing in English, Hawaiian and Japanese. They perform traditional Okinawan dance and hula. They are very talented, and their picture appeared in Generations Magazine.

10:00 am Diane and the other Enka students leave for a nursing home down the road. They have performed here many times, and the patients love to have them return. After greeting the patients, they take turns singing as a group and doing solos. Some patients remember the melodies and get passed the microphone so they can do a solo, too. They all sing along as Diane interprets the lyrics with beautiful hula moves.

Seated patients join in by following Diane’s hula moves with their hands.

12:00 pm Back at the center, the Enka class eats lunch together and talks about their experience. Diane shares, “It makes me feel so good when the nursing home residents respond to us, smile back, and try to follow the motions. I can see happiness in their faces. It feels good to serve the community.”



Being part of a larger purpose is what contribution is all about. While most of the members were enjoying the entertainment at the lanai, five other members help prepare the bentos for lunch. They don't mind missing out the fun outside because they were having fun serving the others. In the center, you can see sharing, contributing, and giving—everywhere, all the time.

It certainly feels good to know that Catholic Charities Hawai'i has created a blueprint for successful senior clubs in urban settings. With a small staff and trained volunteers, they provide hope, community and meaningful growth for persons over 60. The members develop lasting friendships with like-minded people who like to have fun, enjoy learning and want to spend their time serving their community. Perhaps it is an extension of “living aloha,” the heritage of plantation camps or school days when we cherished the chums with whom we passed every grade. In Hawai'i, we are a community that likes to get together, have fun and tackle projects. At Lanakila Center, seniors of all ages are having fun and doing a lot of good work! ■

Serve to inspire life. Every year, members step up and advocate for Lanakila Multi Purpose Senior Center and other vital senior services. Here they are on the Legislature's Opening Day, after meeting and talking with the senators and representatives to promote seniors' rights and advocate on behalf of those in need.



Our motto at Lanakila Multi Purpose Senior Center, “We Play, We Learn, We Serve,” accurately reflects the intention of the center’s work — encouraging fun with a purpose. This helps seniors remain independent and active in the community and avoids costly and unwanted institutionalization for as long as possible.

- A study published in the American Journal of Public Health found that interventions for loneliness may result in reduced doctor visits, which may also reduce health care cost.
- Indicated in Hawai'i's 2013 Profile of Successful Aging, “Supportive relationships, interactions with the environment, engagement in social activities... all have positive correlations on the well-being of older adults.”
- The Centers for Disease Control and Prevention also advises older adults that “regular physical activity is one of the most important things you can do for your health. It can prevent many of the health problems that seem to come with age.”
- A study published in the Journal of the American Academy of Neurology indicates that engagement in leisure type activities may reduce the risk of dementia.

In 1969, the state of Hawai'i established a model senior center in Kalihi. Originally called the Hawaii State Senior Center, the program changed its name to Lanakila Multi Purpose Senior Center in 1975, under the management of Catholic Charities Hawai'i, a private, nonprofit 501(c)(3) organization.

Today, the center at 1640 Lanakila Avenue serves nearly 1,500 seniors age 60 and older. It offers seven ethnic clubs, provides over 30 classes and hosts many special events. Healthy activities for seniors involve exercise classes and health screening. Scheduled seminars to keep our kūpuna safe include topics ranging from pedestrian safety to securing personal finances.

Visit Lanakila Multi Purpose Senior Center any weekday. Check out our center's newsletter at www.catholiccharitieshawaii.org. For more information, call 847-1322. Learn how you can live out the motto, “We Play, We Learn, We Serve.”



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For more information on senior activities, support centers and aging issues, go online or contact your county's Executive Office of Aging (EOA) or the Aging & Disability Resource Center (ADRC):

*Executive Office on Aging (State office in Honolulu): 808-586-0100 | F: 808-586-0185
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Aquatic Therapy for Rheumatoid Arthritis

by Julie Moon, Physical Therapist

Many confuse rheumatoid arthritis (RA) with osteoarthritis (OA), which stems from different causes and demands a separate therapeutic program. Unlike OA, RA is an autoimmune disorder that affects any age. Onset and loss of mobility may appear almost overnight.



day, "I spilled something on the floor and I was able to pick it up!"

Patients with RA often get caught in a cycle of pain, fatigue and demotivation, leading to inactivity, which increases pain. Aquatic therapy helps break this cycle by reducing the load on joints, allowing patients to increase muscle strength and achieve aerobic conditioning.

Aquatic therapy altered the way Sanchia lives her life with RA — for the better. ■

Sanchia Roberts awoke one morning in 1999 unable to move due to crippling pain. Since then, RA has affected almost all her joints, and her ability to walk independently. Fortunately, Sanchia discovered the benefits of aquatic therapy. "The warm water relieves my pain. My balance, flexibility, strength and confidence improved so much that now I can walk in my house without help and get up from a chair with greater ease." She surprised herself the other

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Controlling Cancer

by Terry Shintani, MD, JD, MPH

I grew up with cancer in my family. When I was six months old, my father was diagnosed with colon cancer and had the left side of his colon removed. In 1951, he had a permanent colostomy placed so that he could have bowel movements through the side of his abdomen. In those days, my father was the only person I can recall surviving cancer. He lived another 40 years.

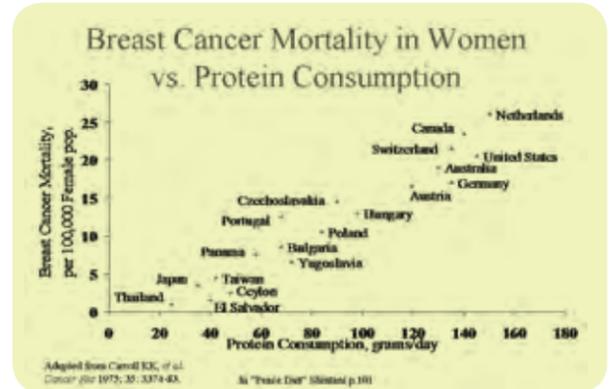
Growing up, I always wondered why there was no cure for cancer. This is why I became a doctor and why I serve as associate chair of the Department of Complementary and Alternative Medicine at the University of Hawaii School of Medicine.

Cancer is the second leading cause of death in the U.S. and soon will be first. Through my medical training, I kept looking for alternatives to surgery, chemotherapy and radiation — standard treatments offered to cancer patients. Though sometimes needed to remove and shrink tumors, these approaches are harsh and can cause debilitation and even death. I always thought there should be other ways to deal with cancer.

Now, we are finding additional treatments that are not so toxic: hormone therapy, immunotherapy, nutritional therapy and dietary supplements. Right now the University of Hawaii Department of Complementary and Alternative Medicine is seeking funding to do cancer research on fermented Noni and the Ganoderma mushroom.

Look at this graph that compares protein consumption and death from breast cancer. It should be obvious that nutrition plays a pivotal role in cancer. Similar graphs show the relationship between dietary fats and colon, prostate and breast

cancer mortality. The China Study by Dr. T. Colin Campbell suggests that dairy products promote the growth of cancer. Another shows that insulin and IGF-1 (insulin-like growth factor) also promote the growth of cancerous cells. Further research finds that eating processed carbohydrates raises insulin and animal products raise IGF-1.



Several U.S. doctors are applying these concepts in a dietary approach to help control cancer. I explain this modality in *Chapter VIII of the Peace Diet* book at www.peacediet.org. Basically, cancer responds to a balance between your immune system and factors that promote cancer growth. Whether you receive conventional therapy or not, it makes sense to tip the balance toward a healthy immune system and away from tumors or disease by adopting a healthy diet and lifestyle. ■

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Why Drink More Water?

by Alan Matsushima, Health and Wellness Consultant



It is amazing that normal activities of the human body result in a loss of two to three quarts of water daily. This water needs to be replenished to maintain an optimum health profile. Just a two percent drop in body water can trigger fuzzy short-term memory, trouble with basic math and reading skills and difficulty staying focused.

The more we age, the less we feel thirsty, and the less water we drink. Confusion between hunger and thirst may cause us to eat instead of drink. To maintain health in our elder years, it is very important to build good habits that keep our bodies properly hydrated—drinking the right amount of ionized water will keep our bodies healthy.

How do we lose water?

We lose the most water through urination. Healthy kidneys filter our blood and excrete by-products as liquid urine. Diuretic medications cause the body to purge more fluid. If you have kidney disease or take “water pills,” your doctor will give you special instructions on how much water you may drink every day.

Warm weather in Hawai‘i causes us to perspire and lose water. Some chronic disease conditions also cause us to sweat more.

Dry, climate-controlled environments dehydrate skin, nasal passages and mouths. Every time we breathe out, our lungs lose moisture.

A smaller but important source of dehydration comes with the use of laxatives and other remedies for constipation. Increasing fiber for regularity and to keep our gut healthy requires increasing water intake at the same time. When we have bouts of diarrhea it is very important to drink water to replace lost fluid.

A properly hydrated body can maintain proper blood and tissue composition. Joints are lubricated, body temperature is regulated and lungs and airway are moistened for proper breathing. Over time, inadequate hydration or dehydration may lead to arthritic conditions, sore muscles, labored breathing and increased body temperatures.

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SYMPTOMS OF DEHYDRATION:

- ◆ Confusion
- ◆ Chronic fatigue and lethargy
- ◆ Drowsiness
- ◆ Labored Speech
- ◆ Chronic pain
- ◆ Dry Mouth
- ◆ Sunken Eyeballs
- ◆ Passing only small amounts of dark, deep yellow odorous urine

OTHER COMPLAINTS WITH DEHYDRATION:

- ◆ Loss of muscle tone
- ◆ Excess weight gain
- ◆ Slowing of the metabolism
- ◆ Organ failure
- ◆ Arthritis
- ◆ Dry skin
- ◆ Migraines
- ◆ Vertigo
- ◆ Hypertension
- ◆ Digestive complications
- ◆ Persistent constipation

Seniors may get dehydrated without knowing it, and experience chronic physical and mental problems that could be easily corrected by drinking adequate amounts of the right kind of water. Unless your doctor has asked you to restrict your water intake, drink two to three quarts of ionized water every day—it takes a little practice, so start now. Here’s to your health! ■

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Alan Matsushima, Health and Wellness Consultant
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Noni and Nitrates

by Tamilyn Masuda, Health Consultant



Every health food store has products containing Noni, also called Indian mulberry. It grows throughout Southeast Asia, Australia and the Pacific Islands. Hawaiians used noni to heal a variety of health problems, like wrapping noni leaves around sore joints to relieve pain. The ancestors took it by mouth for colic, and urinary problems, digestive problems and also high blood pressure.

Recently, scientists have taken a close look at noni. The fruit contains potassium, like bananas and potatoes. However, scientists think noni heals us with abundant nitrates and nitrites, much more than found green leafy vegetables. How nitrates affect the body is the focus of ongoing clinical research, but it seems that when we ingest high concentrations of nitrates and nitrites, they activate our bodies to create Nitrous Oxide (NO). NO and nitrogen salts may be beneficial for

urinary tract infections, lowering blood pressure and fighting skin infections.

How our ancestors figured this out is hard to tell, but now science is rediscovering noni just the way Fleming found blue mold and penicillin.

The best way to tap the healing benefits of noni is to take dried noni powder in capsules. It’s a lot more pleasant than fresh noni fruit. Be sure to ask your doctor before taking supplements or over-the-counter drugs, in case they interact with your current medications or cause troublesome side effects. Be smart, and stay informed, and always look to nature for health. ■

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Ask Your Pharmacist

by Byron Yoshino, Pharm.D., Pharmacare Hawai'i

According to the American Society of Consultant Pharmacists, people 60–69 years old take nearly 14 prescriptions per year, and those 80–84 take an average of 18. While medications do help improve the quality of life for seniors, so do pharmacists. A pharmacist can help you understand when and how to take your medicines, what side effects you might expect and what interactions may occur between drugs. A pharmacist can answer your questions privately in the pharmacy or over the telephone:

- Ask if there are lower cost brand name products or generic equivalents.
- Your pharmacist should offer assistance to lower out-of-pocket expenses.
- Ask questions you have about your medications.
- Ask for a list of medications on file with the pharmacy to discuss with your doctor.



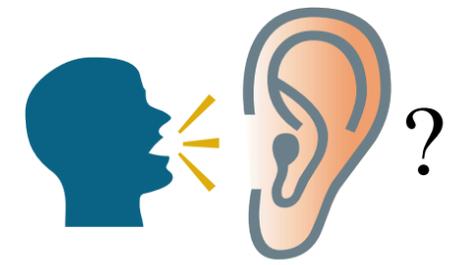
- Ask for written information about your medicines—is it available in large type or your native language?
- Many pharmacists keep track of customer medications on their computer. Buy your medicines at one store so your pharmacist can make sure all your prescription drugs, over the counter medicines and dietary supplements, won't interact harmfully with one another.

Find a pharmacist who cheerfully participates in your healthcare and has the answers. ■

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Signs of Hearing Loss

by Dr. Howard Tamashiro, Audiologist, Hearing Center of Hawai'i



Hearing loss is so gradual that many are not aware their hearing has deteriorated, due to medical conditions, ear infections, ear infections, illness, traumatic injury or prolonged exposure to noise. Hearing loss is not like listening with the volume turned down. Instead, you may notice that certain spoken sounds, like “sh,” “th,” and “f” are more difficult to hear. That’s why people often say they can hear, but can’t understand what is being said.

If you suspect you may be experiencing hearing loss, consider these questions:

- Do you often ask others to repeat themselves?
- Do others ask you to turn down the TV/radio?
- Is it more difficult to understand conversation when there is background noise?
- Do people seem to mumble all the time?

- Do you have difficulty following group conversations?
- Do you find it difficult to identify from which direction sounds are coming?

If you answered yes to any of these questions, you may have hearing loss. It is important to talk to an audiologist, who can determine the type and degree of hearing loss and methods to improve your hearing. Don't wait until you fail to hear that truck backing up! ■

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How to Celebrate the "Sage" in You

by Pamela Cunningham, Hawai'i SHIP Coordinator

Sage is not just a spice—it also means a wise person. How do the Sages of the community keep that positive attitude and stay healthy?

One way is to keep healthy with preventive services available through original Medicare Part B and all the Medicare Health plans in Hawai'i. As of January 2011, most vaccinations and screenings for diabetes, high cholesterol and cancer are free. The law also allows a free annual wellness visit. You and your doctor may use this wellness visit to develop a personalized prevention plan.

If you don't want to spend your birthday at the doctor's office, make your yearly appointment every May—Older American's Month. Through health screenings, preventive services keep a baseline record of your health. As a Sage, you can find a list of over 25 different preventive screenings on pages 69-70 of the *Medicare & You 2016* handbook. You may not need all of them because

some screening tests are based on existing health conditions and history.

While you do not have to pay out of pocket for certain preventive services, you may have to pay for the office visit, other services received at the same visit, or preventive services not received in a doctor's office, but in an ambulatory surgical center or hospital outpatient department. Again, if you need screenings more often than recommended, you may have to pay for them. ■

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Baby Boomer: New to Social Security?

by Jane Yamamoto-Burigsay, Social Security Public Affairs Specialist in Hawai'i

If retirement is on your horizon, we can answer your questions about Social Security benefits. Here are some common questions:

Q: What can Social Security do to help me plan for my retirement?

A: We have two online financial planning tools you can use to make informed decisions about your retirement: Retirement Planner at www.socialsecurity.gov/retire2, and Retirement Estimator at www.socialsecurity.gov/estimator. They compute estimates of your future Social Security retirement benefits, including military service, household earnings and federal employment.

Q: I applied for a replacement Social Security card. When should I receive my new card?

A: You'll usually receive your replacement card in about 10 days. We work hard to protect you, to prevent identity theft, and to ensure the integrity

of your Social Security number. To do that, we have to verify documents you present as proof of identity. In some cases, documents must be certified before we can issue the card. For more information about your Social Security card and number, visit www.socialsecurity.gov/ssnumber.

Q: How do I schedule, reschedule, or cancel an appointment with Social Security?

A: Many transactions can be made online, like filing for Retirement, Medicare, Spouses' and Disability benefits. If you need to call us or apply for benefits in person, we are here to assist. ■

For questions, online applications or to make an appointment to visit a Social Security office, contact us between 7am-5pm, Monday-Friday:

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Do You Know A Medicare Hero?

by Martha Khlopin, Radio Host of "Medicare Moment With Martha"

Hero: "a person of distinguished courage or ability, who has performed a heroic act, and is regarded as a model or ideal."

I think every longtime Medicare beneficiary fits this definition. Some deal with their own chronic illness, pain and health threats while they care for a sickly loved one. One couple had been on Medicare for more than a decade. A recent stroke paralyzed the husband's left shoulder, arm and hand, making it difficult to care for his bedridden wife. This setback did not dim his healthy glow and sparkling eyes. Despite these health challenges, the couple invited me into their lovely home to review their Medicare plan options. They had done their homework and understood all the plans they might choose. They asked all the right questions to determine which plan would work best, and they chose wisely. The walls of their home were filled with family pictures and ama-

teur sports trophies awarded in the 60s — evidence of a rewarding life that pales when compared to their heroic efforts to make the best of their lives in 2016. Their home is bright and cheery, even with dozens of medical supplies filling the tables and countertops. Still, I was offered a refreshing iced tea and a tasty frozen ice cream cone as we talked story for more than an hour.

The lesson for Baby Boomers is to stay healthy and mobile as long as you can, but wisely choose your Medicare health plan — be the champion of your health and plan to be a hero for those that you love. ■

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Family Peacekeeping

by Annette Pang, Relationship Life Coach

In the heat of the moment, worn-out family caregivers' words can offend, bully or sting: "How come I am the only one at Mom's when she trips and falls between one and five a.m.?" "Why do you get to live rent-free at Mom's home?" "Dad just spits out your tough stew meat!"

Opinions and loose talk can trigger knee-jerk reactions that somersault into arguments and collapsed relationships. Wounded siblings can feel disrespected, isolated and unappreciated. If not mended quickly, misunderstandings can freeze friendships for days, months or a lifetime.

How do you avoid the casualties of friendly fire? How do you begin to heal wounds and disarm a family cold war?

Good News! It is possible to return to peace with a proven easy system of intentional coaching. Peacekeeping examines all points of views and then invites tougher but less threatening

questions: "I notice something feels uncomfortable. Is there is something that is no longer working? What is happening that is surprising you?"

Peacekeeping skills empower forgiving families to clear the air that is choking them, erase blame and fumigate creepy bugaboos that often kill dialogue. Successful families victoriously draw mutual agreements that increase uplifting conversation and expand breathing room. Your loved ones' only wish is to be at peace in their final moments—not in a family feud. Seek mentoring to repair broken family relationships; you and your family can live and die without regret. ■

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Catholic Charities Transportation Program

by Peter Reyes, Program Director, Catholic Charities Hawai'i



Need assistance with your groceries? Want to meet new people? Or go to a doctor's appointment? Catholic Charities Hawai'i Transportation Services may be a perfect transportation solution for you. The program offers trips on Oahu for seniors age 60 and older who live independently. The program has a fleet of vans that run every week for seniors who need routinely scheduled trips or occasional trips. Catholic Charities also provides transportation for Lanakila Mult Purpose Senior Center members.

Individual seniors or senior groups may schedule rides in advance. Group outings can be arranged for excursions. Individual trips for medical appointments and trips to congregate meal sites take priority. And you can also request to use the Transportation Service for grocery shopping, beauty salon appointments, visits to family members in a care home, government agency appointments to receive/renew benefits — and more. The services are “door-to-door, which means the van will help seniors from the front door of their home or building entrance to the front door of their destination. If a senior needs an escort to help them get from the front of a building up to a specific floor or office, they can bring a friend or relative on the van with them to serve as their escort — or they can request a volunteer escort from Catholic Charities Hawaii.

Want to sign up? Registration in advance is required to use the service. And all riders must be age 60+ and live in the community.

When is a senior NOT eligible? If you live in a care home, foster home, nursing home or any other long-term care facility, or if you live in a retirement facility that provides transportation service, you may not participate in Catholic Charities Hawai'i Transportation Program. If you are on Medicaid, you should be able to receive transportation for medical trips through your Medicaid provider (but Catholic Charities Hawai'i can provide you with nonmedical transportation).

Want to help? Catholic Charities Hawai'i is seeking volunteer drivers for trips that may be outside regular business hours, and drivers to provide escort service when needed. ■

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Prepare to Care for a Loved One

by Gerry Silva, State President AARP Hawaii

Do you use your lunch hour or leave work early to run errands for your parents? Spend more time tending to mom's prescriptions than your own?

As our parents age, it's more a matter of when, not if, they will need our help. In a recent AARP survey of Hawai'i registered voters age 45 or older, more than one in five residents said they are currently providing care for a loved one. Four in 10 residents believe it's likely they will do so in the future.

As Hawai'i ages, we know that many families don't have a plan in place to support their parents when the time comes. That's a problem because one day you may get a call that mom or dad has slipped in the shower and has been admitted to the hospital. At that point, emotions take over.

By taking some immediate steps today you can be better prepared for the future:

♥ START THE CONVERSATION

Many people wait until a crisis occurs before they ask their parents about their preferences, wishes for health care or the details of their finances. If you wait until a fall, accident or serious diagnosis, big decisions may be driven by inaccurate assumptions of what your parents want.

♥ FORM YOUR TEAM

No one should approach the emotions and responsibilities of caregiving alone. While other family members are likely sources of support, don't overlook friends, colleagues, clubs and faith-based organizations as resources too.

♥ MAKE A PLAN

Putting together a caregiving plan now will help you respond more quickly and effectively. It can also provide peace of mind. A plan helps everyone get on the same page and focus on what's best for your parents.

♥ FIND CAREGIVING RESOURCES

Look around your community for resources to help with medical needs, counseling, legal support, adult and senior services, caregiving support groups, in-home care services, veterans' benefits,

and health insurance information on Medicare, Medicaid and long-term care insurance.

It's also important to be an advocate for yourself and the person you care for. At the Hawai'i state legislature this year, AARP Hawaii is part of a coalition of advocates working on a measure that will allow patients to designate a family caregiver when a loved one is admitted to the hospital. The proposed CARE Act would require hospitals to give all inpatients the opportunity to have the designated caregiver instructed, before discharge, in the tasks needed to keep them safe when they go home. The bill is meant to help caregivers with training and education on medical and nursing tasks at home, and prevent costly unscheduled hospital or doctor visits. ■

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Transitions in Aging

by Eileen Phillips, RN, Attention Plus Care



Family members see taking care of elderly parents as both an honor and an obligation. It's a never-ending journey, looking back in awe of the amazing lives our mothers and fathers lived. More so, reflecting on the legacies they have blazed through the ages. As the large Baby Boomer generation ages, more people than ever will find themselves caring for aging parents or family members. Here in Hawai'i, there is great respect and admiration for our kūpuna.

The truth is, there are differences in generations. There always have been, and probably always will be. "When learning about the extraordinary lives our seniors have led, you realize how amazing they are," said Janet Grace, sales and marketing director at Attention Plus Care.

Despite your loved ones' strong level of independence, there are still challenges of growing older. Medical conditions are more likely to develop that make it more difficult for persons to care for themselves. It's important to know when to step in and speak with your parents about the problems you're observing. "Having lived with my 86-year-old Auntie who worked until her late 70s, drove well into her 80s, and spent countless days with her friends at the Mōili'ili Senior Center, I was overwhelmed when she had her first fall," said Grace.

Even when relationships are strong between adult children and their parents, the situation is very delicate. Getting an accurate assessment of

a parent's ability to remain safely independent at home is critical. It identifies risks and options to reduce them. Caring for an aging family member is multidimensional. Each illness or disease associated with aging has different mental and physical symptoms. The severity of symptoms is often gauged by the loved ones ability to perform everyday tasks. Activities of daily living (ADL's) are basic self-care tasks, such as eating, dressing and bathing. Instrumental activities of daily living (IADL's) are the most complex tasks of living, such as preparing meals, managing finances and taking medications.

It's important to understand that home care is no longer just about talking to loved ones, giving baths and taking blood pressure. "Experienced aging and skilled home health providers know that home care is a key step toward achieving optimal health outcomes for many of our clients," explains Cindy Baker, BSN, RN at Attention Plus Care. Studies have shown that home care interventions can improve quality of care and reduce hospitalizations due to chronic conditions or adverse events. We find that gaps occur when clients move from a hospital to home without proper information and or preparation. Good information and resources lead to fewer patient incidents and safety issues in the home setting.

"It has a lot to do with family members understanding how to handle these transitions," added Baker. There are many resources, classes and supportive programs that provide valuable assistance for family caregivers and allow seniors access to higher and safer levels of quality care. ■

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by Attention Plus Care – a program to provide resources for seniors and their families, instructed by a registered nurse, who covers a different aging topic each month.

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Consider Memory Care Options

by Steve Nawahine, General Manager of Kalākaua Gardens



care communities staffed with aides who are uniquely qualified to provide comfort, safety and support for residents, and to provide opportunity for social interaction.

Memory care “neighborhoods” designed for dementia and other memory impairments, blend a home-like environ-

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It’s inevitable that aging seniors will need care and assistance at some time. Instead of worrying about it, educate yourself on all the options and plan ahead. ■

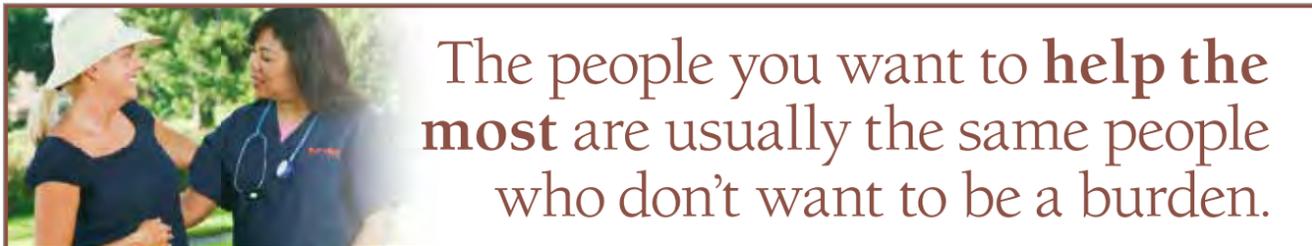
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Independence is a matter of choice and circumstances. And as we age, we naturally become more dependent on others. Living “independently” may mean that you own a home with a yard or a condo, you rent an apartment, or you rent a room in a senior living community. Most people who live a long life can expect to move from one level of independent living to another as yard work, driving and housekeeping become impossible tasks. The newest senior living communities now offer several options in one living complex: independent living, assisted living, short-term respite care for rehabilitation, a memory care neighborhood, and skilled nursing facility. This broad array of services allows clients to easily transition to a higher level of assistance and care within their new home.

Many seniors worry about how they might be cared for if they lose their memory or develop dementia. Memory care prescribes a specialized program of personal care and services designed for individuals with Alzheimer’s disease or other forms of dementia. Some individuals with memory loss continue to live at home with their families, under the care of their family doctor and supported by adult day care for socialization. Other individuals with dementia live in memory

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Four Myths about Home Care

by Kristina Wong, Care Manager, Altres Medical

Giving your kūpuna the opportunity to age at home is wonderful, but at some point, you will need to ask for help. Don't let these four myths about home care hold you back.

Home care starts at four hours per day. Home care services generally offer flexible care plans to meet your needs - even if you're looking for just a few hours of respite every week. If and when required, you may increase your caregiver's hours.

Home care is inferior to institutionalized care. Aging in place or in a care home is a personal choice, but home care offers high quality, one-on-one care in a familiar place. Reputable providers ensure that their caregivers are fully screened, highly qualified, and have all necessary licenses and certifications, including CPR and First Aid.

Home care is for very ill seniors. Home care services can benefit anyone recovering from an illness or in need of extra help, including persons

with disabilities and frail seniors. It can also provide family caregivers a break. Home care services can range from wound care and supervising medication intake to household chores and companionship.

I have no say about which caregiver I get. Ensuring that you are comfortable with your caregiver is very important. A good home care company will carefully match you with a compatible caregiver to fit your needs. Be sure they conduct a free, in-home consultation and assessment. ■



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I Never Knew That About Hospice

by Generations Magazine Staff

Kokua Mau is Hawai'i's resource for accurate information on hospice and palliative care services. Visit them online. Then call your health insurance company or local hospice to have all your questions answered. What people say about hospice is sometimes inaccurate:

I don't need Hospice. Mom's not in a coma yet.

Hospice care starts when your doctor says your loved one will probably not survive more than six months. Support from Hospice nurses, doctors, social workers, chaplains and aides can begin at any level of care. There is no need to wait.

Dad doesn't want to go to Hospice. He wants to die at home.

Hospice does some work in facilities, but the Hospice team supports most patients and caregivers at home, in the comfort of familiar surroundings.

We want to keep the home caregiver we have.

Hospice joins the care team already in place, providing another level of support for the family and the patient. Hospice is dedicated to making patients comfortable.

If Dad lives longer than six months, Hospice will kick me out.

Not so. As long as a doctor recertifies that your loved one has a six-month or less prognosis, hospice service continues. If your loved one gets better, Hospice comes back whenever he/she is eligible again. You don't "use up" Hospice. ■

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The Good Daughter

by Generations Magazine Staff

Arlene's mother's last breath was soft and peaceful. Arlene welled up and sobbed—not entirely from sadness, but also from release. She had done all she could do. She had honored mom's wishes and here they were, alone at Arlene's home on O'ahu; Mom's pain and frustration were over.

Arlene texted her family. They were all here last week, so there wasn't much to say. The last family gathering was part of mom's plan for peace and no regrets. Everyone said what they needed to say. Now the nurse from Islands Hospice was gently preparing mom for transport to the mortuary. It was surreal, but Arlene was at peace too.

Over twenty years ago, Janet had instructed her children in her belief that people do not have to suffer at the end of their lives. Every couple of years she would bring up the conversation. Arlene could hear her now, "We don't let our pets suffer at the end of their lives; I want you to show me that same compassion. Help me die with dignity, in my own bed." Janet told her daughter that her greatest fear was the burden of being dependent on others for her personal care. As Arlene got older she understood that if her mom got sick and could not get better, she would choose when to die, and Arlene would help her pass peacefully.

Janet was living a full life as professional educator, living independently and serving on her church board when the stroke came. Suddenly, she was paraplegic, incontinent, aphasic and very dependent. She tried rehabilitation, but after three months, all she recovered was control of her facial muscles. She still could not say what she was



thinking, but with great difficulty, she spelled out a message to Arlene, by feebly pointing to one letter at a time. Janet had the financial means to pay for her continued care, but she was done suffering and being completely dependent.

Arlene would never have been able to guess her mother's wishes. But Janet had trained her for this moment. Without breaking any laws, Janet would purposely refuse nourishment, and Arlene would not intervene, but honor her decision and keep her comfortable at home. Years ago, the whole family agreed to Janet's "compassionate choice," if she became bedridden and dependent.

After Janet was transported to Arlene's home, the family came together for their farewells. It was a peaceful time and with its own joys. When Janet indicated that she was done "entertaining," the family left. Her focus turned to passing. Our bodies can live for months without food, but only a few days without liquids. Paralyzed parts of Janet's body were in pain, and hospice treated the pain to keep her comfortable. In a few days, Janet was done being "conscious" and gave in to sleep. Her resolve never wavered. Arlene was able to be a good daughter and support her mother's plan: to die peacefully at home, with dignity. ■

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Make Your Dream Home Come True

by Michael W. K. Yee, Financial Advisor and Certified Financial Planner

You have the resources to turn your house into the dream home you've always wanted. Now, what? Here are some tips to help you plan your remodel.

Compile your wish list.

Prioritize your list by identifying what projects and features are important to you and your lifestyle. Use your list to determine the scope and budget of your remodel. Consider breaking your project into phases to make it more manageable if you have a big list.

Select your contractor—carefully.

Personal and professional referrals can help you narrow your search for a quality contractor. Find someone you trust professionally, who understands your taste, budget and lifestyle. Make sure your contractor has the bandwidth of employees or subcontractors to complete the work in a timely fashion. Be sure insurance is in place.

Set your budget, with contingencies.

Remodeling projects—especially those involving older homes—often reveal surprises that require you to re-evaluate your budget and timeline. For best success, allocate 15 to 20 percent of the project estimate for contingencies. If the project nears completion with your contingency budget still in place, you could upgrade the finishing touches.

Review the contract before signing.

Once you've agreed on the scope of work, timelines and how contingencies will be handled, your contractor should provide a detailed contract that clearly documents key features or unique aspects of the project. Check that it includes a lien waiver clause, which ensures subcontractors and suppliers will have been paid before you make the final payment.

Understand how you'll pay.

Most contractors require a down payment to get your project rolling. The remaining budget is usually paid in regular installments or as major work is completed (i.e., electrical work, plumbing). The



difference between these options can be significant. Review your budget with a financial professional who can help you manage your cash flow.

Keep remodeling receipts on file.

Energy efficiency improvements resulting from your remodel may be eligible for tax credits through 2016. And if you sell your home down the road, your remodeling costs may help reduce your capital gains tax. To be eligible, you must show that these expenses enhance the value of your home and are not for general upkeep. ■

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Michael W. K. Yee, CFP®, CFS®, CLTC, CRPC®, is a Financial Advisor, Certified Financial Planner™ practitioner with Ameriprise Financial Services, Inc. in Honolulu, HI with Na Ho'okele Financial Advisory Team, a financial advisory practice of Ameriprise Financial Services, Inc. He offers fee-based financial planning and asset management strategies and has been in practice for 29 years.

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Who Should Think About Medicaid?

by Scott A. Makuakane, Counselor at Law, Est8Planning Counsel LLLC

An unpleasant fact of life is the prospect of needing long-term care someday. Statistics tell us that 70 percent of Americans will need long-term care for some period of time before death. So it is not just possible, but very likely that you or someone close to you will need long-term care.

In Hawai'i, the average monthly cost of care in a skilled nursing facility is \$8,850. At least, that is the figure used by MedQUEST, the office that administers Medicaid benefits in the State of Hawai'i. If you have researched nursing home costs, you know that the MedQUEST figure is low. In private-pay situations, the cost easily reaches \$12,000 per month. The cost of receiving skilled nursing care at home is even higher.

If you do need nursing home care, how long will you need it? The average stay in a nursing home is between two and three years, but that figure is misleading. Many people pass within the first six months of moving into a nursing home, but those who make it past six months tend to last about six years. Thus, at \$12,000 per month for six years, you could easily be looking at \$864,000 in nursing home bills for yourself or a loved one. How will you pay those bills?

If you are fortunate, you have \$1,000,000 set aside for yourself, and another \$1,000,000 for your spouse, if you are married. An alternative would be having long-term care insurance that would cover your (and your spouse's) expenses for life. But what if you are not so fortunate?

Our government has established a safety net called Medicaid that works alongside Medicare

and private health insurance to provide the funds to pay for long-term care for those who qualify. To receive Medicaid benefits, a single individual can own very little in the way of assets, but a married couple can own enough to give the "well" spouse a shot at never having to try to qualify for Medicaid. However, in order for you to maximize the overall benefits for yourself (and your spouse), a good plan can make a world of difference.

If you are going to save for nursing home expenses, the sooner you start, the better. If you are going to buy long-term care insurance, the sooner you do so, the better. In the same way, if Medicaid will be your family's only viable option for paying for long-term care, the sooner you plan, the better. The longer you wait, the more opportunities will go by the wayside.

So sit down and take stock of your resources. Do you have enough socked away to pay for long-term care? If not, do you have long-term care insurance, or could you qualify for it and afford the premiums? If you have not answered "yes" yet, you might wish to talk with an estate planning attorney who can guide you through setting up a plan to qualify for Medicaid benefits without having to impoverish yourself and leave nothing behind to your descendants. ■

Scott Makuakane, Counselor at Law
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Watch Scott's TV show, **Malama Kupuna**
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Increase Your Retirement Funds

by Jeffrey B. Sisemoore, JD, National Kidney Foundation of Hawaii

If you are like many people, you are looking for a way to create funds and security for your future. If you own low-interest CDs or underperforming stocks, one idea is to transfer these assets to a qualified nonprofit organization in exchange for a charitable gift annuity. In return, the charity agrees to make payments for life to you, you and a loved one, or another person. Each payment is fixed, and the amount of each payment will depend on the age of the recipient. Payments can begin in the year the gift is made, be deferred until you retire or until a later age, depending on your personal goals. As a donor, you also receive a tax deduction for the net value of the gift.

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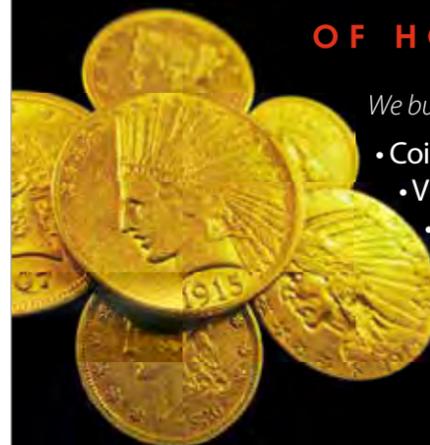
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Beware the Joint Account

by Stephen B. Yim, Attorney at Law

A joint bank account with a child can be an efficient, effective, and simple estate planning tool. Either of the joint owners can write checks, and the survivor can continue to use the account after one owner dies.

However, a joint account can be fraught with problems if not handled carefully and intentionally. Potential problems are misuse of funds, exposure to creditors (such as a joint owner child's divorce), and family disagreements as to whom the account should belong after the parent dies.

Once you add a child to your bank account, the child becomes a legal owner with full access to your money — potentially, the child's creditors may have legal access too.

Sadly, after the parent dies, many families fight over who the money belongs to. The legal ownership of the account automatically shifts entirely

to the surviving joint owner. Did the parent really intend the money for the surviving joint owner child, or did the parent want the money distributed equally among all the children?

While children can fight this out in court, I don't think the parent planned to leave a fractured family fighting over money.

To avoid confusion and family squabbles, be clear with your children now as to how you want the money in your account disbursed after you die. Better yet, hold only a nominal amount in this joint account, just enough to pay bills, and keep the rest of your cash in trust. ■

STEPHEN B. YIM, ATTORNEY AT LAW

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Preying in Church

by Scott Spallina, Senior Deputy Prosecuting Attorney

Pope Francis recently said, “Be careful! Beware of someone who is sly or sneaky who tells you that you need to pay. Salvation cannot be bought.” He was warning us that scam artists use faith as a source of income.

We must always be on guard against people that use emotion and desperation as tools to take our worldly possessions. Fear that the world is about to end can make the promise of a first class ticket to heaven very profitable.

Church Scams can range from pocketing a portion of the collection plate to creating a cult, but they all rely on building trust. A good scam artist knows that this emotional tie to a seemingly trustworthy person will overcome the victim’s doubts. And who seems more trustworthy than someone praising the Word of God or “ministering” to other parishioners who want to better themselves and their family by going to church?

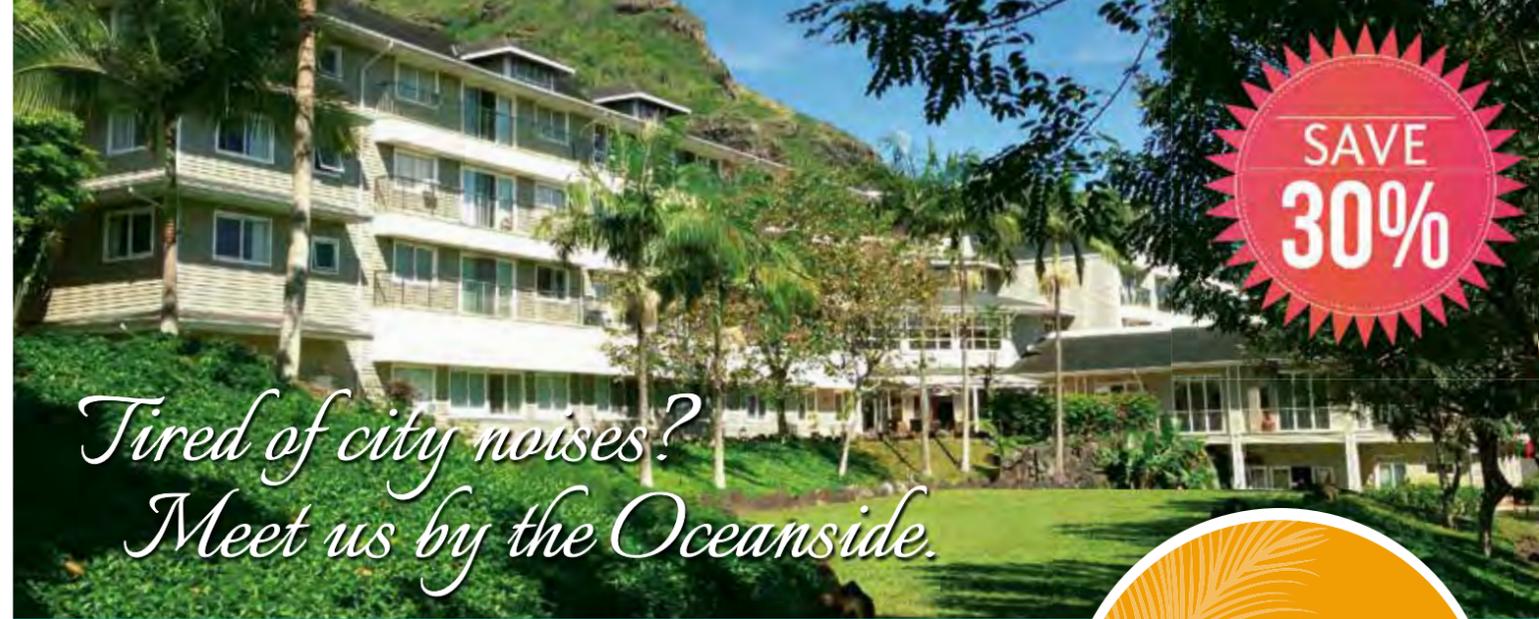
The “Affinity Church Scam” is the most common con in places of worship. Con artists pretend to share the beliefs of the congregation but they prey on people’s desire for salvation. Sometimes an impassioned minister convinces the congregation to give their wealth to the church to ensure passage into heaven. He or she quotes the Bible, “It is harder for a rich man to enter heaven

than for a camel to pass through the eye of a needle.” Creating fear and guilt is a way to collect wealth far beyond what is needed to maintain and run a church. In Hawai‘i, some people have signed over their homes for the guarantee that they will enter the pearly gates.

The “Sob-Story Church Scam” is another ruse used to take money from soft-hearted people. This scam works on sympathy. A fellow churchgoer, usually new to the congregation, seems to fall on hard times and needs money. Their story will pull at the heartstrings (and purse strings) of merciful church members.

Avoid becoming a victim to church scams by using the same methods we advise to research charities. Make sure the money used is for aid. Church elders should *verify* that the financial need is real, and that donations will support a legitimate cause. Be careful! If you are giving money out of fear of damnation or in the hope of getting something in return (like salvation), your donation is not really a gift, but a bribe. Remember, there is no lay-a-way plan for heaven. ■

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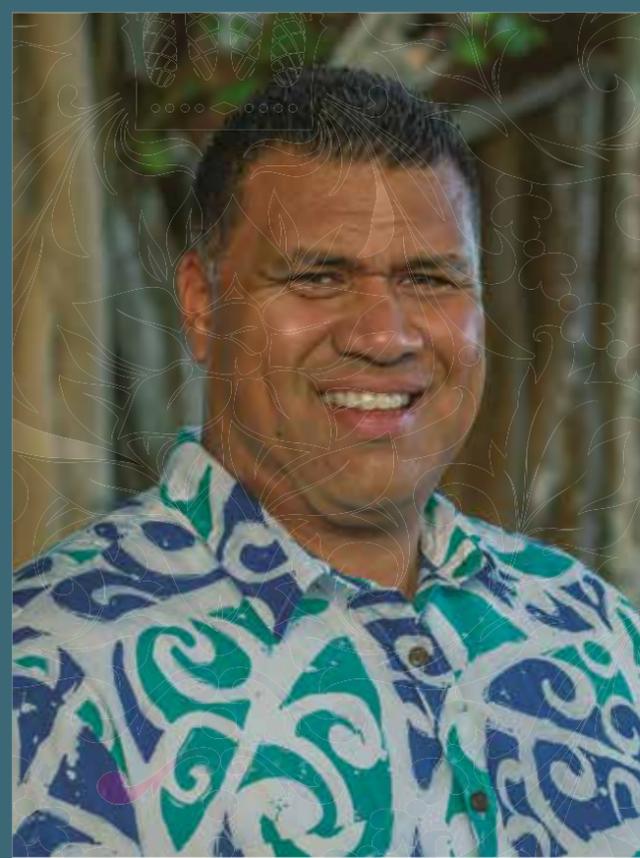
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